

Every customer matters

Our strategy and performance



*An
inclusive
service
for all*

Updated September 2022



Wessex Water
YTL GROUP

FOR YOU. FOR LIFE.

Every customer matters

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Foreword

We have been living through unprecedented times. COVID-19, the war in Ukraine and the cost-of-living crisis continue to have an impact on everyone's lives.

But they have led to real hardship and concern for customers in more vulnerable circumstances.

It is our responsibility to make sure that during these times when household finances are being constantly squeezed, water continues to be affordable for all.

That's why we are tripling the numbers on our financial support schemes over the next couple of years, making them much easier and quicker to access, auto-enrolling customers onto discounted tariffs where we can and injecting additional funding into the debt advice sector across our region to build extra capacity.

In the longer term, our goal is to eradicate water poverty across our region - no one will spend more than 5% of their disposable income on water.

But we also need to continue to tailor our day-to-day service through Priority Services. That could be the way we communicate or the help we offer to those that need it during events such as supply interruptions.

Working in partnership with others allows us to meet our goals. We are always looking at ways to work better and more effectively with our existing wide range of partners and develop new relationships. Their insight is invaluable to us as we continue to shape our support schemes to meet the changing needs of our customers.

This document, Every customer matters, was first published in 2018. We review it each year. It sets out how our service is accessible and inclusive for all. In it, we share our ethos and the values that inform our strategy, the work we've done in this area to date and our plans to widen support in the future.

Tim Gardam

Independent Non-executive Director

Our ethos: every customer matters

People don't like to think of themselves as vulnerable, and most think the term could never apply to them. The reality is that anyone can become vulnerable at any time.

Vulnerability can be transitory or long term. It may be due to age, physical, or mental illness, literacy, unemployment, digital exclusion, or a sudden change in circumstances, like a bereavement or divorce.

As recent times have shown- first with the pandemic, and now with the cost of living crisis and external factors around the world including Ukraine, we can all feel vulnerable.

That is why the starting point for our strategy is not to define or categorise vulnerability, but to build a service on the basis that every customer matters, always.

Our staff are trained and empowered to identify signs of vulnerability and go the extra mile. We give them the right tools, confidence and awareness to deal with

complex situations they may come across. And, through our many and varied partnerships with and funding of other agencies, our customers can access holistic advice and services.

We are proud, not just of the future plans outlined in this strategy, but of our existing, substantial record in customer service and our wealth of experience across the spectrum of activities designed to support people in vulnerable circumstances.

Throughout this document, you will read not just about our plans, but just as importantly, about our record - of customer care, of data sharing, of partnerships, of going the extra mile.

This experience supports and informs our strategy to 2025 and beyond. It combines with a commitment to innovation and communication that ensures our support programmes and initiatives will reach more people than ever before.

"The cost of living crisis has put significant strain on all households through 2022/23. In addition to Wessex Water's ongoing commitment to excellent customer service, we welcome the additional measures that have been put into place to respond to the cost of living pressures and support more vulnerable customers, including work to fast track customers onto the 'Assist' social tariff. The company have worked proactively with CCW on matters that are important to customers, including water affordability, and we look forward to continuing this collaborative work in the coming years."

Declan Smyth - CCW.



Help is provided for those customers who are worried about being able to pay their water bill due to the cost of living crisis

The values that inform our strategy for customers in vulnerable circumstances

- We are committed to delivering customer care and service tailored to the individual
- our service is inclusive and accessible to all
- we give staff the tools, training, confidence, and awareness to deal with complex situations
- we work closely with other customer support organisations across our region.
- encourage engagement with customers who are financially vulnerable
- build relationships of mutual trust with debt advice agencies/partners
- support a holistic approach to debt management
- offer tailored solutions with flexibility to meet an individual's financial circumstances
- prefer a sustainable and affordable level of payment of whatever size to no payment at all.

And in terms of financial vulnerability specifically, we:

- believe that water use should not be rationed by a customer's ability to pay

Future context

At Wessex Water we are better equipped than ever to identify, reach and support people in vulnerable circumstances. And the number is growing. That means the requirement for and the pressure on our services will grow enormously. The value of our existing experience and proven programmes cannot be overstated.

