HACT Charis

The social value of Charis' Park Homes Warm Home Discount (PHWD) and Let's Talk Energy Fund (LTEF)

Supporting Charis to better understand their social impact

June 2026

Executive summary

HACT has been commissioned to conduct an indicative impact assessment for Charis, evaluating the social value generated by the Let's Talk Energy Fund and the Park Homes Warm Home Discount, two schemes that provide support to households experiencing fuel poverty. The former scheme provides energy-efficient appliances to eligible households, while the latter provides a rebate to households in park homes who are struggling to pay their energy bills.

Charis provided two spreadsheets, one for each of the schemes. The data relating to the Let's Talk Energy Fund is feedback from 2,080 beneficiaries following the receipt of appliances and / or a bundle. Each response was open-ended. The data relating to the Park Homes Warm Home Discount is feedback from 1,233 responses to a question asking, "Please provide any other information about changes to your energy usage or its cost since 1 March that you think we might find helpful". Again, each response was open-ended.

We have run a detailed analysis of the responses from both schemes in order to develop out this impact report. We provide detailed commentary about our approach to this in section 2.1. In summary, the responses from the LTEF enabled us to be more certain about the impact benefits identified. The nature of the responses from the Park Homes Warm Home Discount provided less detail, as many were related to rising costs following the beginning of the Iran war.

Our conservative analysis is that the indicative social value generated by each scheme was:

- Let's Talk Energy Fund: **£21,949,913** (an SROI of 1:4.8)
- Park Homes Warm Home Discount: **£10,083,267** (an SROI of 1:6.7)
- **Total indicative social value: £32,033,180** (an SROI of 1:5.3)

Contents

1. Introduction

Charis manages support schemes on behalf of organisations from across the public, private, and third sectors. With over 20 years' experience of distributing tailored support to people across Great Britain, Charis enables other organisations to make a meaningful difference to households in need.

Charis also operates initiatives of its own, which aim to alleviate fuel poverty. Through the **Let's Talk Energy Fund (LTEF),** Charis provides energy-efficient appliances to families who are struggling to pay their energy bills. The fund offers a wide range of white goods, from electric cookers to tumble dryers, with two free appliances being offered to eligible households.

The **Park Homes Warm Home Discount (PHWHD)** scheme is similarly concerned with reducing fuel poverty but has a more targeted focus on residents of park homes. Park homes often do not have a direct electricity supply and must pay park owners for their energy instead. The scheme provides eligible households with a £150 rebate, paid directly into their bank account, to help park home residents to heat their homes during winter. The scheme began over a decade ago, and in that time has grown to help around 8,000 families to heat their homes.

Charis is committed to demonstrating clear progress and impact on residents and those supported. To achieve this, Charis has commissioned HACT to provide an indicative impact assessment of the LTEF and PHWHD. This report provides Charis with a clear understanding of where it is generating the greatest social value and identify opportunities to maximise this. Using available data, HACT has undertaken an indicative social value assessment for the 2025-26 financial year.

2. Valuation approach

Our approach to the valuation of impact is based on the identifiable changes that any service or intervention causes. To calculate the impact of the LTEF and PHWHD schemes, we have based our analysis on the survey feedback provided to us by Charis. In each instance, the calculations are based on a conservative estimate to provide a baseline for the social value we expect.

We have then used our expertise to apply any identifiable impact to relevant value outcomes in the UK Social Value Bank. This value bank contains 92 different value outcomes that are used by organisations to value the impact of services, initiatives and interventions on people's lives.

The methodology that is used to calculate each value is based on wellbeing valuation, savings to the state (Exchequer values), as well as deadweight for each value outcome (this is what would have happened anyway). By assigning evidenced financial proxy values to outcomes such as improved financial comfort, our methodology captures both the improvement to individual wellbeing and the potential savings to the state. See the appendix for more detail about HACT's methodology.

