

Your Voice
Customer Affordability & Vulnerability Panel

24 January 2024

Minutes

1. Present:

Dave Thompson, Steve Cullen, Bernice Law, Peter Fitzhenry, Daniel Barr, Chris Lea, George Oldbury, Sharon Jackson, Jackie Cassidy, Richard Inman, Christian Hartley, Amber Cairns, Michelle Atkinson, Stephanie Smith, Helen Handzel.

2. Apologises:

David Tai, Luke Pilot, Jason Bromley, Chris Jones, Paul Morris, Mike Gauterin.

	Issues
a)	Action Update: Outstanding from previous meetings: <ol style="list-style-type: none">1. Bulk upload of shared customer data: Offline discussion (SHG/UU).2. Stockport to share team engagement plan – outstanding. (SHG)3. Water efficiencies initiatives – January 2024 agenda item.4. Panel membership – January 2024 agenda item5. Business plan update: On going process - no current change to report.6. UU have a Hardship Hub URL available. Please contact Amber if you wish to accept this offer.7. Extra customer support schemes will be a future agenda item.8. UU colleagues will ask UU Trust Fund for an update about its activities (future agenda item)

b) Customer Affordability Update.

Chris Lea (CL) took the group through an affordability presentation focusing upon:

- The number of customers accessing support – up from 350,000 to 360,000
- Support to customers on target.
- UU comply with OFWAT pay fair guidelines alongside examples of best practise.
- Provide a Business Plan update (2025-2030 cycle) following OFWAT sign off which is due May/June 2024, at a future meeting. **(Action)**.
- Looking to roll out a Trusted Partner scheme based in work conducted with Salford MBC.
- Affordability Summit 2024. Over forty partners and eighty delegates attended the summit. Attendees reported high levels of satisfaction with the summit.
- UU is keen to explain its approach to North West organisations. Anyone who would like UU to attend a team meeting or briefing please contact Amber Cairns.
- Amber Cairns will take over from Chris Lea who is taking up a new role within UU.

Christian Hartley offered to put Amber Cairns in touch with the Greater Manchester Housing Partnership and the National Housing Federation (NHF).
(Action)

c) Priority Service Register update

Stephanie Smith took the Panel through a presentation focusing upon:

- The numbers of customers registered on the Priority Services Register.
- What UU is currently working on (4 priorities)
- UU's five medium term plans, including a Vulnerability Strategy
- The Vulnerability Strategy is designed to reflect current customer operational environmental challenges. The first draft has been circulated to Panel members. UU will be in touch to capture Panel members Strategy feedback. (Action). The final strategy will be launched later in 2024. DT suggested that if Panel members have any comments, then these should be forwarded to PF as soon as possible.

Dave Thompson (DT) stated that the number of customers on the register continues to grow. DT recommended focusing on the energy advice sector and social housing providers.

CH offered to provide details of the GM Energy Advice Group. (Action). CH also advised that Stockport's local advice agencies meet and that this would be a good opportunity for UU to develop its partnership work. This approach is replicated across other North West local authorities.

Sharon Jackson (SJ) welcomed the opportunity to work in partnership with UU and other partners.

Jackie Cassidy (JC) offered to arrange for UU to attend the Bank's Support Hub network. (Action).

DT raised a number of suggestions regarding the Vulnerability Strategy:

- Include an overview of relevant services.
- Is the strategy tailored to reflect need across the North West?
- There could be a reference to the work of the Affordability & Vulnerability Panel
- There could be reference to the Vulnerability Summits and specific case studies would help bring the strategy to life.

d) Cost of Living Crisis

George Oldbury (GO) explained some recent developments within the Salford MBC area including:

- Welfare casework continues to increase with no sign of any let up.
- GM Mayor is taking an interest in welfare provision across the region.
- Whilst there is a lot of work going into short term financial measures, the underlying levels of poverty continues to be a cause for concern.
- The Housing Support Fund also ends in March 2024.

Helen Handzel (HH) from Step Change highlighted:

- The pressure on employees and their wellbeing
- As a national provider Step Change are seeing more deficit budgets whereby clients cannot make ends meet.
- Step Change report a small but increasing trend of owner occupiers accessing their services.
- Step Change are also reporting a range of referrals sources including banks, councils, friends, and families.

Richard Inman (RI) stated that SPARSE have been working on a RoadMap that focuses upon hidden rural deprivation. The aim is to target rural MPs to seek their support with this issue in what is likely to be an election year.

Jackie Cassidy (JC) explained that the banking sector are working together to coordinate their responses to the cost-of-living crisis. COOP Bank have a money management hub available to help support any customer facing financial issues. The Banking sector are reporting an increase in customers with gambling problems. JC also stated that issues with mortgages remains steady, but that there are new customers experiencing problems with their mortgage repayments.

Sharon Jackson (SJ) reiterated many of the points raised by GO. Macmillan are also seeing households exhausting avenues of support.

SJ also stated that they are seeing people who would usually be expected to cope financially, but who are not struggling, to keep up with the cost of living.

Macmillan is working with OFGEM as part of a round table approach to responding to the cost of energy.

Macmillan is also experiencing a rise in private sector housing disrepair.

Dave Thompson from Warrington Disability Partnership highlighted:

- Warrington MBC are setting up a Poverty Commission that aims to bring all local partners to the table to ensure a joined-up response to tackling the cost-of-living crisis.
- Warrington's Health and Wellbeing Board are conducting surveys across its membership.
- Whilst the recent increase in the national Living Wage is good for employees, it represents a specific challenge for charities with fixed income streams or with little headroom to increase prices. WDP are looking at finding an extra £100,000 to fund its wage bill.

Steve Cullen (SC) reported a rising trend of customers with negative budgets alongside rising rent and mortgage arrears. CAB are also reporting significant increases in private sector rents coupled with an increase in buy to rent landlords issuing section 21 evictions. Homelessness is also on the rise.

e) A&V Terms of reference & Panel membership

	<p>DT asked if Panel members could review the terms of reference and let PF have any comments by 2 February 2024. If there are no amendments to the terms of reference, then we will continue with the existing terms. (Action).</p> <p>The Panel also agreed to continue meeting via Teams as the most effective use of Panel member’s time.</p> <p>DT stated that we should keep the Panel’s membership under review to ensure we are representative of the North West wider community. IN particular, DT raised the issues of membership from the Lancashire and Cumbria counties. DT and SC to approach Cumbrian CAB. (Action).</p> <p>HH offered to contact the Trussell Trust to evaluate their interest in joining the Panel. (Action).</p>
<p>f)</p>	<p>Water Use: Efficiencies</p> <p>Michelle Atkinson (MA) took the Panel through a presentation about how UU is planning to improve the North West’s water efficiency. The presentation covered:</p> <ul style="list-style-type: none"> • Save water, save money themes. • North West profile. • The challenge for AMP8. • Links to bad debt and customer support schemes. • Plans to promote water meters. • Five key pillars for reducing demand for water. • Data driven interventions and collaborations. <p>SC asked if it is the case that every household type will find their bill cheaper with a water meter.</p> <p>MA advised that in general customers with water meters save money. However, UU has a range of tools (meter saving calculators, try before you switch etc) to help as many customers switch where the evidence points to lower water bills. Price increases driven by an OFWAT regulatory formula are also lower for customers with water meters. All this is backed up with the lowest price guarantee.</p>
<p>g)</p>	<p>DONM</p> <p>(9 April 2024 (10-12) (2 July 2024 (10-12)</p>

