

Welcome back to another series of On the Air, a podcast brought to you by Stonewater. Throughout the year, we'll be bringing you 12 brand new episodes that will explore four themes: the cost of living crisis, technology and housing, sustainability, and professionalism within the housing sector. Our new host, Paula Palmer, will be joined each episode by a guest co-host, as well as special guests, to explore the latest insight and stories from across the social housing sector.

Paula: Hello and welcome back, everyone. I feel so honoured to be taking the reins of Stonewater's On The Air podcast. Welcome to Series 4. Fortunately, I won't be on my own as each episode I'll be joined by some wonderful guests. Speaking of which, hello to my guest host, Emily.

Emily: Hi, Paula. I'm so happy to be joining you for the first episode of the new series. How exciting!

For those of you who don't know me, I'm Emily, one of the Environmental Sustainability Business partners at Stonewater. I'm responsible for the customer experience directorate, so I focus on how our sustainability agenda impacts customers and how we take them with us on our journey to net zero.

Paula: Great. It's great to have you with me, Emily, and to help guide me through my first podcast.

Across the next three episodes, we'll be talking all about the cost-of-living crisis. Obviously, this is something we're all dealing with right now, but in particular, the increases in energy bills and the ability to heat our homes will affect those who can perhaps afford it the least.

Today, we'll be asking how Stonewater is helping its customers with the crisis. But before we dive in, let's introduce our guests. We've got Holly Edwards, Assistant Director of Customer Experience here at Stonewater, and Kim Gibson, a Stonewater Customer Partner and Fuel Engagement Specialist.

Hello, ladies.

Kim: Hello, Paula. Thank you for inviting me on, and hello, everybody. I'm Kim and as Paula says, I'm a Fuel Engagement Customer Partner here at Stonewater. My role is to work with customers in relation to any issues or concerns around energy – so supporting people with fuel poverty, engaging with energy providers, and looking at what supports are out there.

Holly: And hi everyone, I'm Holly, and as Paula said, I am an Assistant Director of Customer Experience here at Stonewater, and I look after the Rent Service Charge team, Income team, Lettings teams, and Commercial Services team. And it's great to be speaking today to our listeners about the way we're helping our customers in this cost-of-living crisis.

Emily: Definitely. Nice to see you both. So, on that, Holly and Kim, what have customers been telling you about their current situation? How worried are they about being able to afford their bills?

Holly: Yes, of course. Now, costs are something that are prevalent to everyone all the time, but Stonewater saw this cost-of-living crisis growing last year. And last year, we consulted with all our customers as part of a support consultation, and we repeated the same thing in January of this year. What's interesting to see is we asked all our customers: what do you need from Stonewater to be enabled to support you financially? And we had over 2,500 responses.

What our customers said is they need support around everyday essentials, around discounts, and generally seeing their overall costs rise bit by bit. And that's the thing that really worries them – it's the things that they can't control.

Now, Stonewater customers, as a majority, are on fixed incomes, they can't necessarily can earn more. But we have seen about 40% of our customers looking to explore that with us, but also looking for ways to get discounts, as I say, and for us to make sure that they're maximising their income. So, one thing that Stonewater has been prevalent on is being proactive with our customers, not waiting for customers to ask for help, but instead offering that out in the first instance. And I think that's one thing that our customers really want from us.

We are doing lots of wider sector lobbying. We're aware that the situation affects some of our customers much more than others. Notably, some of our customers in our retirement living schemes who aren't able to access the same energy discounts; we've been helping them by speaking to MPs, and we had the conversation brought up in Parliament just last week and a request from the energy minister to do more for them.

Emily: Thank you. And what about you, Kim? What are you seeing in your role?

Kim: I think, yeah, 100%, people are struggling to pay the bills, which is causing a lot of anxiety for customers. I mean, with the added stress of obviously the cost of living, this is putting pressure on customers.

But, I think, I do want to say that there is support out there. I mean, customers are using Stonewater as the first port of call, which is brilliant because there is a lot of support that we can offer. And it's about working with customers to avoid not being able to pay the bills and helping them get to where they want to be and to find solutions, you know, on how they can move forward from that.