3. Let’s Talk Energy Fund

3.1 Overview

The Let’s Talk Energy Fund is a longstanding industry initiative that supports households who are struggling to pay their energy bills, by providing them with energy-efficient appliances for free. A broad range of appliances are available to eligible households, including fridge freezers, electric and gas cookers, washing machines and tumble dryers. The initiative is open to households that receive means tested benefits or that have an annual income below £20,328.

Charis provided HACT with a spreadsheet containing 2,080 responses from beneficiaries of the scheme, having been asked the question, “What difference has receiving your new appliance made to you?"

The appliances covered were:

- Tumble dryer
- Fridge freezer
- Washing machine
- Cooker
- Fridge
- Freezer

In addition, some households also received a bundle that included heated blankets.

The responses provided to us were not segmented by appliance type, although there was data included that enabled us to identify the number of recipients of cookers, freezers and fridge freezers.

3.2 Key themes

We ran an analysis of the responses and identified eleven themes. We then grouped the majority of these into two over-riding themes: improved finances and improved general health.

Improved finances:

- Environmental efficiency gains

- Energy bill savings
- Reduced financial stress

Improved general health:

- Health and mobility benefits
- Warmth and comfort
- Food storage and diet
- Reduced financial stress

Others:

- Family and children
- Reliability and peace of mind
- Time saving and convenience
- Laundry efficiency
- Gratitude and general positivity

We then reviewed the responses in more detail, testing them against the evidence requirements of a number of different value outcomes in the UK Social Value Bank. The survey data provided by Charis does not include any responses prior to the receipt of the LTEF support. Our analysis was inferential, only identifying those verbatim responses that suggest the person was in the relevant pre-condition. As a result, the indicative social value identified is likely to be a conservative estimate.

3.3 Improved finances

Of the 2,080 responses, 815 responses had finance-related language. Of these:

- 127 mentioned energy bill savings
- 183 mentioned more efficient appliances and expected running cost savings
- 15 mentioned heating savings
- 53 mentioned food and shopping savings
- 48 avoided the cost of replacing broken appliances
- 5 avoided launderette or hand-washing costs
- 384 mentioned saving money, without specifying a mechanism for this.

These 815 responses containing language relating to financial benefits equate to 39% of the total sample. When applied across all 6,494 households that benefitted from receiving an appliance (assuming that the responses received are indicative of every beneficiary), this correlates to 2,533 households who have benefitted.

This does not, however, mean that we would include all 2,533 households within out calculations. To understand how many we can include within our calculations, we need to examine the range of value outcomes that relate to improved finances in the UK Social Value Bank. Those that are most relevant in this case are:

- Relief from being heavily burdened with debt
- Improved financial comfort
- Reduced utility debt

The evidence for each of these value outcomes is based on pre and post survey responses, using specific questions that correlate to those used in large data surveys collected by ONS and other government departments. This approach ensures we are able to say that the value of each outcome is based on what people say and feel.

In this case, however, we do not have any of these pre survey responses. As a result, we have to make inferences about the levels of people's financial situation prior to receiving the LTEF service and then correlate their responses against each of these value outcomes.

3.3.1 Relief from being heavily burdened with debt

The value of this outcome is the highest of the three identified outcomes, signifying the significant shift in finances and the impact that this would have on the individual. To evidence this outcome, we would typically ask the beneficiary the following question before and after the intervention:

> *If you are in debt (not including mortgage-debt), to what extent is keeping up with the repayment of your non-mortgage debt and any interest payments a financial burden to you?*
>
> *1) Heavy burden*
>
> *2) Somewhat of a burden**
>
> *3) Not a problem**

If the individual's answer moved from 1) heavy burden to either 2) somewhat of a burden or

3) not a problem following the intervention then we would be able to say that this value outcome had been evidenced.

When we ran further analysis of the responses and tested them against this question, we were only able to identify five responses that would suggest that this change has happened. This is primarily because we were unable to determine whether any previous debt burden prior to the LTEF intervention was a heavy burden.

