

# Delivering heating oil support in practice: from identification to payment

Wednesday 1 April 2026

# Housekeeping

- Audio check
- Short survey
- Aim to finish by 11.30
- Will end with an interactive discussion
- Slides and recording will follow
- Connect with us on LinkedIn

- **Intro**
- **Crisis and Resilience Fund – Heating oil support**  
Ian Stevenson, Safe & Resilient Communities, Northumberland County Council
- **Identifying low income households on heating oil**  
Deven Ghelani, Founder & Director, Policy in Practice
- **Heating oil crisis: A suggested solution to help those in need**  
Paul Wickers, CEO, Huggg
- **Interactive discussion and Q&A**

# Today's speakers



**Ian Stevenson**  
Service Manager,  
Northumberland  
County Council



**Deven Ghelani**  
Founder and Director,  
Policy in Practice



**Paul Wickers**  
CEO,  
Huggg

# Ian Stevenson

Safe & Resilient Communities,  
Northumberland County Council

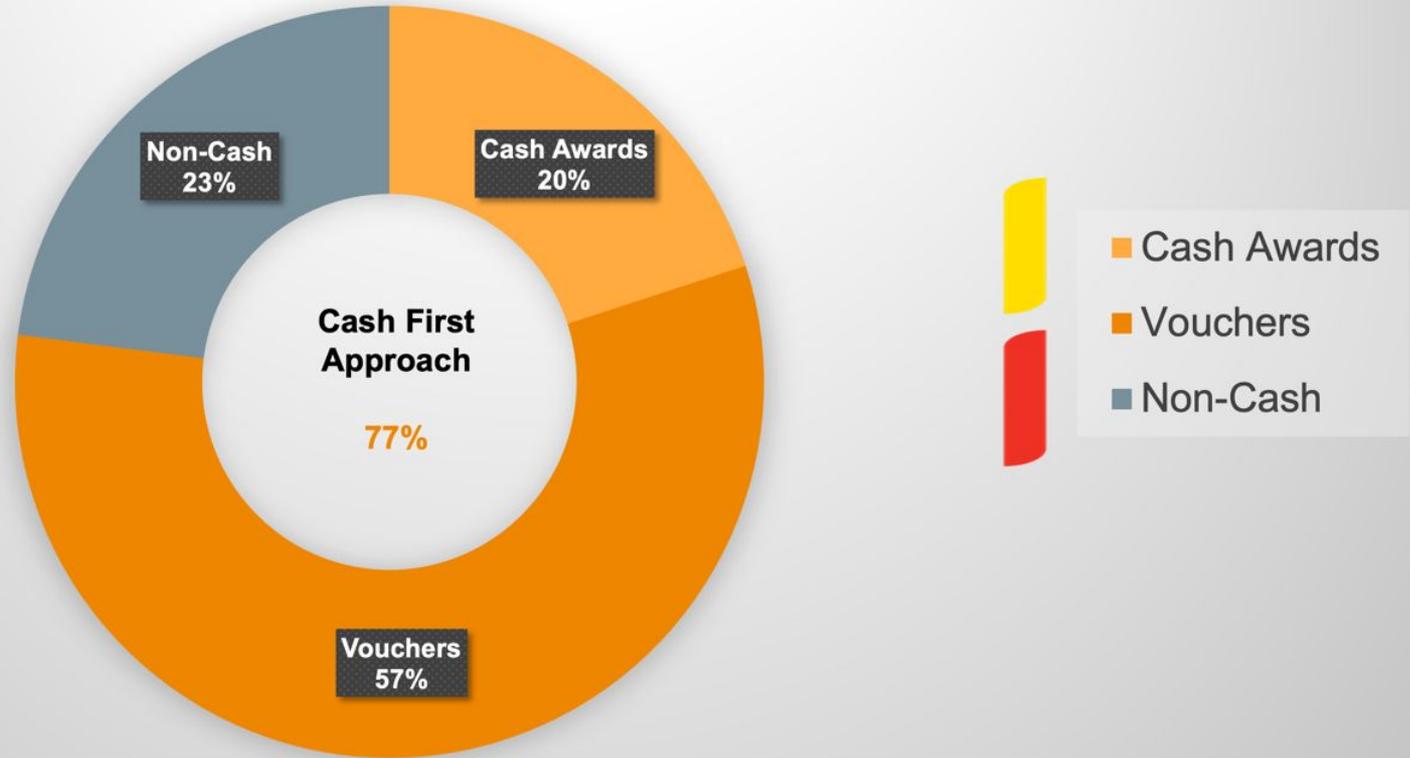
## Crisis and Resilience Fund – Heating Oil Support



- A very large, very rural county with dispersed communities 5,020 km<sup>2</sup>, 330,000 population, 97% rural
- An ageing population, with stark variations in health outcomes oldest population 27% aged 65+, average age 49.1yrs, 8% of residents live in the top 10% of most deprived areas nationally. Life expectancy can vary 17yrs between wards
- Significant digital and transport connectivity issues that affect access to services Lower broadband speeds and patchy 3G/4G mobile signal in rural areas. Public transport availability is limited, with buses accounting for <1% of journeys in the most remote areas.
- Hidden rural deprivation despite overall low levels of urban-style poverty Poor housing conditions (27.8% rural homes in poor condition) off grid energy supply common in remote communities.



# Summary of Support Provided Throughout HSF (01/10/22 – 31/12/25)





## Access Route: Proactive and Application

### Variety of support options

Retail, fuel and cash vouchers which provide dignity and choice and an easy user experience.