There is no hiding from how bleak the current situation is. Impacted by national and international factors, the cost-of-living crisis will no doubt have an effect on the country for a long time to come. We are concerned about the enormous pressures on household finances from the cost-of-living crisis particularly when many are still recovering from the impact of Covid. This year's increase in water bills, albeit small compared to energy, will still be unwelcome. As yet we have not seen any adverse trends in our early warning indicators, but the advice sector is definitely seeing a growth in the number of customers seeking help, many for the first time.

Financial factors

In the latest Christians Against Poverty (CAP) client report- 'On the edge' they stated that almost half of CAP clients had to go without meals at least once a month. More than two fifths were forced to go without heating and a quarter couldn't afford to light their home on a monthly, weekly or daily basis.

In July 2022, 20% of clients who completed full debt advice said the cost of living was their primary reason for contacting StepChange, up from 18% in June.

Health factors

The number of people with dementia or memory loss is set to rise to more than one million by 2025. The number of people with sight loss is expected to double to over 4 million by 2050. The number of people over the age of 60 is expected to rise over 20 million by 2030. 10.58 million people in the UK are estimated to be unpaid carers, which is one in five adults.

For all of the advances in healthcare, these numbers illustrate the scale of the issues that we face in the years to come and the importance of making sure our service is inclusive to all.



We are developing a simplified application process for our financial support schemes. See our case study on page 31

What 'every customer matters' means in practice



Going the extra mile

When it comes to customer service it's often the little things that make a difference. We only have one opportunity to get it right.

GEM - going the extra mile - sums up our approach to customer service and putting 'customers at the heart'. We encourage staff to put themselves in the customer's shoes and give them the confidence to achieve the best outcome for that customer.

Our staff are trained to quickly recognise when the customer may need extra

Our staff go the extra mile to make sure customers receive a service that exceeds expectation

support and react in a way that provides immediate help. For example, frontline staff in both our call centre and collections teams have been through specialist training with the Money Advice Trust to better spot and understand the signs of financial difficulty. They work to find the best solution for the customer depending on their financial circumstances to prevent them from falling into debt, and to make their bills affordable whether that is by the installation of a free water meter, flexible payment plan, low-rate tariff and/or our Restart debt repayment scheme.

Showing compassion. Being caring and sensitive. Thinking beyond just the situation in hand. Feeling empowered to do whatever it takes. Tailoring our service to the individual.

These qualities are vital to the delivery of GEM, and vital to our ability to support customers in vulnerable circumstances.



Accessible for everyone

We are committed to achieving the highest levels of customer satisfaction, through a customer's communication channel of choice, building trust and loyalty at the same time.

We're focusing more and more on the quality of interactions with customers, and we've extended our choice of channels. If, for example, a customer has suffered a bereavement, they might not feel like talking to someone on the phone and instead want a more 'faceless' but equally friendly interaction such as 'Live Chat'.

We've also partnered with Life Ledger to provide a service which takes the distress out of notifying numerous organisations when a loved one passes away.

Whatever the chosen method, our customer care team holds the hand of the customer through their journey.

In the event of an emergency, we can also contact customers via text message. Through Priority Services, we provide additional methods of communication, which include:

- Relay UK text service
- home visits
- nominated carer/family member/ friend to talk to us or receive correspondence on a customer's behalf
- an interpreter or use of a language line.