These findings represent just 0.3% of respondents to the survey. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries would result in the value outcome being used for 19 individuals.

An example of relevant feedback:

> *"I honestly can't thank you enough, you provided me with a new energy efficient washing machine and freezer both of which have brought me peace of mind that I'm not putting myself into energy debt. I'm no longer afraid to use my washing machine more than once a week"*

3.3.2 Financial comfort

The value of this outcome is also high, again indicating the change in wellbeing that is being measured. This outcome relates to how people are managing financially. The evidence requirements are based on pre and post survey of the following question:

> *How well would you say you yourself are managing financially these days?*
>
> *1) Living comfortably**
>
> *2) Doing alright**
>
> *3) Just about getting by*
>
> *4) Finding it quite difficult*
>
> *5) Finding it very difficult*

If the individual's answer moved from 3), 4) or 5) to 1) or 2) then we would be able to say that this value outcome has been evidenced.

When we ran further analysis of the responses, we were able to identify 93 individuals whose responses intimated that they had been struggling and were now in financial comfort. This is approximately 5% of the respondents. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries would result in the value outcome being used for 260 individuals.

An example of the feedback received:

> *"Huge financial burden lifted, mental health has improved, a goal achieved I never could have done alone"*

3.3.3 Reduced utility debt

This value outcome has the smallest change in wellbeing and therefore the lowest value. Evidence for this is based on pre and post survey responses to this question:

> *Sometimes people are not able to pay every household bill when it falls due. May we ask, are you up to date with all your household bills such as electricity, gas, water rates, telephone and other bills or are you behind with any of them?*
>
> *1) Up to date with all bills**
>
> *2) Behind with some bills*
>
> *3) Behind with all bills*

An individual whose response changed from 2) or 3) to 1) would be used to demonstrate evidence of this change.

Reviewing the responses, as well as the themes identified above, we estimate that 378 individuals or that 18% of the respondents would have been able to keep up to date with their bills as a result of receiving the LTEF support. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries would result in the value outcome being used for 1,169 individuals.

An example of the feedback received:

> *"Taken lots of pressure off about being able to pay heating bill and allows members to be warm without worrying."*

3.4 Improved general health

The second theme we have analysed in detail is improved general health. As well as the 255 responses that we identified as expressing health and mobility benefits, we also included an analysis of the 168 responses relating to family and children, 341 around gratitude and peace of mind, as well as the 1,061 responses grouped around the theme gratitude and general positivity. In total, within this section we are analysing 1,321 unique responses (note that some responses are included in more than one of the thematic areas).

To understand how many of these responses we can include within our calculations, we need to examine the range of value outcomes that relate to improved finances in the UK Social Value Bank. Those that are most relevant in this case are:

- Improved positive lifestyle choices
- Relief from depression / anxiety
- Good overall health
- Improved diet

As per the financial value outcomes, the evidence for each of these value outcomes is based on pre and post survey responses, using specific questions that correlate to those used in large data surveys collected by ONS and other government departments. This approach ensures we are able to say that the value of each outcome is based on what people say and feel.

In this case, however, we do not have any of these pre survey responses. As a result, we have to make inferences about the levels of people's financial situation prior to receiving the LTEF service and then correlate their responses against each of these value outcomes.

3.4.1 Improved positive lifestyle choices

To evidence this outcome, we would typically ask the beneficiary the following question before and after the intervention:

> *Here are some statements about feelings and thoughts. Please select the answer that best describes your experience of each over the last 2 weeks.*
>
> *I've been feeling optimistic about the future.*
>
> *1) None of the time*
>
> *2) Rarely*

3) Some of the time

*4) Often**

*5) All of the time**

If the individual’s answer moved from 1), 2) or 3) to 4) or 5) then we would be able to say that this value outcome has been evidenced.

When we ran further analysis of the responses, we were able to identify 93 individuals whose responses intimated that describe an explicit improvement in mood, mental health, outlook or future orientation, directly as a result of the appliance they had received. Many responses describe life becoming “easier” or “less stressful, as well as an explicit expression of mood or mental wellbeing improvements.