### Only pay for vouchers that are redeemed

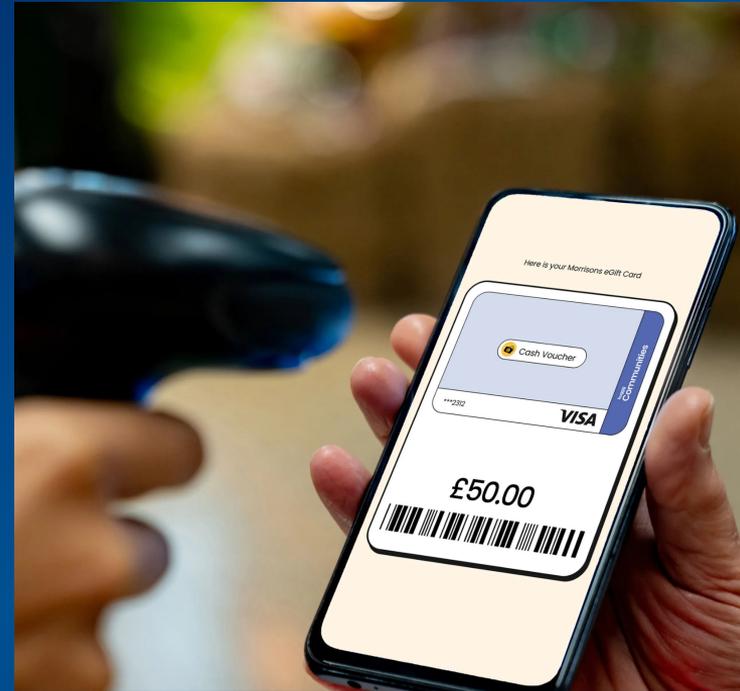
Any vouchers that are not claimed are refunded to your wallet as soon as they expire.

### Team management

Ability to split funds into multiple wallets to allow other staff and trusted partners to use flexibly.

### Dashboard and reporting

Clear real-time reports that show voucher redemptions and efficacy rates.



# NCC Heating Oil Support

To support residents who rely on heating oil and are experiencing financial hardship – commenced on 19 March

Established a **simple eligibility criteria**, assessment process

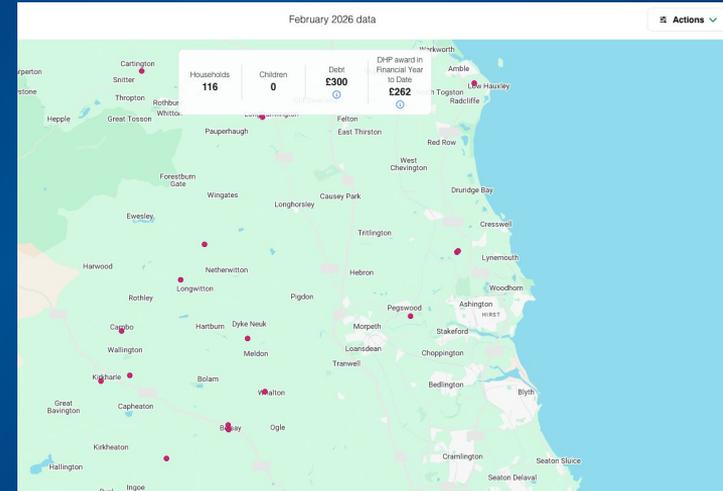
Data lead – utilising LIFT & internal data (Energy Bill Support Scheme), Warmer Homes Team

Outlined the **assistance available** to ensure vulnerable households maintain access to essential heating oil.

## NCC Heating Oil Support Aim

- To reduce fuel poverty among residents using off-grid heating oil systems.
- To safeguard the health and wellbeing of vulnerable individuals during cold periods.
- To provide fair, consistent, and transparent decision-making.
- To offer emergency and preventative support to avoid heating crises.

Residents should demonstrate that they will **require a delivery of heating oil within the next 4 weeks**



# NCC Heating Oil Assistance Available

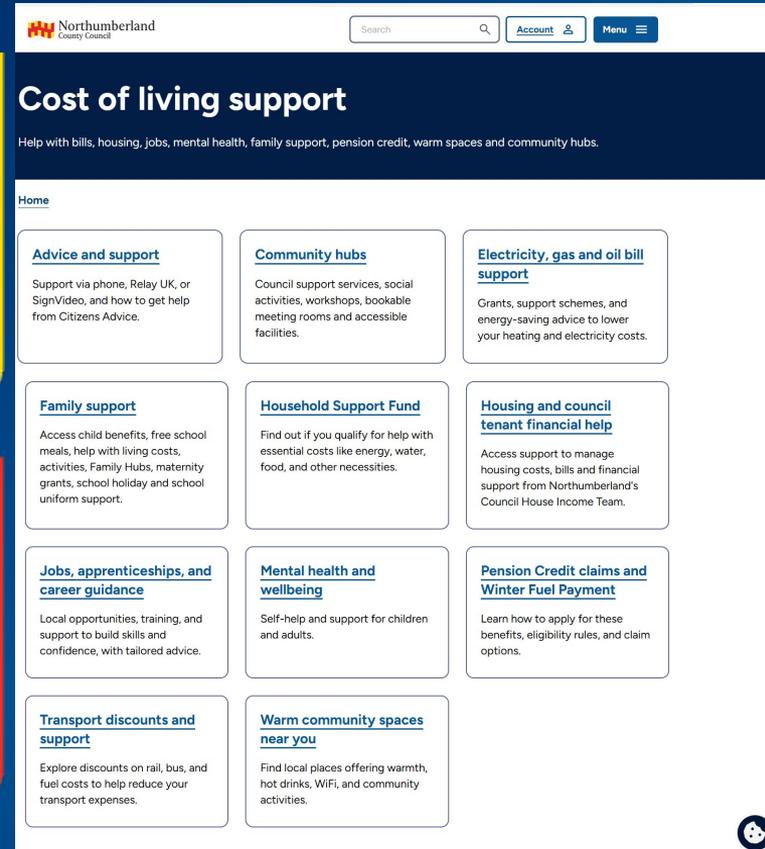
Emergency Heating Oil comprising a one-off payment via HUGGG.

The voucher will only be able to be redeemed with heating oil suppliers (there is an option within the huggg system for heating oil).

The assistance will support an order up to 500 litres of heating oil or minimum delivery (as stipulated by local suppliers).

The financial assistance provided by the Council will cover the difference in cost of heating oil based as a result of the recent increase in prices, (for example, the cost of delivery now compared to the previous delivery / cost).

The payment will not cover the full cost of a delivery.