Looking for signs of vulnerability

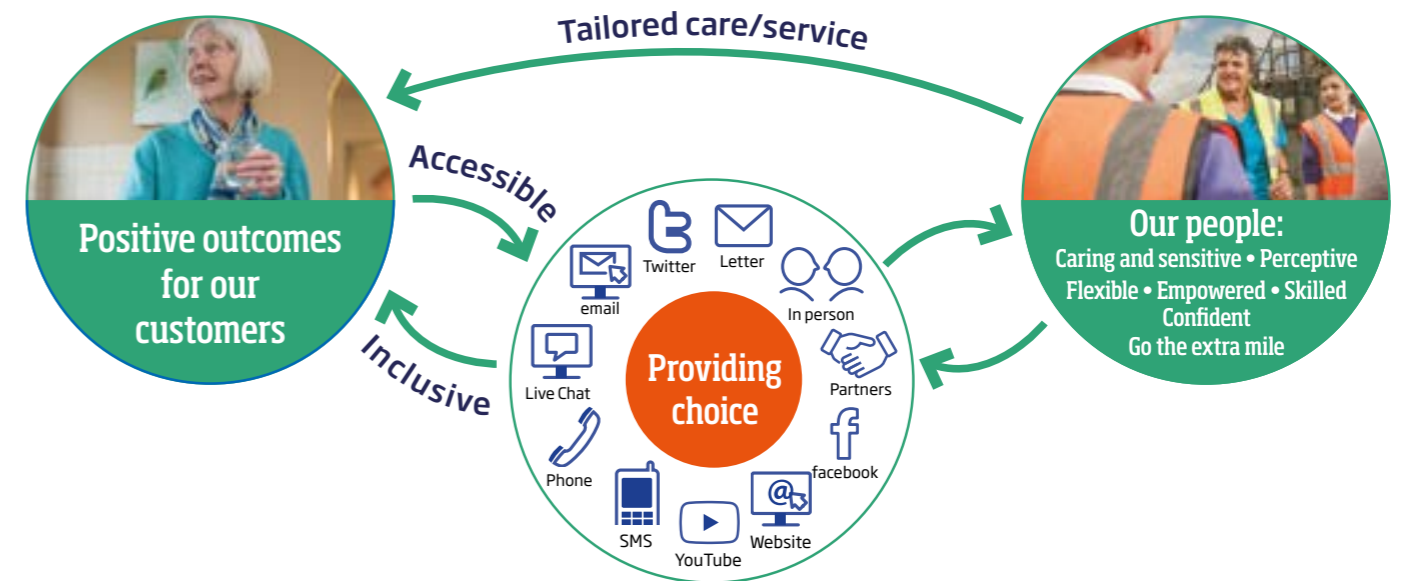
We improve the skills and knowledge of our telephone and field staff through specialist training, often developed and delivered by our advice partners. This includes Dementia Friends, mental health awareness, spotting the signs of financial difficulty, bereavement training, suicide awareness and deaf awareness.

We focus on the quality of the interaction rather than speed of response. This ensures our staff have time to spend with customers who have more complex needs.

Training ensures our staff are sensitive, compassionate and confident when it comes to dealing with difficult and often complex situations, but crucially they can spot signs when things aren't right and encourage disclosure from customers. They are trained in the use of non-judgemental listening and appropriate language.

They take every opportunity to promote the support we offer and encourage sign up.

Our Vulnerability Experts cover all areas of the business to act as ambassadors for our vulnerability strategy and disseminate key information throughout their teams. We provide specialist training for them to support their colleagues, share best practice and look at ways in which we can improve knowledge around the business.



Providing an inclusive service

Some customers need a much more tailored service from us to meet their needs. To get this right we comply with best practice guidance from:

- the industry regulator, Ofwat
- the customer watchdog, CCW
- UK Regulators Network
- Office of the Public Guardian
- other industry regulators such as OFGEM, OFCOM, FCA
- Citizens Advice
- companies providing excellent customer service outside our industry.

We hold the British Standard for Inclusive Service Provision, the Customer Service Excellence award and Service Mark with distinction from the Institute of Customer Service to ensure we continue to provide the very best care for our customers.

We have engaged and received endorsement from 53 organisations (local and national) who have reviewed the service we promise to offer now, and in the future, and allowed us to use their logos as a stamp of approval.

Our ambitious commitments

In 2018, when this strategy was first published, 86% of our customers told us that we 'treat them fairly' and 65% said that we 'care about our customers'.

Based on the solid foundations that exist, and our ambitious plans to weave a cohesive strategy for customers in vulnerable circumstances into every component of our 2020-25 business plan, these are our commitments:

Our Commitments	Our performance - September 2022
More than double the numbers of customers on our social tariffs from 35,000 to 86,000. One in 15 households will receive a lower bill	48,819 customers on social tariffs. 5,479 customers on wider TAP schemes (we're looking at tripling this support up to 2025).*
Receive at least 2,300 successful applications for TAP each year from our debt advice partners	1,614 successful applications in 2020-21, increasing to 1,977 in 2021-22. During the last two years debt advice partners have been impacted by Covid.*
Increase the numbers on our Priority Services Register from 8,500 in 2018 to over 90,000 by April 2025	56,611 households registered*
Contact customers on our Priority Services Register every two years to check their needs and details are up to date	Between 1 April 2020 and 31 March 2022 we attempted to contact 91.6% customers on our register. The target was 90%. In the same period our actual contact was 55% against our target of 35%
Continue to hold the British Standard for Inclusive Services (BS 18477)	Maintained*
Continue to hold the Customer Services Excellence award	Maintained*
Continue to fund debt advice and community-based projects and generate additional funding for independent debt advice and benefits assistance through our new independent community fund - Wessex Water Foundation. This will be funded initially from savings we've made in the current business planning period and will be the vehicle through which we share any outperformance with our region in the future	Achieved*