This number (93) is approximately 4% of the respondents. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries would result in the value outcome being used for 260 individuals.

An example of the feedback received:

> *" Having the 2 new energy saving appliances saves me so much time and money which has had a positive impact on my Mental health"*

3.4.2 Relief from depression / anxiety

To evidence this outcome, we would typically ask the beneficiary the following question before and after the intervention:

Have you recently been feeling unhappy or depressed?

*1) Not at all**

2) No more than usual

3) Rather more than usual

4) Much more than usual

If the individual’s answer moved from 2), 3) or 4) to 1) then we would be able to say that this value outcome has been evidenced.

When we ran further analysis of the responses, we were able to identify 57 individuals to whom we might ascribe this value outcome. This is a strongly evidenced psychological outcome, with 34 responses explicitly describing a reduction in stress, anxiety, depression or mental health difficulty, either using those terms directly or describing the intervention as having lifted a specific emotional burden. Several respondents named clinical conditions (PTSD, fibromyalgia, ADHD) and describe the receipt of the appliance as removing a source of ongoing stress.

This number (57) is approximately 3% of the respondents. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries would result in the value outcome being used for 195 individuals.

An example of the feedback received:

> *" Huge financial burden lifted, mental health has improved, a goal achieved I never could have done alone"*

3.4.3 Good overall health

To evidence this outcome, we would typically ask the beneficiary the following question before and after the intervention:

In general, would you say your health is:

*1) Excellent**

*2) Very good**

*3) Good**

4) Fair

5) Poor

If the individual's answer moved from 4) or 5) to 1), 2) or 3) then we would be able to say that this value outcome has been evidenced.

When we ran further analysis of the responses, we were able to identify 36 individuals to whom we might ascribe this value outcome. These responses all explicitly state that their health has improved or names a specific condition and directly says it has been helped, eased or relieved as a result of the LTEF appliance or bundle received.

This number (36) is approximately 2% of the respondents. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries would result in the value outcome being used for 130 individuals.

An example of the feedback received:

> *"I'm actually able to get some sleep now with the heated throw, it has made a huge difference with my chronic pain from degenerative nerve damage"*

3.4.4 Improved diet

To evidence this outcome, we would typically ask the beneficiary the following question before and after the intervention:

> *Including tinned, frozen, dried and fresh fruit and vegetables, on how many days in a usual week do you eat fruit and vegetables?*
>
> *1) Never*
>
> *2) 1-3 days*
>
> *3) 4-6 days**
>
> *4) Every day**

If the individual's answer moved from 1) or 2) to 3), or 4) then we would be able to say that this value outcome has been evidenced.

When we ran initial analysis of the responses, we were able to identify 139 people who specified an improvement in their diet as a result of the new appliance received. We have inferred from the provision of a new freezer or fridge freezer has resulted in them being able to eat more healthily as a result and believe that we might ascribe this value outcome to thee 139 people.

This number (139) is approximately 7% of the respondents. We believe this is a conservative estimate and would recommend that this is tested with any surveys of beneficiaries in the future.

Applying this percentage to all LTEF beneficiaries who received a fridge or fridge freezer

(3,086 households) would result in the value outcome being used for 216 individuals.

An example of the feedback received:

> *"I'm actually able to get some sleep now with the heated throw, it has made a huge difference with my chronic pain from degenerative nerve damage"*

3.5 Other benefits

Analysis of the responses provided a wealth of other information. The most common response was one of gratitude and positivity: this accounted for 37% of the responses, or 765 people. Recipients expressed heartfelt thanks and positive sentiment, though without always specifying the exact benefit received. It is possible that there might have been additional impact generated in the case of these individuals which a more structured survey approach might reveal.