The screenshot displays the Northumberland County Council website's 'Cost of living support' page. The page header includes the council's logo, a search bar, and links for 'Account' and 'Menu'. The main heading is 'Cost of living support', followed by a sub-heading: 'Help with bills, housing, jobs, mental health, family support, pension credit, warm spaces and community hubs.' Below this, a 'Home' link is visible. The page features a grid of ten service cards, each with a title and a brief description:

- Advice and support:** Support via phone, Relay UK, or SignVideo, and how to get help from Citizens Advice.
- Community hubs:** Council support services, social activities, workshops, bookable meeting rooms and accessible facilities.
- Electricity, gas and oil bill support:** Grants, support schemes, and energy-saving advice to lower your heating and electricity costs.
- Family support:** Access child benefits, free school meals, help with living costs, activities, Family Hubs, maternity grants, school holiday and school uniform support.
- Household Support Fund:** Find out if you qualify for help with essential costs like energy, water, food, and other necessities.
- Housing and council tenant financial help:** Access support to manage housing costs, bills and financial support from Northumberland's Council House Income Team.
- Jobs, apprenticeships, and career guidance:** Local opportunities, training, and support to build skills and confidence, with tailored advice.
- Mental health and wellbeing:** Self-help and support for children and adults.
- Pension Credit claims and Winter Fuel Payment:** Learn how to apply for these benefits, eligibility rules, and claim options.
- Transport discounts and support:** Explore discounts on rail, bus, and fuel costs to help reduce your transport expenses.
- Warm community spaces near you:** Find local places offering warmth, hot drinks, WiFi, and community activities.

# NCC Heating Oil Support

Applicants must demonstrate at least one of the following:

- Low household income or receipt of qualifying benefits
- Sudden financial crisis
- Vulnerable household member, e.g. older person (67+), person with a disability or long-term health condition
- High heating costs contributing to fuel poverty (spending over 10% of household income on energy).

Information required:

Confirmation of income / benefit

Bank statement (s)

Proof the property is located in the County

Picture of heating oil tank gauge and / or previous delivery invoices.

Summary of the household make up

Confirmation of a smart phone to receive huggo



Go paperless

Get your Council Tax bill online

Northumberland County Council

The screenshot shows a smartphone displaying a 'Council Tax details' page for account number 01234567890. The page includes sections for 'Profile', 'Your bills', and 'Financial year'. The 'Your bills' section lists 'Charge Period' and 'Account Year Bills'. The 'Financial year' section shows '14 - 15' and '15 - 16' with corresponding 'Council Tax' and 'Council Tax' amounts. The bottom of the page shows the URL 'http://account.northumberland.gov.uk'.

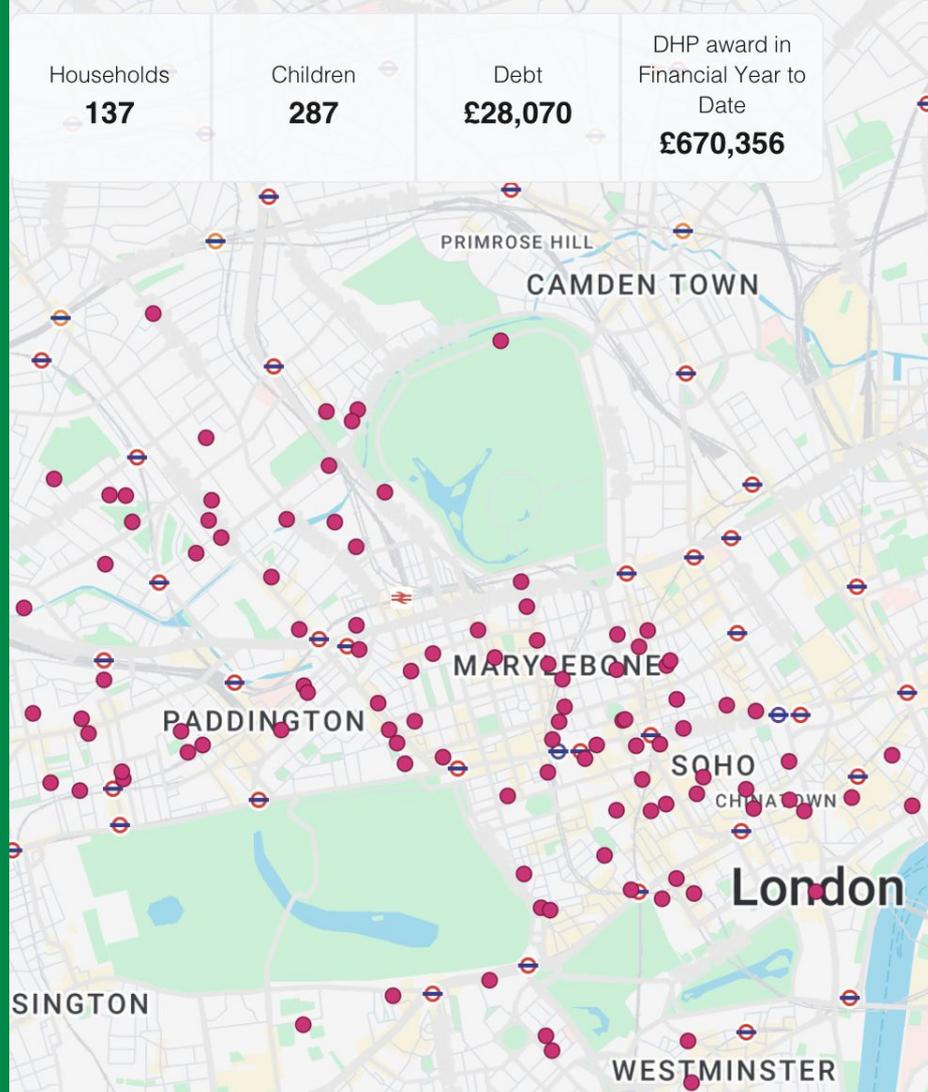
Two vertical bars, one yellow and one red, are positioned on the left side of the slide. They are rounded at the top and bottom and have a slight shadow effect.

**Thank You**

# Deven Ghelani

Founder and Director,  
Policy in Practice

## Identifying low income households on heating oil





# Policy in Practice

We empower organisations to reduce financial vulnerability



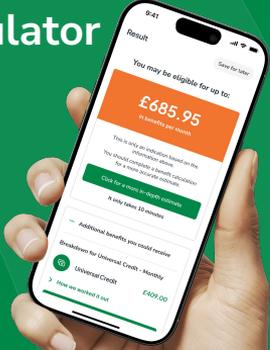
## LIFT

  
Avoid poverty and homelessness

  
Create efficiencies for your internal team

  
Reduce debt

## Better Off Calculator



  
Maximise residents' income

Our research shows **£24 billion of support** is unclaimed every year



# Administrative data can ensure support is aligned to need



Our report with Trussell found that HSF delivery patterns were typically not aligned with need. The DWP called for a more targeted approach and highlighted LIFT as a case study.

