

Meeting Minutes

Lincolnshire Financial Inclusion Partnership Meeting	
Heading	Note
Name of meeting	Lincolnshire Financial Inclusion Partnership Meeting
Location	Lincoln City Hall (City of Lincoln Council Offices), Beaumont Fee, Lincoln, LN1 1DD
Date	Wednesday 21 June 2017
Time	09:30 to 12:00
Chairperson	John Eames
Notes taken by	Lynne Faulder
Attendees	
Name	Organisation
John Eames	Lincolnshire Credit Union /Lincs2Advice
Graham Metcalfe	DWP
Angela Thompson	Boston Mayflower
Simon Hoare	Acts Trust / Christians Against Poverty
Samantha Ross	Anglian Water
Terry Buzek	North Kesteven District Council
Jo Gray	City of Lincoln Council
Roxanne Warrick	East Lindsey District Council
Don Robbie	National Landlords Association
Karen Morton	Waterloo Housing
Lorraine Palmer	Learning Communities
Debra Lee	Citizens Advice
Catherine Turner	University of Lincoln
Professor Bernard Crump	Consumer Council for Water
Martin Walmsley	City of Lincoln Council
Lynne Faulder	Lincolnshire County Council
Apologies	Organisation
Mark Keal	LCC Trading Standards
Henrietta Davis	CAWL Rural Advice Project
Gordon Hunter	Lincolnshire Community Foundation
Stuart Hellon	Citizens Advice
Nick Spolton	
Paul Johnson	LCC Public Health
Tracey Manton	Boston Borough Council
Katy Roberts	Boston Mayflower
Joanne Crookes	City of Lincoln Council
Steve Ward	Illegal Money Lending Team
Carly Willingham	Lincolnshire County Council
Elizabeth Simms	Barclays

Agenda Items		
Item No	Item	Action
1	Welcome and Introductions – John Eames	
	John Eames welcomed all to the meeting, including guest speakers Professor Bernard Crump and Samantha Ross.	
2	Matters from Previous Meeting – Lorraine Palmer	
	<p>Item 1. Don Robbie, John Eames and Jo Gray are working on a landlord scheme for Universal Credit with the Credit Union.</p> <p>Item 8. University of Lincoln are now FIP members.</p> <p>Item 8. Lincolnshire Participation and Action Group – info from Carly Willingham. LF to check circulated.</p>	Don Robbie, John Eames and Jo Gray LF
3	Presentations by Professor Bernard Crump, Consumer Council for Water and Samantha Ross, Anglian Water	
	<p>Professor Bernard Crump, Regional Chair of CCW, delivered the attached presentation on the CCW and its priorities. CCW's objective of affordability fits in within FIPs aims and directly links to financial inclusion.</p> <p>Samantha Ross, Customer Insight and Audit Manager for Anglian Water, spoke about Anglian Water measures relating to affordability. These include</p> <ul style="list-style-type: none"> • Lite - a social tariff offering a discount of 20-80% to water bills (with most customers on a high level of discount) for people with low disposable income. Applicants must have a water meter installed at the property (installed free of charge). A water efficiency home visit and devices are offered. Application is online or by phone, Central and East Northamptonshire CAB assess applications, including an income maximisation check and signposting to other schemes, e.g. energy efficiency advice. • AquaCare plus tariff for metered homes in receipt of benefits that may be experiencing financial hardship. • WaterSure for metered properties that may need to use large amounts of water, with eligibility criteria around receipt of certain benefits, number of children and health conditions. • Water Direct scheme enables payment for water bills to be made directly from customers' benefits payments. • Anglian Water also signpost to other organisations such as 	