A third of respondents highlighted laundry as a key benefit. For example, avoiding launderettes, drying at home, and managing washing for families. Similarly, 23% remarked on time saved and convenience as a result of the new appliances, freeing up time for respondents, especially those with caring responsibilities. There would have been a wellbeing uplift here, but we do not currently have a relevant value outcome that could be used to measure this.

A final reflection: families with children were well served by LTEF. There were 178 responses that specifically mentioned children or family contexts, with school uniforms, baby clothing and family meal preparation recurring themes. We are currently in the process of developing a suite of new value outcomes related to youth engagement. Once we have the definitive list of new value outcomes, we can work with Charis to incorporate these into any future social value frameworks.

4. Park Homes Warm Home Discount

4.1 Overview

The Park Homes Warm Home Discount (PHWHD) aims to tackle fuel poverty among park home residents, many of whom must pay park owners for electricity as they lack a direct electricity supply. The scheme has been ongoing for over a decade, growing steadily over time, and now provides discounts to approximately 8,000 park homes. Eligible households receive £150, paid directly into their bank account, to help cover the cost of heating their home.

Charis provided HACT with responses to a survey with PHWHD beneficiaries. The question they had been asked was, “Please provide any other information about changes to your energy usage or its cost since 1 March that you think we might find helpful”. There were 1,233 responses.

This is a distinct dataset from park homes residents, people who are living in park homes, static caravans and mobile homes who are off the mains gas grid. Their energy situation differs significantly from standard households. Most rely on bottled LPG or heating oil, paying for any electricity usage through site owners at commercial or business rates. These structural factors are central to the themes identified in this dataset.

4.2 Themes

The open nature of the question meant that the bulk of the responses related to the rise in energy prices, including as a result of the Iran war, which was clearly front of mind for most respondents. The respondents were not asked to describe the benefit or impact of the grant. As a result, the data has limited use in an impact analysis.

For example, there were 580 responses that solely focused on the rising energy prices of LPG, bottled gas, heating oil or electricity, including 80 that directly cited the geopolitical impact of the Iran war.

Other themes included:

- The lack of choice because park owners controlled their energy supply
- Cutting back / restricting usage to cope with rising costs
- Financial hardship – cannot afford to eat and heat

- Health conditions requiring extra warmth
- Feeling the cold more as older and spending more time at home
- Issues with insulation
- Making behavioral adaptations to save energy

There were only 67 respondents who described the £150 making a meaningful difference to their ability to heat their home.

We would expect that the impact of this scheme would be higher and have, as a result, applied a weighting to the two value outcomes that we have identified:

- Reduced debt
- Able to heat household over the winter

4.3 Additional co-benefits

Those living in park homes tend to be aged and with long-term health conditions – it is estimated that 75% are over 65 years old. The proxy outcomes we use to measure social value are based on an average and it may be that, with further research, we would be able to identify additional social value that has been generated through this scheme because of the age and health of the beneficiaries.

5. Valuation of impact

Using these analyses of the two datasets provided, we can calculate the impact of both schemes by using these numbers with the relevant value outcomes in Social Value Insight. We have used version 6 of the UK Social Value Bank for these calculations as these impacts occurred before April 1 2026 when version 7 of the UK Social Value Bank was launched.

Based on data provided, HACT has calculated that the LTEF and PHWHD generated **£32,033,180 of indicative social value** across 2025-26.

The table on the following page provides the social value outcomes used to calculate the impact of each service, which are taken from the UK Social Value Bank. The table sets out:

- The total social value delivered for each service
- The outcome values used for each service
- The wellbeing social value generated
- The Exchequer social value generated
- The total social value generated