## Case Study 8: Bracknell Forest Council

Bracknell Forest Council has seen significant successes by using an innovative data tool, the Low-Income Family Tracker (LIFT). The council initially used the LIFT platform to tackle rising homelessness. Using LIFT, the council harnessed the power of its administrative data to identify residents for support. Notable campaigns include the timely allocation of over £4,000 in Discretionary Housing Payments and over £8,000 in emergency support to households.

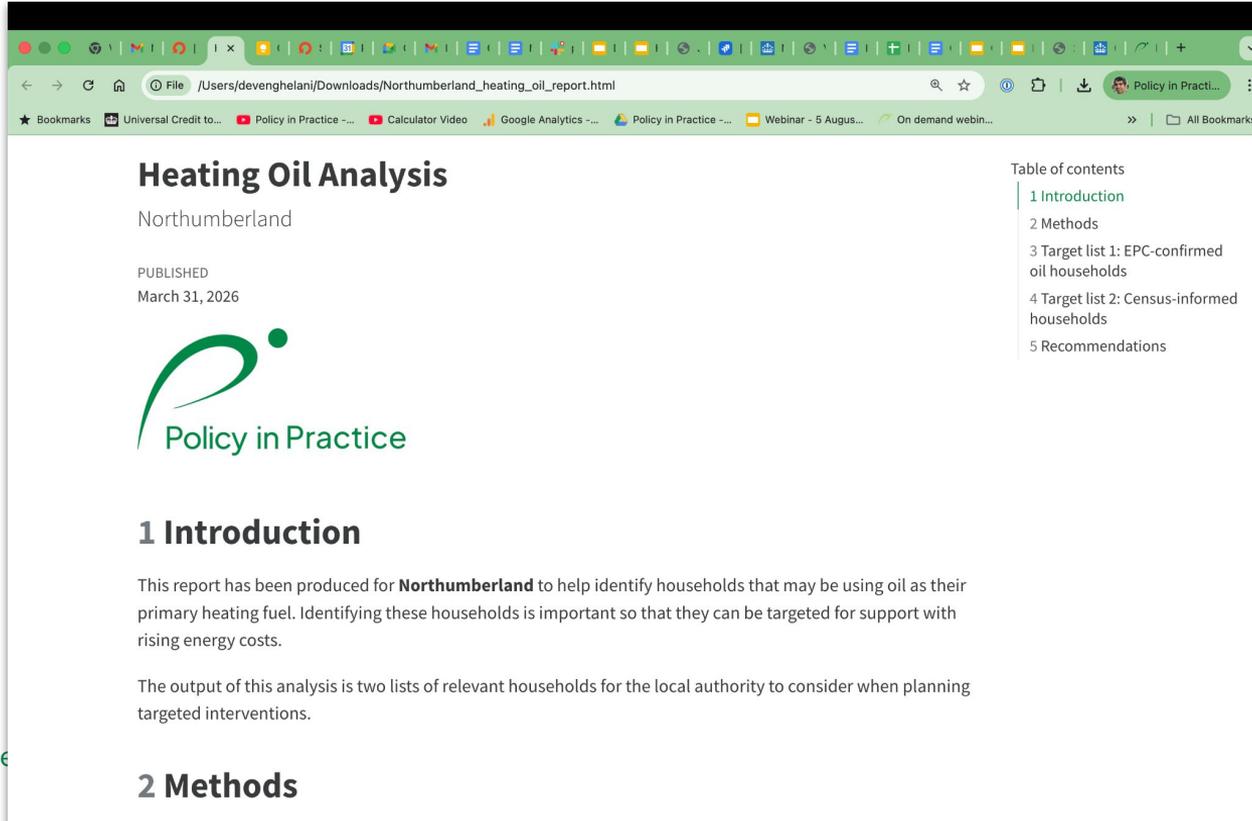
A proactive shift by a council officer extended LIFT's data driven approach from the homelessness team to other departments, with great results. The LIFT approach had proven its ability to identify residents at risk and allocate scarce resources. With more demand for council services, LIFT offered a way to give preventative support at scale across the borough. Utilising LIFT data, households were identified and contacted if they were not receiving welfare payments that they were eligible for. One campaign contacted 191 Pension age households, where £113,879 in additional income was unlocked for these households. Other campaigns have resulted in improved uptake of benefits such as Council Tax support and free TV licences.

## Targeting support

85. It is expected that Crisis Payments and Housing Payments will mostly be delivered through application-based schemes. However, Authorities are encouraged to implement new, creative methods to deliver CRF outcomes which may fall outside of application-based support.

86. Authorities may choose to proactively target vulnerable individuals or communities to directly provide Crisis Payments and Housing Payments or to make them aware of crisis support and Resilience Services available. Support could be targeted to the most vulnerable or poorest groups. Targeted support may also be appropriate for harder to reach groups who are unlikely to come forward for application-based support. In these cases, Authorities should still ensure they are taking a needs-based and person-centred approach to ensure support is being targeted to those in genuine need.

# LIFT: Identified all low income households in Oil Heated households within five days of the announcement



**Heating Oil Analysis**  
Northumberland

PUBLISHED  
March 31, 2026



**1 Introduction**

This report has been produced for **Northumberland** to help identify households that may be using oil as their primary heating fuel. Identifying these households is important so that they can be targeted for support with rising energy costs.

The output of this analysis is two lists of relevant households for the local authority to consider when planning targeted interventions.

**2 Methods**

**Table of contents**

- 1 Introduction
- 2 Methods
- 3 Target list 1: EPC-confirmed oil households
- 4 Target list 2: Census-informed households
- 5 Recommendations

## 2 Methods

The goal of this analysis is to produce a list of LIFT households that are likely to be heated by oil. LIFT does not hold heating fuel information by default, so we need to bring in external data.