Our Aims	Our performance - September 2022
Double awareness of our affordability support (tailored assistance programme) from 18% to 36%	Research shows that 41% of bill payers are aware
Double awareness of Priority Services from 16% to 32%	Research shows that 45% of bill payers are aware
Continue to hold the Louder than Words charter mark from Royal Institute for the Deaf (RNID)	RNID no longer run the Louder than Words charter mark. However we now have regular engagement with them and follow best practice.
Continue to hold the Keep me Posted best practice mark	Maintained
Achieve distinction in the Institute of Customer Service's Service Mark accreditation across all customer facing areas of our business by 2025 (we currently hold a distinction for our contact centre)	We currently hold this for our contact centre, wholesale service desk, policy team and customer facing supply teams
Continue to be a dementia friendly utility and for all current customer facing staff to be Dementia Friends by the end of 2021	2,133 staff have become Dementia Friends
Comply with the Dementia Friendly Utilities Guide, in which we feature	Comply

*Monitoring success

We review this strategy regularly by monitoring the delivery of our commitments and initiatives and reporting our progress. These commitments are linked to our business plan and more information can be found in our Annual Performance Report 2021-22 and Annual Review; corporate.wessexwater.co.uk/our-performance/annual-review

Priority Services and our tailored assistance programme (TAP): our promises

Vulnerability comes in many forms, and so we have designed and delivered flexible, varied Priority Services to meet the widest possible range of needs and ensured that these can evolve to meet specific needs in the years to come. We have made a series of promises - some broad, some focused - to underline our commitment to our overarching belief - that every customer matters.

Through the four workstreams (described on pages 16-22), we encourage customers at every opportunity to sign up to Priority Services and TAP so we can take account of their specific needs in our day-to-day dealings with them and make sure their bill is affordable and any debt repaid.

Financial vulnerability

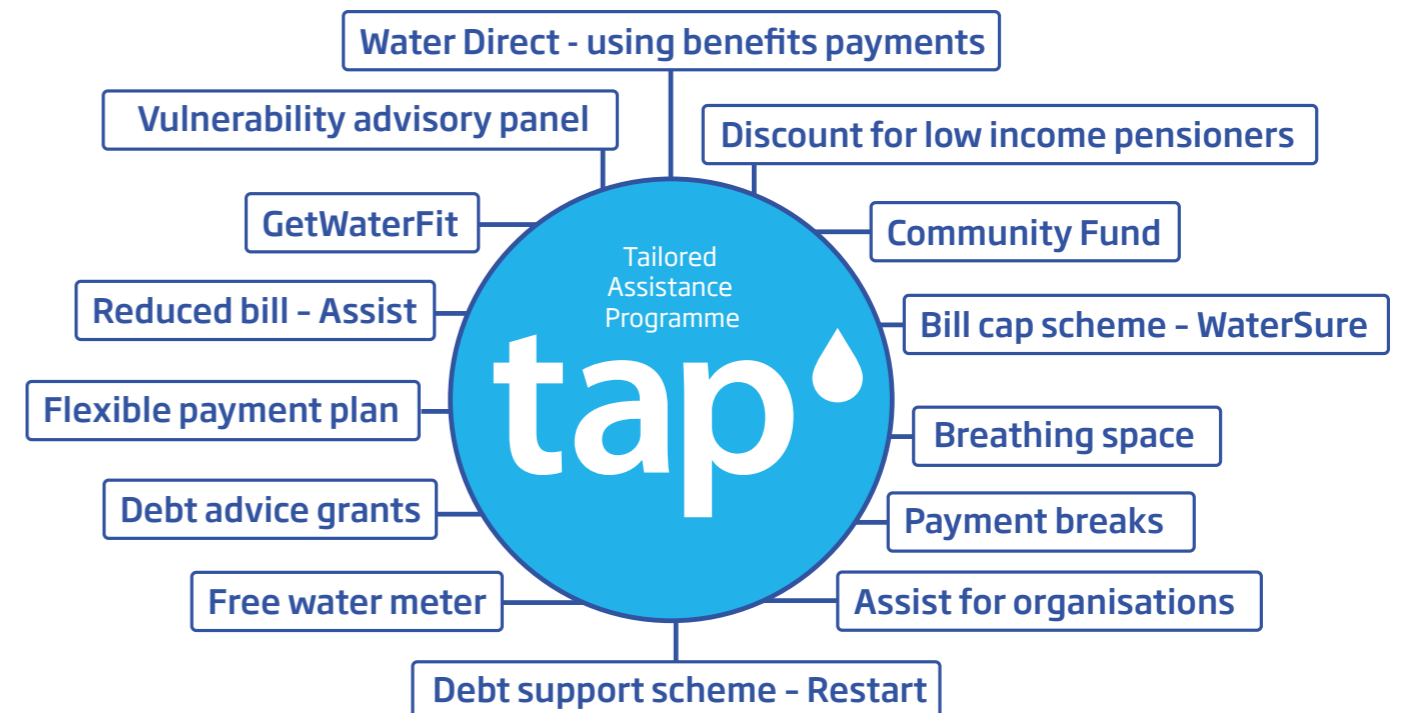
Tailored assistance programme (TAP)