	<p>StepChange and are looking to work more closely with organisations such as the Alzheimer's Society and Dementia Friends.</p> <p>The presentations were very interesting and informative and promoted discussion.</p> <p>LP asked how many people don't pay their water bills could. How can we encourage those that could?</p> <p>SR responded that some people do not respond to red reminders. The approach is to work with customers; there are many steps before enforcement action.</p> <p>DR noted that water meters are being moved from within to outside properties, making reading difficult for landlords.</p> <p>BC noted that meter reading in properties is sometimes difficult for Anglian Water also.</p> <p>AT asked how long it takes to get onto the social tariff.</p> <p>SR referrals are dealt with in 2-3 days, however if the client does not take the call back appointment this may mean a longer time.</p> <p>RW re older residents and those with dementia, is there targeted support?</p> <p>SR there are many vulnerable groups supported, also areas where high need is identified such as Lincolnshire coastal areas where the Anglian Water 'tour bus' will visit.</p> <p>LF asked how support applies to student households.</p> <p>SR water is often included in the rent for Houses in Multiple Occupation. There is a Landlord Tap portal to help landlords manage readings and bills.</p> <p>BC from 1 April 2017 businesses have a choice of water supplier (and suppliers' terms and conditions may differ). Some student accommodation may be classified as a business.</p> <p>LF asked how customer challenge groups work.</p> <p>BC there are is around 15 stakeholders with an independent chair. Anglian Water also has sub groups, such as the vulnerability sub group. There is an active online customer panel of 600+ customers.</p> <p>Actions</p> <p>SR to forward case studies and leaflets. Also 'paragraphs' for a Citizens Advice magazine article.</p> <p>Numbers of customers on tariffs and schemes is attached.</p>	<p>SR</p>
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	<p>Useful links include:</p> <ul style="list-style-type: none"> • Social tariff LITE – www.anglianwater.co.uk/LITE • Watercare (Priority service register) – www.anglianwater.co.uk/watercare & Watercare leaflet and application form • Tariff eligibility checker (Watersure & Aquacare Plus) - https://www.anglianwater.co.uk/household/your-account/bills-and-payments/tariffs/watersure/eligibility.aspx <p>FIP Steering Group to work with Samantha Ross to explore promotion of financial support with water bills for customers.</p>	FIP Steering Group / SR
4	Post LCAS Focus on Fuel – Martin Walmsley and Lorraine Palmer	
	<p>LP – has been trying to access funding but this has not been successful so far. However Pay Point facilities have been maintained.</p> <p>SH – as part of the Lincoln Against Poverty group's work, a list of resources (such as furniture recycling) and funders (such as Buttle Trust) is being developed.</p> <p>The issue with support with fuel is that there can be a long application process to access funds.</p> <p>Learning Communities has a database of organisations that offer support. LP willing to share this list.</p> <p>MW – is there any good practice from elsewhere in the country?</p> <p>DR - Worcestershire has a model. DR will share details.</p>	DR
5	Presentation from Lincoln Money	
	<p>Lincoln Money were unable to attend the meeting.</p> <p>MW – the Lincoln Money website has gone down temporarily. There has been a change in company ownership.</p>	
6	FIP Conference – All	
	<p>Roxanne Warrick has been working with some steering group members to develop conference plans.</p> <p>Dates 10 or 19 October 2017, venue NKDC Council Chamber Sleaford with a theme of Corporate Social Responsibility.</p> <p>Suggested duration 10am – 3pm.</p> <p>Speaker from University of Lincoln has been secured.</p> <p>Rob Jackson – consultant on volunteering suggested by DL.</p> <p>RW will work with MW and GM to deliver 'financial exclusion and barriers to employment' item.</p> <p>Need to secure other speakers to confirm a loose agenda then a save the date email can be sent out.</p>	
7	Lincolnshire Credit Union Update – John Eames	
	<p>JE updated the group on recent developments, as summarised in the attached document. Further information on the new 'Change</p>	JE

	Account' will be circulated in due course.	
8	Any Other Business	
	<p>MW – Foodbanks will by the Mayor of Lincoln's charity this year and CoLC are asking for staff donations including bags. SR – Anglian Water can support this.</p> <p>GM - You Tube 'Universal Credit Online' videos which describe the process for clients have been updated to reflect changes to UC processes. GM to share web links and FIP to view the videos at the next meeting.</p> <p>Local forums will take place during UC Full Service rollout, this will be by Jobcentre not local authority area</p>	GM
9	Date of next meeting	
	To be arranged by Steering Group for November 2017.	Steering Group