Paula: Thank you both. I can really sense how passionate you and your teams are, being able to support those who need it. So, can you tell us a bit about that? In what ways are Stonewater helping people through the cost-of-living crisis?

Kim: Yeah, I'd just like to say that Longleigh and the Circles of Support are a great support to the service. We can offer grants to new tenants to set up. And the Circles of Support has a massively brilliant array of services from Clean Slate with debt support, Kaleidoscope with counselling, Impact North with family therapy, and Health Works with physical health support.

We do refer people as well to any home energy support services such as Leap and the NEA, and they are absolutely brilliant. They can give you over-the-phone advice, or they can come out to your home and complete home energy assessments, which at points could mean that you could get some LED lights from them, some draught excluders, and they can come around and support you to be more energy efficient in the home. I think some of the other things we're doing is looking at local and national supports because a lot of times people don't know what's out there for them locally. And I think showing people what support is out there for them is really, really helpful. And looking at the national supports as well, such as the trust funds, that's British Gas trust funds, the water trust funds, which can also help customers who are struggling with their energy bills.

I'd say some of the other things that we're doing is supporting customers to engage with their energy companies as they should always be the first port of call when people are struggling with energy bills, as there's a lot of support that the energy companies can offer in order to move forward. And that could be to reduce debt amounts, that could be just to reduce the payments for a certain period of time and just until you get out of that crisis point.

Also, practical tips and advice as well. People don't think just turning down your heating one degree makes a big difference or turning your washing from a 40 to a 30 makes a difference, but it really, really does. And so I think just about giving that advice and guidance, I think is massively helpful to customers.

Holly: Fab. And obviously, we're just coming out of winter, so energy is really key for our customers. And it is the hot topic of what everyone's speaking of, because many bills are going from £100 to £200 a week, and it's quite a lot to ask our customers, and indeed our colleagues, to find the money for.

What also is key at this time of year is we've just gone through our recent rent review. So that's a time in April of every year where Stonewater resets all of our rents and our service charges. Now, we have seen an incredible year for inflation. And whilst the government has introduced a 7% rent cap and Stonewater has chosen to also apply that to our shared owners voluntarily, you are still seeing large increases. Just the cost of inflation, the cost of materials, the cost of delivering our services has increased. So, part of the reason for doing that financial consultation in January is to be proactive and to understand what support we needed in place for our customers when we come to this point in April and moving forward. So, we have done around 3,000 one-to-one conversations with customers.

We opened a quite comprehensive triage service through the rent review where customers could discuss the increases that they were facing, speak to income officers, say if they had concerns around the ongoing costs and how they were going to afford those. They could work with debt advice companies, so we have a connection with Longleigh, and as Kim mentioned, the Circles of Support, one of which is Clean Slate.

Now, Clean Slate offers specialist debt advice, from advice around clearing debts to budgeting, but also Stonewater set up in March an additional partnership with Step Change, as we appreciated so many

more customers were going to need our help over the coming 6 to 12 months. And we're also able to refer customers over to Step Change, who again, will work one on one with people to work through the issues that they're facing. And the savings per family can range from anywhere to £500 to £1500 in that first year of working with either of those companies, so it's a really positive outcome.

Obviously, income support in general is one thing that we're helping customers with – that can work from volunteering to employability support. We offer grants for training should customers wish to get into work and need a bit of support in the elements needed there.

But also maximising benefits, ensuring that people are getting everything they're entitled to. And again, our income officers are speaking to customers in that element. So there are lots of things. And even if it's just someone to talk to, the mental health impact of the cost of living is massive and I know money is a worry for everyone. So having us to talk to, being able to refer to other partners like Kaleidoscope and Impact North, who specialise in those areas, has been really, really helpful for our customers to be able to do.

Paula: Those sound like fantastic examples. And I love how it's not just generalised support – we're really helping people one to one and getting to know their individual issues and tackling them alongside them. And it sounds like there's lots more that we're willing to do and are working on. But perhaps focusing more on energy and heating. Emily, I believe you helped to create Stonewater's Energy Hub. Can you tell us about it, why it was brought together and how long it's been accessible?