We use two datasets to do this. The first is **Energy Performance Certificate (EPC)** data, which contains fuel type information for individual properties and can be linked directly to LIFT households. However, not all households have an EPC, and even where one exists the fuel information can be missing or invalid. To fill the gaps, we use [Census 2021 data](#), which records the proportion of households using oil in each Output Area (OA). An Output Area is the smallest geographic unit used for census statistics, typically containing between 40 and 250 households.

The linkage process has three steps:

1. **Link EPC data to LIFT** — EPC data is joined to LIFT on the Unique Property Reference Number (UPRN).
2. **Link Office for National Statistics (ONS) geography to LIFT** — [ONS Postcode Directory](#) data is joined to LIFT on postcode, giving each household an Output Area code.
3. **Link census oil data to LIFT** — Census 2021 oil heating data is joined to LIFT on Output Area code, giving each household the oil prevalence for its area.

Using this, we produce two target lists. The first contains households where EPC data directly confirms oil as the fuel type. The second contains households where no EPC classification was available, but where census data provides an indication of oil prevalence in the household's Output Area.

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### 3 Target list 1: EPC-confirmed oil households

There are **7,092** households in the LIFT dataset for Northumberland. We were able to obtain a valid fuel classification from EPC data for **4,657** households (**65.67%**). Of these, **116** were identified as oil-heated.

These households have a direct EPC record confirming oil as their main fuel and can be targeted with high confidence. The download below contains the list of household identifiers.

[Download EPC oil households \(Excel\)](#)

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### 4 Target list 2: Census-informed households

By introducing census data, we were able to extend coverage to a further **2,433** households that could not be classified by EPC but do have census oil prevalence data for their Output Area.

The number of relevant households in this list will depend on the census oil prevalence threshold selected. For example, including only households in Output Areas where more than 50% of households use oil will give a smaller but more confident list, while a lower threshold will capture more households but with less certainty that they use oil. The table below shows how many additional households would be included at example thresholds.

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Census-informed households by threshold

Each row includes all households at or above the given threshold

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Census OA oil prevalence	Households from LIFT
--------------------------	----------------------



- Summary
- Campaigns
- Street View**
- Benefit take-up
- Debt
- File Exchange

- Admin
- Settings
- Support

deven@policyinpra... ↗

Household map Ward map February 2026 data

**Send to Calculator**

**Create new campaign**

**Export CSV**

Households	Children	Debt
<b>238</b>	<b>106</b>	<b>£25,768</b>

- Household composition**  
Household family type
- Couple With Children
  - Couple Without Children
  - Lone Parent
  - Single

**Tenure type**

Dropdown menu

**Property EPC rating**  
Address matched to a EPC certificate in the latest OpenDataCommunities release

3 item(s) selected

- 5+ people in household**
- Yes
  - No

**Council Tax band**

Dropdown menu

**Filters** 3 applied **Clear all**

Search for a filter...

- Benefit take up
- Newly eligible for benefits
- Demographics
- Debt and finance
- Policy impacts
- Discretionary support
- Employment
- Housing**
- Poverty and financial resilience
- Universal Credit

**Search by Housing Benefit Reference**

Enter reference number(s) to search

Select Template

Select...

OR

Create template with selected

figma.com/make/aV7cc7pk2p0texpynJlwRo/Campaign-Manager?p=f&fullscreen=1

Bookmarks Universal Credit to... Policy in Practice -... Calculator Video Google Analytics -... Policy in Practice -... Webinar - 5 Augus... On demand webin...

Campaign Manager

Sign up with email Continue with Google

Policy in Practice

1 Campaign Setup 2 Payment Details 3 Review Template

Summary Benefit Take up Debt Key changes Homelessness Employment Outcome tracker Street View Campaigns Admin Settings Support

Manage cookies or opt out

### Campaign Manager

This tool will enable you to contact your residents and run benefit take up or payment campaigns.

- (1) Choose name and campaign type
- (2) Create a name for this campaign and choose your type (information or payment) as well as method (letter or SMS).
- (3) Preview

By clicking next you will be taken to a visual preview of your letter or SMS, including the letter proof. You will then be able to confirm you would like to send the campaign.

### Campaign Setup

Running a campaign will use your latest data from LIFT: **February 2026**

**Campaign name**

Oil Heating Payment payment

**Campaign type**

Payment

**Communication channel**

SMS

Households without an SMS will receive this as a letter instead.