TAP is one of the most extensive, innovative, and mature affordability support programmes across the water industry.

Through this award-winning programme, we offer a range of schemes and low-rate tariffs to help customers afford their ongoing water charges and repay their debts along with practical help to reduce water and energy bills.

In 2022 we agreed to have common naming conventions for our schemes across the industry and so have included these where we refer to our schemes.

- 2007 Reduced bill - Assist** - our first main social tariff and the first in the water industry. Assist has six bands, and the customer is placed on the band closest to their ability to pay.
- 2013 Bill cap scheme - WaterSure** - an enhanced scheme that reduces the annual bill to bring it in line with the average metered bill rather than the average domestic bill.
- 2016 Discount for low income pensioners** - offering the 'just about managing' up to £60 off their bills.
- 2018 Assist for organisations** - enables not for profit organisations to pass bill discounts on to vulnerable young adults.
- 2020 Covid Assist** - temporary support for those struggling financially due to Covid-19 who can get back on track after a short period. This is now superseded by changes we have made to Assist in 2022 as a result of the cost-of-living crisis.
- 2022 Reduced bill - Fast Track Assist** - in response to the 'cost of living' crisis, our Assist process was streamlined to passport customers on to the tariff with a 50% bill reduction before debt advice was gained.



Priority Services and our tailored assistance programme (TAP): our promises *(continued)*

This is in addition to:

- **Debt support scheme - Restart**- If the customer has significant water debt they can't repay, we offer our debt support plan Restart.
- **payment breaks or flexible payment plans** - offers customers longer to pay or more time to deal with a change in circumstances, or for short term in problems paying.
- **Water Direct - using benefit payments** if the customer is behind with their water bill to pay directly to us.
- **water metering and Home Check** - helping customers reduce water and energy use and backed up by our industry first cash back guarantee designed by our Young People's Panel
- **co-delivery of TAP** through partnerships.

We promise to...

- make sure water bills are affordable for all
- provide customers with a tailored solution that meets their individual financial circumstances
- continue to evolve this programme so that it meets the needs of our customers on the lowest incomes.



See page 34 for the full story of TAP - the water industry's longest standing and most comprehensive affordability support programme

Other forms of vulnerability

Hearing impairment/deafness

Hearing loss affects 12 million people in the UK, that's one in five adults that are either deaf or have some form of hearing loss.

Research shows that more than 70% of people who use hearing aids would choose a company with staff who are deaf aware over a company whose staff are not.

Increasing awareness and providing accessible communication is key to providing quality customer service.

We promise to...

- ensure our customer facing staff have deaf awareness training
- tailor communication in the event of an emergency
- ensure our customer help videos are subtitled
- give staff access to sign language apps
- speak to a nominated contact on behalf of the customer
- be aware that customers may have information about themselves within their home to share with us when we visit (perhaps a card by their front door).



Hearing loss affects 12 million people in the UK

Dementia(s)/cognitive impairment

There are 900,000 people with dementia in the UK; 42,000 of those are aged under 65 and numbers are set to rise to more than one million by 2025. There are also estimated to be over 670,000 people in the UK acting as primary carers for people with dementia.

We must understand some of the challenges they face.

We promise to...