Charis scheme	Beneficiaries	UKSVB outcome	Wellbeing social value	Exchequer social value	Total social value
Let's Talk Energy Fund (LTEF)	Unique individuals received freezer, fridge or cooker	Improved diet	£889,337	£12,647	£901,984
	Unique individuals received any appliance	Relief from being heavily burdened by debt	£300,878	£2,309	£303,187
		Financial comfort	£2,844,637	£29,231	£2,873,868
		Reduced utility bills	£5,892,461	£377,354	£6,269,815
		Improved positive lifestyle	£4,820,767	£173,128	£4,993,895
		Reduction in depression / anxiety	£3,138,087	£1,080,302	£4,218,389
		Good health	£2,318,656	£70,119	£2,388,775
	Total		**£20,204,823**	**£1,745,090**	**£21,949,913**
Park Homes Warm Home Discount	All grant recipients	Reduced utility bills	£4,430,687	£283,742	£4,714,429
		Able to heat household over the winter	£5,315,320	£53,518	£5,368,838
	Total		**£9,746,007**	**£337,260**	**£10,083,267**
Total			**£29,950,830**	**£2,082,350**	**£32,033,180**

Appendix A: social value overview

Defining social value

There is no single universal definition of social impact, but most descriptions focus on the changes (positive or negative) that an organisation creates in people's lives, communities and society. Social impact is concerned with *what changes*, *for whom*, and *to what extent*, often relating to improvements in wellbeing, health, education, environment, community cohesion and equity. It is typically long term, representing the end goal in a Theory of Change and the difference achieved through an organisation's activities, outputs and outcomes.

All organisations generate impact through what they do, the choices they make and how they reinvest their resources. While impact can occur unintentionally, understanding it requires intentional planning, measurement and reflection, particularly when aiming to maximise positive change.

Social value is closely connected but distinct. In simple terms, social value is the value attributed to the social impacts delivered and is a way of understanding the relative importance of different outcomes. Social Value International describes it as:

"Understanding the relative importance people place on changes to their wellbeing and using that insight to make better decisions."

Similarly, the Institute for Social Value defines social value as the process of quantifying the importance people place on changes in their lives, with wellbeing at its core.

In practice, social value is most powerful when used to inform decisions and help organisations to choose interventions that deliver the greatest benefit for people and communities. While the concept of additionality (value beyond the core service) is widely used in procurement, *all* organisations create social value, whether through their primary activity or additional commitments.

Together, social impact and social value provide a framework for understanding what difference is being made, how meaningful that change is, and how organisations can prioritise actions that maximise positive outcomes for the people and places they serve.

Why social impact and valuation matters

Understanding impact is essential for organisations that want to make a meaningful difference. It clarifies what matters to communities, ensures resources are targeted where they have the greatest effect, and supports the design of services that address real needs. At HACT, we believe social value is only achieved when impact happens and when outcomes genuinely improve people's lives. This requires engaging with communities, understanding their priorities, and embedding that insight into decision-making, investment and service design. It also helps organisations recognise forms of value that traditional financial measures may overlook.

Valuing social impact strengthens this understanding. Robust valuation supports better decisions in procurement, regeneration and service delivery, helping organisations track progress, improve effectiveness and maximise positive impact while minimising harm. HM Treasury's Green Book endorses wellbeing valuation as a recommended method, and HACT's wellbeing-based approach aligns with this guidance, offering a consistent, sector-wide standard for measuring and valuing social impact.

HACT's wellbeing approach

HACT's methodology uses the UK Social Value Bank (UKSVB), UK Built Environment Bank and Mental Health Bank. Both are based on wellbeing valuation and include monetised outcomes (financial proxies) that reflect the real changes experienced by people.

Each outcome includes:

- **Wellbeing value** – direct impact on an individual's wellbeing
- **Exchequer value** – fiscal impact on public services
- **Business value** (built environment only) – local economic impact
- **Total social value** – combined value after applying deadweight

The banks are co-created with Simetrica-Jacobs in partnership with our customers. Informed by national datasets, the HACT's social value banks provide monetised outcomes that reflect the uplift in wellbeing experienced by people in order to understand impact in a transparent and comparable way. Used by hundreds of housing associations, local authorities and charities across the UK, the methodology continues to evolve in response to new evidence, policy shifts and community insight, ensuring it remains a reliable, relevant and future-ready standard for capturing and valuing social impact.