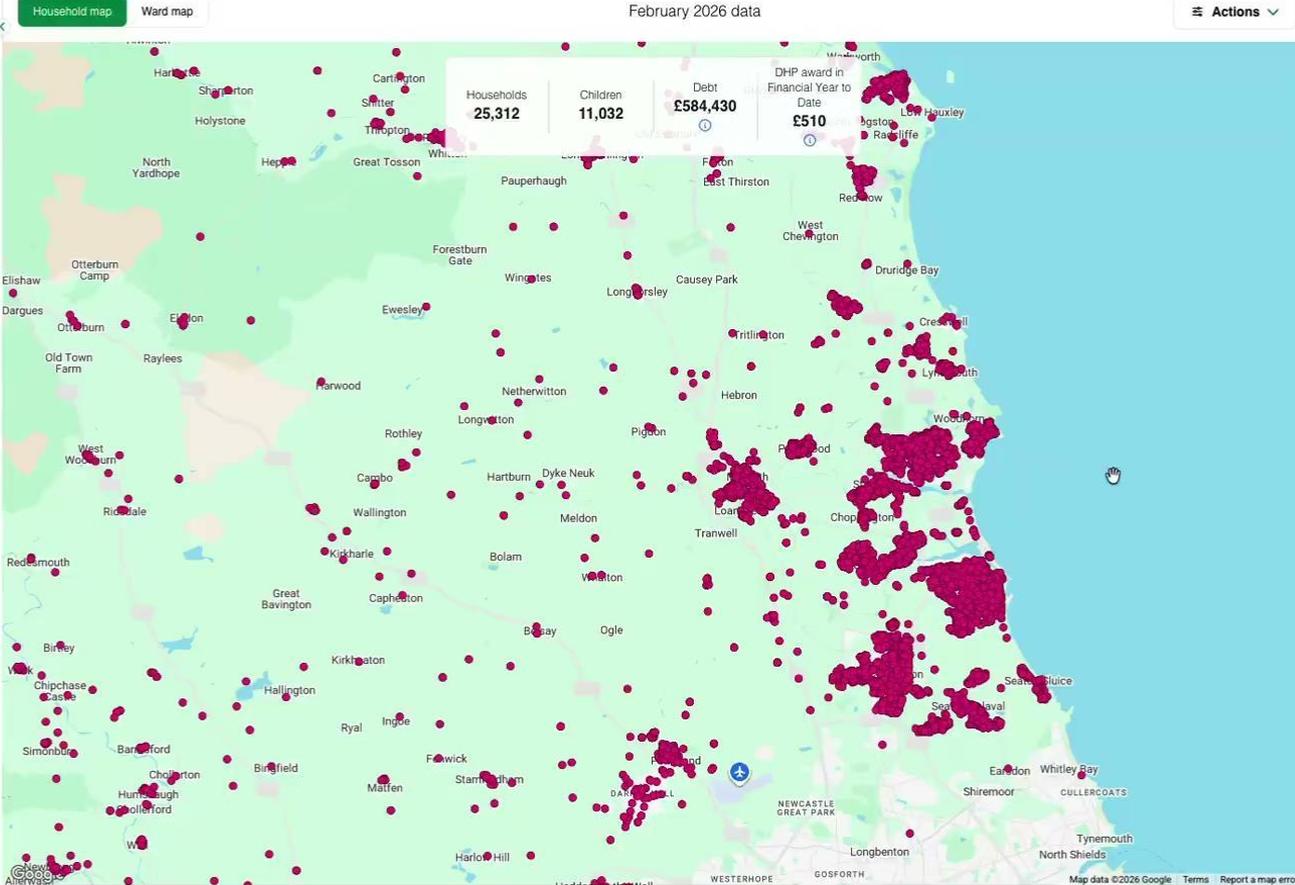
**Campaign date (optional)**

Pick a date

If no date is selected, the campaign will be sent immediately (ASAP)

Continue

- Policy in Practice
- Summary
- Campaigns
- Street View
- Benefit take-up
- Debt
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- Admin
- Settings
- Support



**Filters** 0 applied Clear all

Search for a filter...

- Benefit take up
- Newly eligible for benefits
- Demographics
- Debt and finance
- Policy impacts
- Discretionary support
- Employment
- Housing
- Poverty and financial resilience
- Universal Credit

**Search by Housing Benefit Reference**

Enter reference number(s) to search

No filter templates created, please click the button below to create your first filter template

Create template with selected



# Making the Crisis and Resilience Fund work for councils

View our practical advice to help councils deliver crisis support and invest in resilience services



## Read our recent CRF blogs

**The Crisis and Resilience Fund: A practical guide for councils and partners**

Deven Orskov  
Published on 19th January 2022



**How to shape the new Crisis and Resilience Fund**

Francesca Torres-Carter

The Department for Work and Pensions (DWP) has published detailed new guidance on the Crisis and Resilience Fund (CRF), a significant reform of local welfare support.

It signals a clear shift in national policy, away from short term crisis firefighting and towards building long term financial resilience in low income households.

The CRF is not just another hardship fund. It is a tool for councils to stabilise people's lives, reduce repeat crises and build stronger local safety nets if implemented strategically.

It exists to help people deal with an immediate financial shock and to prevent future crises by improving financial resilience.

This is where the fund is fundamentally different from previous schemes. Councils are encouraged to invest in resilience services, not just emergency payments using CRF funding to reduce repeat applications, help people maximise their income, stabilise housing and connect residents to the right local support at the right time.

Emergency help still matters, but it must sit inside a wider system that doesn't fall back into crisis again and again.

Policy in Practice worked with Trussell to advise DWP on the design of the

## Good practice examples of discretionary fund distribution using LIFT

See all case studies



Bracknell Forest's journey from tackling homelessness to benefit take up and arrears recovery using data

Local authorities

Read case study



From data to doorsteps: How Plymouth allocated discretionary support to families in 2025

Local authorities

Read case study



Policy in Practice helps councils allocate £18.5 million in Household Support Funds

Local authorities

Read case study

## Book a free consultation

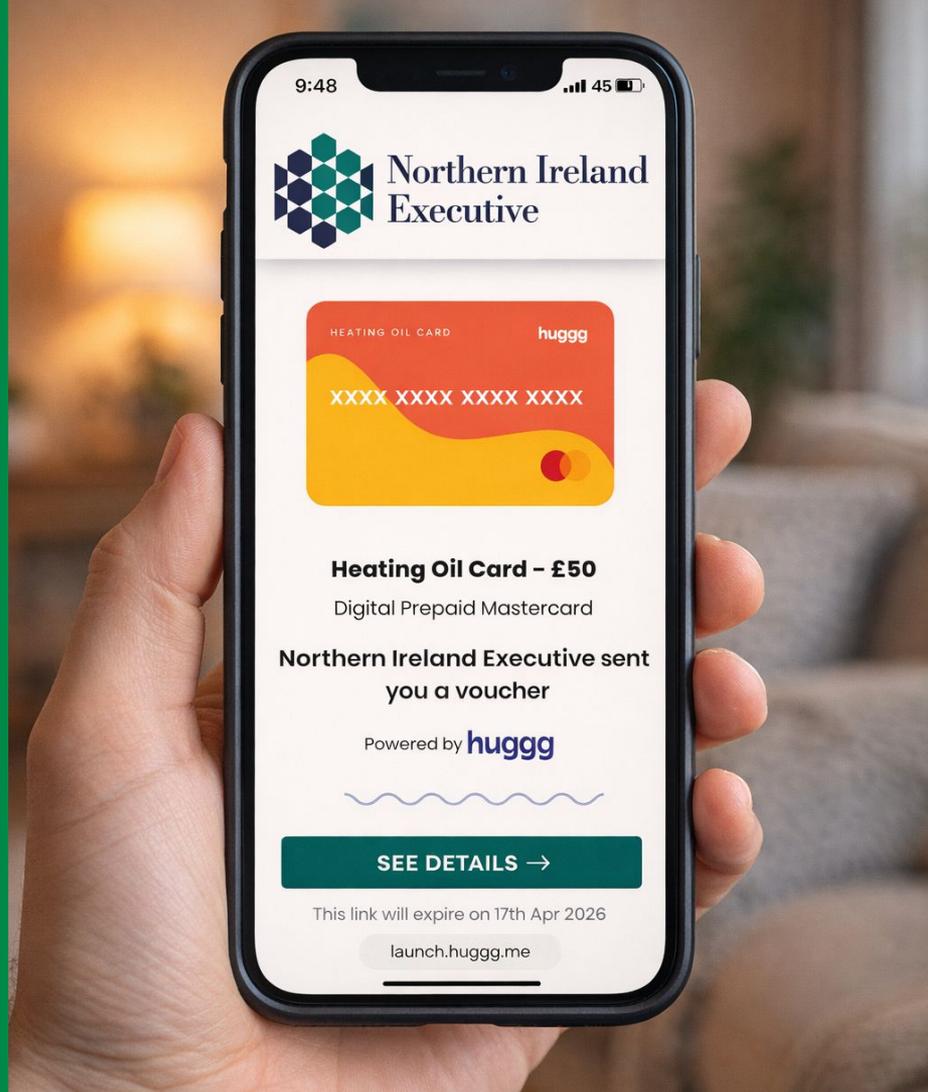
to discuss how you can allocate your CRF to the people that need it most