- ensure that all customer facing staff are trained to be a Dementia Friend and have an awareness of dementia
- ensure that all our sites with public access are dementia friendly and have dementia friendly signs
- be aware that customers may have information about themselves within their home to share with us when we visit (perhaps a card by their front door)
- give those with dementia the opportunity to sign up with us so that any contacts will be tailored to their needs
- speak to a nominated contact on behalf of the customer and encourage them to become a power of attorney
- continue as an active partner, supporting the local network and attending relevant best practice sharing events
- take part in the national dementia action awareness week each year
- encourage and support our partners when it comes to best practice in this area
- keep our Dementia Action Alliance plan up to date.

Mental health

One in four people will experience a mental health problem of some kind each year. Mental health can affect anyone from any background at any time and covers a wide spectrum from everyday life worries to severe depression.

By understanding and recognising mental health problems we can ensure that both staff and customers are better supported.

We promise to...

- work with mental health charities to ensure that our staff are provided with up-to-date training on mental health, non-judgemental listening and use of appropriate language
- recognise when to signpost customers to other organisations
- know the right questions to ask to encourage disclosure and provide support for the customer if required
- give those who are experiencing mental health problems the opportunity to sign up with us so that any contacts will be tailored to their needs and offer to speak to a nominated person on their behalf
- continue as an active partner, supporting the local network and attending relevant best practice sharing events
- train staff, through our wellbeing group, to become mental health first aiders to support their colleagues or friends and family
- support national mental health awareness week each year
- provide training for all our customer facing staff on mental health awareness.



By understanding and recognising mental health problems we can ensure that both staff and customers are better supported

Dialysis

We recognise that for some types of renal patients, the water and electricity supply is critical to their dialysis treatment. Because unpredictable weather is commonplace in the UK, we urge all kidney patients to act on this to ensure their life is not put at risk.

It is essential that they notify us of their status as a renal patient so we can act quickly in the event of a water supply interruption and other unexpected events.

We promise to...

- call the customer during an event
- deliver free bottled water in emergencies or planned work
- send text messages during the time that the supply is off, to ensure that the customer is up to date with accurate information
- quickly check the quality of our supply after an interruption event to ensure that it is safe to use for dialysis again
- work closely with the NHS to support our customers on dialysis.

More than two million people are estimated to be living with sight loss in the UK today



Blind or partially sighted

More than two million people are estimated to be living with sight loss in the UK today. This sight loss is severe enough to have a significant impact on their daily lives. It affects people of all ages but especially older people: one in five people aged 75 and one in two aged 90 and over are currently living with sight loss.

There is also a link between sight loss and reduced wellbeing. People with sight loss are three times more likely to suffer from depression.

As more people are living longer, the number of people with sight loss is expected to double by 2050 so it is crucial that we understand the challenges of sight loss and how we can help.

We promise to...

- arrange for water supply interruption notices to be given via telephone or text message
- provide bills and a selection of our leaflets in large print, braille or in audio format
- read the meter up to four times a year, at the request of the customer
- have a streetworks policy in place.

Pensionable age

More than 15.5 million people are aged 60 or over in the UK, making up 23% of the UK population. There are now 3.2 million people aged 80 or over, and almost 600,000 of these are aged 90 or over.

In our region, more than a third of the population are aged 60 and above. Although we appreciate ageing isn't an illness, some may find later life more challenging.

We promise to...

- wait if the customer takes a little longer to answer the door under our knock and wait service
- offer a personal password in the customer's chosen format which we will use every time we visit to help guard against bogus callers
- ensure that all our staff carry an identification card that displays their name, photograph, our logo, and a telephone number to call to check staff's identity
- read the meter up to four times a year, on request of the customer
- look at moving the meter to a more accessible location
- deliver free bottled water during emergencies or planned work if the customer informs us that they have mobility issues
- give customers in receipt of Pension Credit or whose only income is State Pension a discount of around £60 on their water bill
- offer to redirect bills to a carer or family member or friend, if the customer is in hospital, living in residential care or staying with relatives for a long period
- speak to a nominated contact on behalf of customers
- ensure our leaflets and other communication methods are jargon free and written in plain English
- withdraw the water and/or sewerage charges if an unmetered property is unoccupied but furnished while a customer needs to stay in hospital, live in residential care or stay with relatives for a long period.

Physical impairment

Over 18% of the UK population have a limiting long term illness, impairment, or disability. The most reported impairments are those that affect mobility, lifting or carrying.

We recognise the challenges that can come with having a physical disability.

We promise to...

