

Caledonia Housing Association

2025-26



Annual Report

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Overview

This year, funding from Caledonia Housing Association has provided vital support to tenants across Scotland, helping tackle fuel poverty and ease financial pressures in a challenging economic climate. The fund has made a clear difference by supporting 241 households, with many tenants accessing support more than once.

Key Outcomes

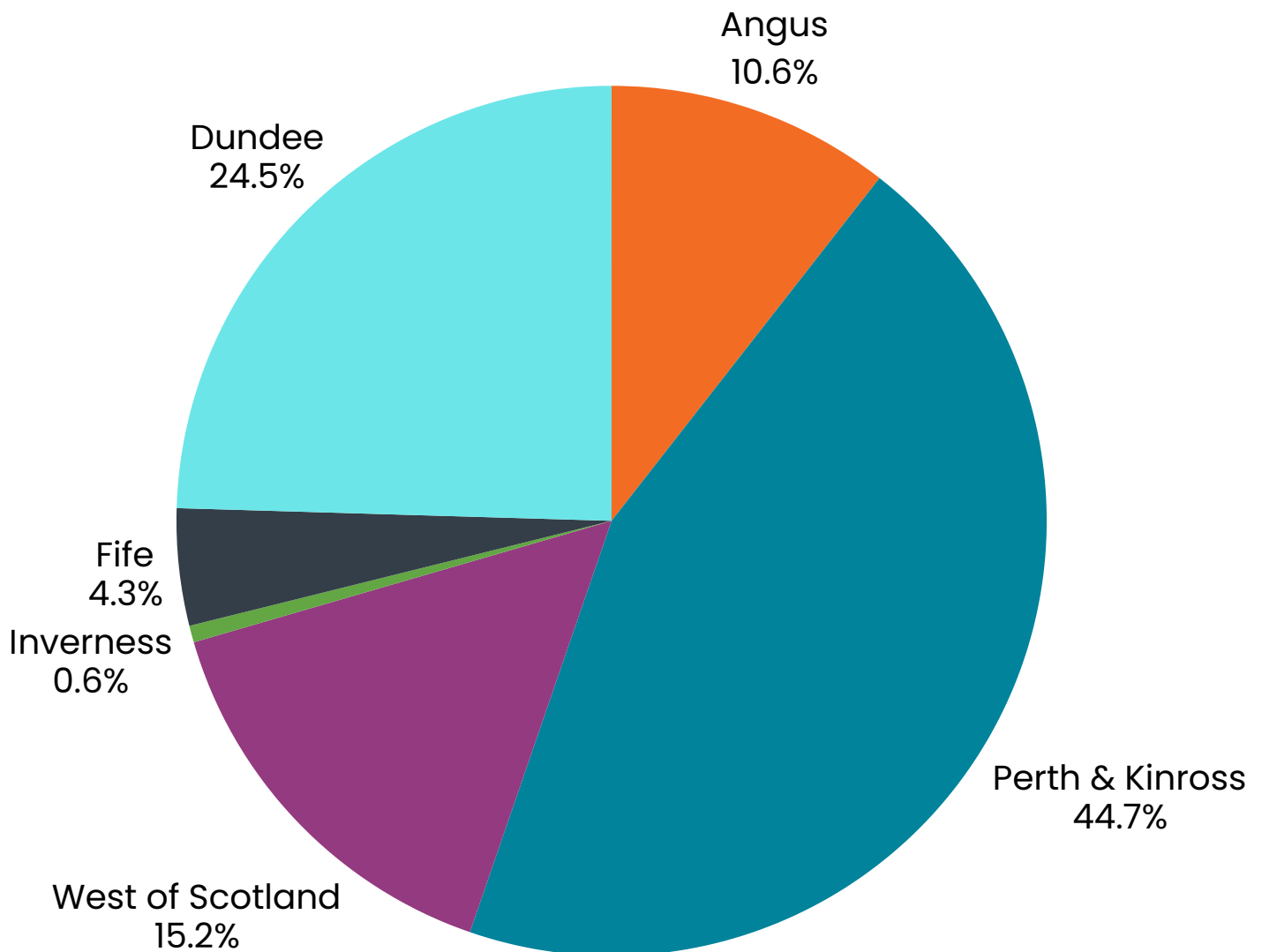


Our support model combines practical advice, financial intervention, and onward referral, ensuring every household receives meaningful, holistic support:

- **Fuel Support:** £13,368 of financial support provided via vouchers – relieving immediate pressure for households in crisis. This is 80% higher than last year, largely due to our usage of the Scarf Fuel Fund.
- **Energy Efficiency Advice:** 3,610 pieces of advice delivered, helping save an estimated £143,413 and 175 tonnes of carbon
- **Soft Measures:** £3,000 worth of soft measures installed (radiator reflector panels, LED bulbs, draught excluders, etc), helping save an additional estimated 13.6 tonnes of carbon.
- **Onward Referrals:** 362 onward referrals were made to additional schemes and support services (34% increase on last year) – notable figures include 90 referrals to energy suppliers, 46 to Redress via Scarf Fuel Fund, and 38 to CAB.

Where We Helped

The programme has made a substantial impact across Scotland, with the following breakdown of tenants helped, separated by area:



Future outcomes



Financial Support

The fuel vouchers have relieved immediate financial stress for households, helping families clear fuel debts, pay for essential services, and cover other pressing costs. Many households will be eligible for additional support later in the year.