Book a free consultation

# Paul Wickers

CEO  
Huggg

## Heating Oil Crisis: A suggested solution to help those in need



# huggg

## Heating Oil Crisis

A suggested solution to help those in need

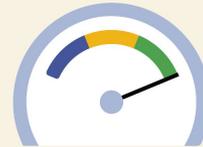


# Hugg carries a whole-market energy support product set

- **Gas and Electricity Meter Topups**
- **Energy Payment Cards**
- **Off-Grid Energy Payment Cards**
- **OneLink Energy** - walks your recipients through a simple flow to receive the right voucher for them (great for bulk orders).



£



Energy support

Helping to pay for heating oil,  
as simply as sending a  
message



## ...or email, or even a letter

- ★ This is an illustration only
- ★ We can provide the QR codes to mail-merge onto your own letter templates, or we have a simpler brand-able letter template that these can automatically render to
- ★ You can print and send, or we can arrange via our print partner



Northern Ireland  
Executive

[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Reference: HO-Support-2025  
Date: 15 October 2025

### Support with Heating Oil Costs

Dear *Mrs. A. McDonnell*,

You have been awarded a payment of **£275** to help with the cost of heating your home.

This support is part of the Northern Ireland Executive's scheme to help households who rely on heating oil.

#### How to access your heating oil support

1. Scan the QR code below using your smartphone camera
2. Follow the instructions to get your digital Heating Oil Card
3. Use your card to pay your heating oil supplier



SCAN TO ACTIVATE

- ✓ Only usable for **heating oil purchases**
- ✓ Use it with your preferred supplier
- ✓ Full **£275** available to spend now

Need help? Freephone: **0808 178 2345**  
Website: [nidirect.gov.uk/heating-oil-support](http://nidirect.gov.uk/heating-oil-support)