- read the water meter up to four times a year, at the request of the customer
- look at moving the water meter to a more accessible location
- deliver free bottled water during emergencies or planned work if the customer informs us that they have mobility issues
- ensure that all our sites with public access are wheelchair friendly
- wait if the customer takes a little longer to come to the door under our knock and wait service.

We are not prescriptive about how customers contact us or apply for help



Digital exclusion

11.3 million adults in the UK do not have the full range of basic digital skills required to operate effectively in day to day life – like sending an email or completing an online form.

We want our services to be accessible for all our customers.

We promise to...

- offer a range of communication channels for our customers – while we have online forms, Live Chat, and email we are not prescriptive about how customers contact us or apply for help
- continue supporting the Keep Me Posted campaign to ensure customers are given the choice in how they receive their bills and statements.

Developmental conditions

There are around 700,000 people on the autism spectrum in the UK. This may affect a person's ability to communicate, interact with other people and cope with change and uncertainty.

We promise to...

- offer a range of communication options for our customers – while we have online forms, Live Chat and email, customers can choose the best communication option for them. If we speak to an autistic customer on the phone, we will check understanding and offer a follow up email to set out what has been agreed
- offer to redirect bills to a carer or family member
- offer to speak to a person of the customer's choice instead of the customer, eg, a parent, carer, or friend
- ensure our leaflets and other communication methods are jargon free and written in plain English
- speak in a clear, literal way, avoiding jargon and checking understanding
- plan with the customer what they should do if something goes wrong or if there is an emergency.

Unable to communicate in English/literacy difficulties

In the 2011 UK census, 138,000 people said that they couldn't speak any English. We recognise and understand that there are many different languages spoken by customers in our region.

Also 7.1 million people in England can be described as having 'very poor literacy skills', with an average reading age of a nine year old. So it is important we have an understanding of the challenges they may have.

We promise to...

- provide bills and a selection of our leaflets in a preferred language
- offer an interpretation service at our customer service centres
- speak to a nominated contact on behalf of a customer
- use Google Translate when visiting people in their homes
- ensure our leaflets and other communication methods are jargon free and in plain English
- work with third party organisations such as Citizens Advice.

Chronic/serious illness

We are here to support our customers who have short and long-term or terminal illness and understand that this can be a difficult time.

We promise to...

- wait if the customer takes a little longer to answer the door under our knock and wait service
- read the meter up to four times a year, at the request of the customer
- offer to redirect bills to a carer, family member or friend, if the customer is in hospital, living in residential care or staying with relatives for a long period. We can also withdraw the water and/or sewerage charges if an unmetered property is unoccupied but furnished
- provide affordability support if required
- deliver free bottled water during emergencies or planned work if the customer informs us that they have mobility issues.

Protecting against bogus callers

Raising awareness of bogus callers and the crimes they commit is something that is important to us. We have put several procedures in place for our staff to follow.

We promise to...

- wait if the customer takes a little longer to answer the door under our knock and wait service
- offer a personal password in the format of choice which we will use every time we visit to help guard against bogus callers
- offer hard of hearing customers who wish to use the password scheme the means to do so either through a written password or other communication arrangements set up for their specific use
- ensure that every member of staff carries a photo ID card
- wait if the customer would like to verify our staff or contact a trusted person to do this on their behalf
- be part of the local distraction burglary network in the local area
- follow the UK Water Industry Distraction Burglary Protocol
- offer friends against scams training to all customer facing staff.



We offer a personal password which we will use every time we visit

Speech difficulties

We understand that not everyone has the ability or confidence to communicate with us over the phone.

We are committed to ensuring we offer a wide range of contact channels to give our customers the option to contact us with ease.

We promise to...

- make our services accessible via many different channels including:
 - Live Chat
 - emails/letters
 - social media
 - Relay UK text
 - nominated point of contact.



Power of Attorney

We encourage our customers to set up Power of Attorney where appropriate to ensure they have the support in place to manage their own affairs. This gives a trusted third party the right to make critical decisions on their behalf.

We promise to...

- help customers have a nominated point of contact in place before the need for a Power of Attorney occurs
- offer to redirect bills to a carer or family member
- treat attorneys as if they are the customer to ensure consistent service levels for all.

Bereavement

We understand this can be a very difficult time in someone's life having to deal with financial affairs of a loved one.

We promise to...