Emily: Yes, of course. So, I did support in some ways, but most of the credit must go to the Customer Comms team because it is a fantastic piece of work that they really led on. Yeah, so the Energy Hub was created in the autumn of 2021 for quite a few different reasons. It was a resource to provide support and information to our customers in a very ever-changing cost of living crisis climate. Government support was changing all the time; advice was changing all the time. And so we wanted to have that instant way to be able to update customers and colleagues as well.

And I think especially in a pandemic and post-pandemic world where we couldn't meet our customers in person as much, the Energy Hub is a digital platform, so it means that that information can still be shared with lots and lots of different people very easily. On the Energy Hub, you've got up-to-date information about funding and different support services, like I mentioned. But there's also videos on there telling you how to use different heating types most efficiently, how to save money on your energy at home. So there is so much to explore.

And since its creation, it's been viewed, I think, over 15,000 times since autumn of 2021. So been positive for lots of different groups. But I'm sure that Kim has more to say because you refer customers to it regularly, don't you, Kim?

Kim: The Energy Hub is absolutely amazing, and I cannot stress that enough. It's got so many examples on there of what we can do and what support is available from Stonewater. But also, as again, locally and

nationally, as Emily said, it's got support on how to use your air source heat pumps, storage heaters – those things are invaluable because when you first move into a property, you have got so much going on, the last thing you need is 'how do I get my heating working?' 'How do I get my hot water on?'. So just those in themselves, I mean. On there as well, there's information about different grants such as Age UK. Obviously, Longleigh is on there, Leap, and some of the other grants that are on there as well are absolutely brilliant.

I also especially like, and I know the customers like as well, the information on there about the water companies and what water companies can offer as well. Because I think when we think of utilities, we don't generally think of water. And there's an array of things that the water companies can offer as well. And so I would say to anybody, because you don't just have to be a Stonewater customer, you can get onto that Energy Hub. So, if you want to show it to your family and friends – honestly, it's an amazing resource. And I would advise everybody to get on there, have a look and, yeah, give us some feedback on it, because I personally think it's great.

Paula: That's brilliant. It must be really rewarding to see something that's having such a great impact on everybody. Is there anything else that you would like to see that would help us support our customers better? Kim?

Kim: Yeah, I think for me it's probably more accessibility to fuel vouchers. I think, as we've seen, obviously with the energy crisis and obviously the cost of living, people are struggling more and having more access to vouchers. I do think we need the Government support on that and looking at different things because a lot of the places where we're getting these vouchers, where we're getting these support and customers can get these support are funded. And things like we had a great relationship with the Energy Redress Scheme, but obviously it is funding that we need because once the funding runs out, then there's nothing more we can really do and we have to look at alternative sources of funding.

I know the Fuel Bank Foundation is something I really want to look into going forward and maybe partnering with at some point. And I also think from my perspective, a social tariff on energy is really, really needed and to be looked at by the Government. So I don't know if you've got anything more there to add, Holly?

Holly: Yeah, I think for me, my top issue that I'd like to see more done on is around government support and lobbying with the wider sector to have more attention brought to a specific sector of our customers, being the ones that receive their energy through commercial supplies and how adversely they've been affected over the increases, as they're not eligible for the same level of support as individual customers who have their energy through individual supplies.

So as I say, we're already in conversations with quite a few different MPs. We've had several meetings with them and I'm speaking with councillors. So of all of those stakeholders that we're speaking to, I'd really like them to ask to bring it to the forum, to make it a wider issue and to get it some real traction and ask the Government to do more for those customers.

Paula: Thanks, Holly. I didn't realise that our customers were being put on commercial rates or excluded from help schemes. Understandably, that's going to be really worrying for them and can understand why their bills are higher than we expect. So it's really good to hear that we're helping them directly and also lobbying Government for all that support as well, because whatever we can do for our customers is also going to help everybody else in the social housing sector.

And obviously, it's not just our customers and people in the social housing sector, it's everybody, it's our colleagues. Is there anything we're doing to support our colleagues as well?