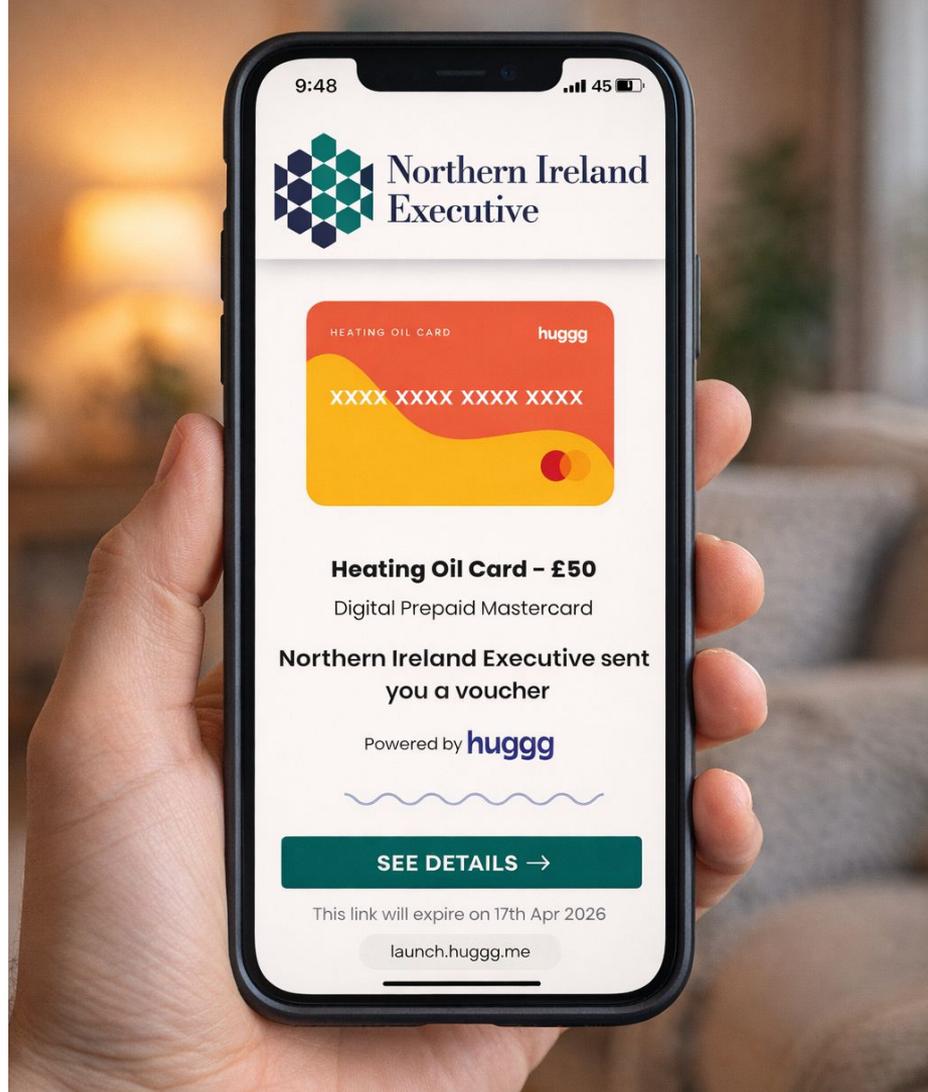
Yours sincerely,

*Paul*

Department for Communities  
Northern Ireland Executive

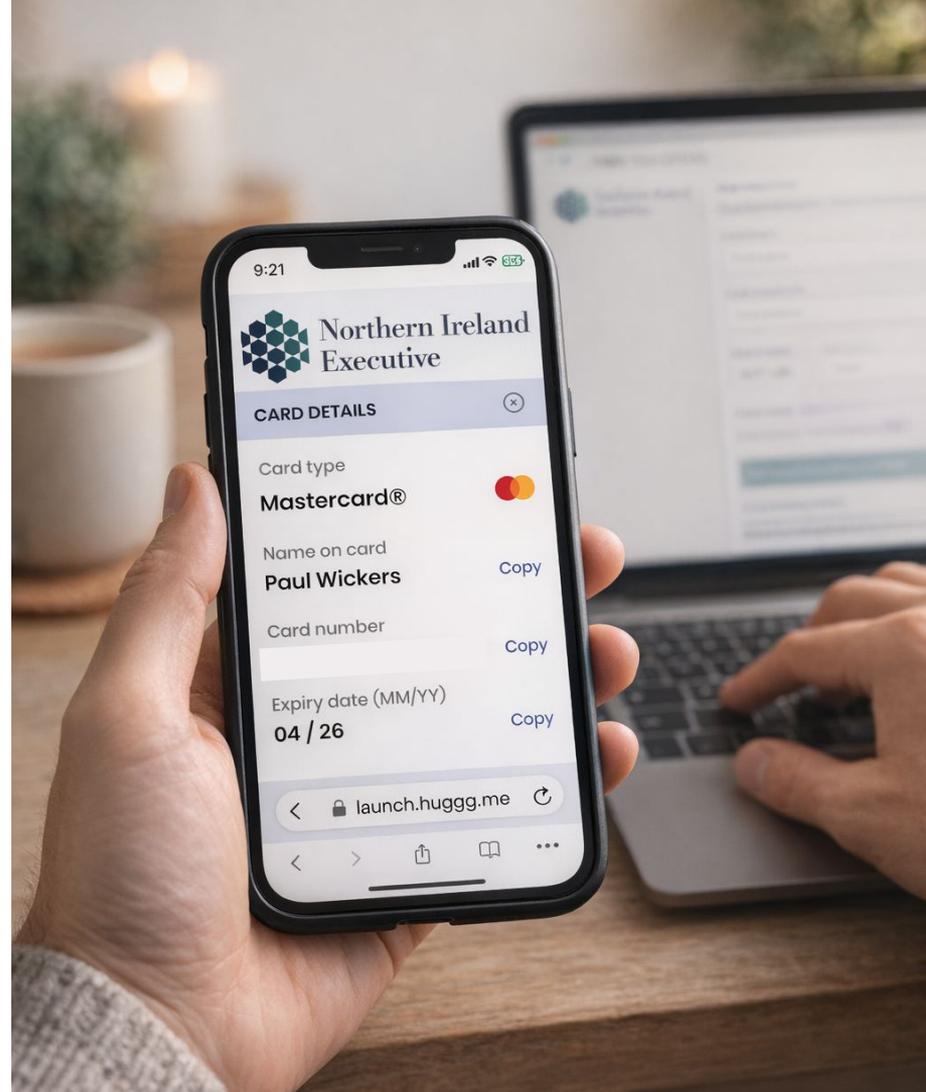


**Giving access to a branded link, offering the recipient a prepaid card that can be used to buy heating oil**



## Which the recipient uses to pay their heating oil provider either online or over the phone

- ★ Locked to this use
- ★ **Cannot be spent on other categories**, such as supermarkets, retail, leisure etc.



# With full, live status reporting to help the issuer manage the program

**huggg** Links Orders Drafts PW

### Voucher history - links

Search through the vouchers you have sent.

Search vouchers, notes, reason code

Price: All | Order date: All | Expiry date: All | Link status: All | Sent via: SMS | Teams & members: All

8 vouchers found

<input type="checkbox"/>	VOUCHER	UNIT PRICE	ORDER DATE	SENT VIA	LINK STATUS	LINK STATUS	EXPIRY DATE	NOTES
<input type="checkbox"/>	OneLink Cash <a href="#">🔗</a>	£50.00	15/05/2024	SMS +447500042305	Redeemed	Redeemed	15/06/2024	D2ghej5r
<input type="checkbox"/>	OneLink Cash <a href="#">🔗</a>	£50.00	17/04/2024	SMS +447500042305	In Progress	In Progress	17/07/2024	piv
<input type="checkbox"/>	OneLink Cash <a href="#">🔗</a>	£50.00	18/03/2024	SMS +447500042305	Expired	Expired	16/06/2024	NCC Hugg
<input type="checkbox"/>	OneLink Cash <a href="#">🔗</a>	£50.00	11/03/2024	SMS +447500042305	Cancelled	testing this	16/06/2024	ref BO123
<input type="checkbox"/>	OneLink Cash <a href="#">🔗</a>	£50.00	14/03/2023	SMS +447500042305	Expired	Redeemed	11/06/2024	
<input checked="" type="checkbox"/>	OneLink Cash <a href="#">🔗</a>	£50.00	14/09/2023	SMS +447500042305	Expired	Expired	14/10/2023	

# Huggg serves local authorities, charities and HAs across the UK



# huggg

Want to learn more? Get in touch.

[huggg.me/public-sector](https://huggg.me/public-sector)  
[hello@huggg.me](mailto:hello@huggg.me)



Crown  
Commercial  
Service  
*Supplier*

# What's next

Find out about **heating oil allocations in your area** or ask more questions, [book a chat with Policy in Practice](#) using this QR code or the [link](#) in the chat



**Register for our next free webinar:**



 Policy in Practice

**Country to county: Regional data collaboration that drives better outcomes for residents**

Wednesday 29 April  
10:30 to 11:30

Free webinar

# Thank you to today's speakers

**Ian Stevenson**, Safe & Resilient Communities, Northumberland  
County Council

**Paul Wickers**, CEO, Huggg

**Deven Ghelani**, Director and Founder, Policy in Practice

[hello@policyinpractice.co.uk](mailto:hello@policyinpractice.co.uk)  
0330 088 9242



# Interactive discussion and Q&A