Energy Advice

As part of the outreach, households also received tailored energy efficiency advice, helping them reduce energy usage and lower future bills. This holistic support addresses both short-term needs and long-term sustainability.



Onward Referrals

A total of 362 referrals to partner organisations have enhanced the overall impact of this programme. These referrals have directed families to ongoing support, from financial assistance to energy-saving advice, and even food parcel distribution, ensuring that families continue to receive the help they need.

Some of Our Partners



Impact Summary

Enquiries

297

Fuel Vouchers

£13,368

Estimated Annual Savings from Advice

£143,413

Tonnes of Estimated Carbon Savings

188.6

Soft Measures Provided

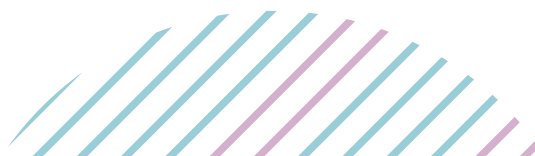
156

Onward Referrals

362



Caledonia Housing Association directly supported the delivery of these outcomes



What's Next?

Looking forward, we will:

- Aim to secure further funding so we can continue to provide vital support to those who need it most.
- Build on partnerships with local organisations to ensure we reach those who require support.
- Continue to expand our referral network to help households access a broader range of services that can help mitigate the impact of living costs.

Case Studies

The following pages will showcase the impact of Caledonia Housing Association and Scarf in the local community on an individual level through a case study.

Final Thoughts

This report highlights the broad and meaningful support delivered across Scotland in partnership with Caledonia Housing Association, reaffirming our commitment to helping households facing financial hardship.

This impact is only possible through strong collaboration – and we're grateful for your continued support. Thank you.



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ENERGISING COMMUNITIES

Caledonia Housing Association Case Study



TACKLING HIGH ENERGY COSTS AND SUPPLIER ISSUES IN DUNDEE

Fast intervention helped a family reduce costs, improve efficiency, and challenge an ongoing meter problem

www.scarf.org.uk



PROBLEM

A Dundee household was referred via Caledonia after experiencing significant financial pressure linked to energy costs and an unresolved supplier issue. Despite multiple engineer visits, their outdated prepayment meter had not been replaced, leaving them facing unusually high electricity costs.

Living with two children and relying on electric heating, the client reported **topping up £480 in a single month**, making it unaffordable to keep the home warm. The situation was compounded by difficulties drying clothes and uncertainty around how to escalate a complaint with their supplier.

SOLUTION

Scarf carried out a virtual home visit to assess the situation and provide immediate support. The advisor gave tailored energy efficiency advice and guided the client through the process of raising a formal complaint with their supplier, with signposting to Ofgem and Citizens Advice for additional support.

Emergency financial assistance was secured through fuel voucher schemes to relieve immediate pressure, while practical solutions were identified to help reduce ongoing electricity use – particularly around heating and laundry.

IMPROVEMENTS

A range of targeted measures was introduced to improve affordability and reduce energy demand:

- £77 Fuelbank voucher for immediate top-up support
- £147 Scarf Fuel Fund vouchers to ease ongoing financial pressure
- LED lightbulbs to reduce electricity consumption
- Door draught excluders and tape to improve heat retention
- Electric heated clothes airer to reduce reliance on costly tumble drying
- Tailored energy efficiency advice to support better usage habits
- Guidance and referrals to escalate supplier and meter issues

These interventions addressed both the root cause of high costs and the day-to-day pressures driving energy use.

AT A GLANCE



£224 in energy vouchers secured



Energy efficiency soft measures supplied



Support to challenge unresolved prepayment meter issue



RESULTS

£224 in direct fuel bill support easing immediate financial pressure

Lower electricity use through efficient lighting, draught-proofing, and appliances

Reduced reliance on high-cost tumble drying with alternative solutions

Clear pathway to resolve supplier and meter issues

Improved confidence managing energy and household costs



DAVID REID
DEPUTY TEAM LEADER

This case highlights how unresolved supplier issues can significantly impact affordability.

By combining immediate financial support with practical measures and clear guidance on escalation routes, we helped the household regain control and move towards a fairer energy situation.



Emergency funding provided immediate relief, allowing the household to maintain its supply and reduce financial stress. Practical energy-saving measures helped lower electricity usage, particularly by offering alternatives to expensive appliances like tumble dryers.

With clearer guidance on supplier complaints and external support routes, the client is now better positioned to challenge the ongoing meter issue. Combined support has improved affordability, increased confidence, and created a more manageable energy situation for the household.

WHAT NEXT?

The client is pursuing a formal complaint with their energy supplier, supported by the information and referrals provided. Resolving the meter issue will be key to ensuring fair billing and long-term affordability.

Scarf remains available to provide further advice and support, including additional funding opportunities if needed. Continued engagement will focus on reinforcing energy-saving behaviours and ensuring the household achieves a stable, sustainable energy setup.

The household can now maintain an affordable energy setup, with financial pressure eased and solutions in place to reduce ongoing costs.

HOW CAN SCARF HELP YOUR COMMUNITY?


Available funding and schemes change regularly, so we'd recommend phoning our advisors for a chat on 0808 129 0888.

We want to help people cut bills, save energy, and minimise their carbon footprint. Let's talk!



Any Questions? Contact Us



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