Emily: Yeah, I can jump in on that one, Paula. So some of the resources that we've already discussed, like the Energy Hub, are wonderful places for our colleagues to go to look at advice, support, as well as our customers. But also recently, the home workspace loan for colleagues has been extended so that now colleagues can borrow money to make their homes more energy efficient in the long term. So that covers things like insulation, heat pumps, double glazing, which is a wonderful thing for our colleagues, but also is really helping us move towards net zero as an organisation.

Holly: And obviously, don't forget that our colleagues have access to My Choice for discounts on retailers – and that's one of the things that our customers said they equally wanted support with. So we do also have My Rewards, which we launched last year, and customers can access the same discounts as well. So it goes with every penny count at the moment.

Paula: That's great. I absolutely use My Choice for getting discounts on my shopping. And as we know, colleagues will be able to do their best if they feel valued and are supported by their employer. And it's also worth a mention that the Energy Hub is on our website at www.stonewater.org, so it's accessible to everyone, whether you're a Stonewater customer, a colleague, or anyone else. And so, my last question for today is, what advice would you give other housing associations that are trying to support their customers with rising costs?

Holly, how about we start with you?

Holly: I think for everyone, it's to take the stigma out of debt or arrears or worrying about money. I know for a lot of colleagues and customers, they won't speak to us, they won't reach out because they don't feel like it's okay to say they're experiencing financial difficulties. And sometimes customers will make sacrifices just to pay their rent on time when we'd much prefer that if customers are really facing a situation where they're choosing between eating or heating or rent, that they reach out to us as soon as possible to say that. And we will always actively work with customers to find solutions.

And I think for other housing associations and the wider sector, my ask would be to continue to take that stigma out of debt. Let's not penalise people for finding it hard. Let's put the support there. Let's open conversations and actually let's do something that's long term that's not going to put anyone in a position

of suffering just to try and make ends meet. Fingers crossed, inflation will calm and we'll be able to get back on level footing for everyone.

Kim: Holly, I think you're definitely right. It's about supporting customers to feel okay about asking for that support. Also, I think part of it as well is keeping on top of what support is available for the customer, which is partly my role and my lovely colleague, Tracy Leatherland, is about looking at what support options are available locally for customers, nationally and seeing obviously what more we can do here at Stonewater as well, because we want to strive to continue to support people to the best of our ability and giving that person centred support, which is so, so important.

It can sometimes not just be about the one issue, the debt issue. There could be other issues around that. I know you mentioned earlier, Holly, about the Circles of Support and the other support options that are available. So yeah, definitely. It's about making sure that we bring all that together and supporting the customers to the best we can do.

Emily: Yeah, I definitely agree with you there, Kim. I think thinking about local and national support as well, that we can have so many wonderful resources within Stonewater, but having that one-to-one advice and support for customers that really need it, with Stonewater referring to the NEA, referring to Leap, being able to offer that, I think is also really important alongside these digital options.

And also, for me, in terms of the sustainability side of things, I think thinking about energy efficiency and our move to net zero, that at this really difficult time that we're all finding ourselves in is also slightly an opportunity to engage customers in our retrofit work.

We're improving the energy efficiency of new and existing homes at the moment, and colleagues and customers are really open to that conversation, I think, at the moment, which does make the process of delivering those works easier and improves the uptake of our new technologies. So whilst it's a difficult time, I think a piece of my advice would be utilising it for that engagement is important too.

Paula: Brilliant. You can see just the range across the whole of the organisation, can't you, about how customers are supported and how much we really are passionate about what we do and being more than just a landlord.

Well, that's us for today. I hope you found that helpful, interesting and enjoyed listening. Thank you to Holly, Emily, and Kim for joining me, and thank you all for making the time to listen today. I hope to see you again soon for another episode of On The Air.

We hope you enjoyed listening to the latest episode of On The Air. We'll be publishing a new episode again soon, but to stay up to date, subscribe to our channel. Thanks again for listening and don't forget to share your thoughts with us on LinkedIn or Twitter by tagging #SWOnTheAir.

Since the recording of the episode, we have been able to secure new energy contracts and our Board has agreed to an in-year review. This has resulted in many customers receiving discounts of over 30%. Although there is still a long way to go in ensuring that commercial and domestic rates are more equally supported, we are glad to have been able to support our customers during this difficult time.