- train all staff to deal with someone going through a bereavement
- ensure its easy to notify us and provide the relevant information quickly and efficiently
- promote Life Ledger as an extra service which will help lighten the load
- provide a dedicated online form for a simple way of notifying us of a customer passing away at a time that suits them.

Temporary support

We know that we can all be in vulnerable circumstances at some point in our lives and this isn't always permanent. Such things as bereavement, divorce, redundancy, or post hospital recovery can impact everyday situations.

We promise to...

- be aware of the impact on the customer and treat them sensitively
- make the customer aware they will be supported temporarily and check in with them after a year to see if they still require our support or have more additional needs.

Concerns about the welfare of customers

In exceptional circumstances, we might have concerns over the welfare of a customer. We have strong links with local authorities, environmental health teams and emergency services so in emergency situations we may ask for assistance from other agencies.

Working together

We are proud that so many charities, authorities and other organisations have reviewed these services - in some cases helped us to design them - and given us permission to display their logo by way of endorsement.



Four workstreams to proactively raise awareness and uptake

Having designed our services to improve the experience of customers in vulnerable circumstances, it's critical that we maximise awareness and uptake.

In 2013, working with our Vulnerability Advisory Panel, we set up four workstreams to help us meet this goal. In this section we describe what has been achieved to date, and our plans for expanding and evolving these workstreams.

<p>1 Using data wisely this helps us assess the effectiveness and uptake of our support and identify and target activity proactively and effectively</p>	<p>2 Growing partnerships this workstream is designed to increase the number and variety of our partners and to work with them in a way that suits them to best engage with their clients, who are our customers</p>	<p>3 Community engagement to extend our reach and engagement across communities to break down barriers to engagement and reach those who might otherwise not have been heard</p>	<p>4 Improving the customer journey to make it as easy as possible for customers to know about and access our support through the channel of their choice and to have an excellent customer experience</p>
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Growing partnerships

Co-creating initiatives with our partners

Community engagement

Blue Monday roadshow - Bristol

Assembling food parcels for the hub foodbank in Bradford on Avon

Using data wisely

Collecting and using data to focus help where it's needed most

Sharing data with other utility suppliers so customers only tell us once

Improving customer journey

Helping our staff to understand the effects of dementia

Mapping the customer journey

Maintaining the highest standards of customer care

Helping our most vulnerable customers

To maximise the effectiveness and relevance of our four workstreams, we've engaged directly with customers in vulnerable circumstances and many partner organisations. This ensures they play an active role in the creation and delivery of services.

Our continuous improvement programme is shaped by customer feedback. We've also used qualitative research to ascertain customers' views of our Priority Services scheme and to identify potential improvements. We used a partner online survey and interactive workshops to seek views on the value and

effectiveness of our partnerships; to co-create improvements to our offering for customers in vulnerable circumstances; and ways to raise awareness and increase take-up of support.

Our co-creation pilot as part of the CCW affordability review was carried out with customers using a combination of phone surveys and an interactive workshop to seek views on our schemes, the application process and any improvements we can make.

Case studies are on pages 26 to 33.

Our initiatives to date...

Workstream	Examples of Wessex Water initiatives from 2013 to September 2022
Using data wisely	<p>Targeted activity We carried out regular econometric analysis using indices of multiple deprivation. This helped us understand our social tariff uptake relative to deprivation on a geographical basis. We shared this data regularly with our debt advice partners to understand best practice, drive improvements in partner performance, target areas of focus and identify where best to fund outreach services.</p> <p>Joint mailshot Our joint mailshots with StepChange promoted their annual debt advice campaigns. We also targeted their previous clients with information on TAP. Our joint mailshot with Wiltshire Council helped us spread the word about TAP in the most deprived parts of Wiltshire.</p> <p>Joint working Teaming up with Western Power Distribution, the Centre for Sustainable Energy, Wellington Medical Centre, and Taunton Deane Borough Council we supported households suffering the health impacts of a cold home and encouraged take-up of TAP and Priority Services.</p> <p>Discount for low income pensioners (originally Pension credit discount) We identified customers in areas of high deprivation whose date of birth made them of pensionable age. We then mailed them to promote our bill discount.</p> <p>Early warning indicators Developed a series of indications to measure the impact of the cost-of-living crisis on payment behaviour and affordability.</p>
Growing partnerships	<p>Joint publicity We worked with our many partners - housing associations, job centres, children's centres, food banks, care centres and credit unions to name a few - providing free, bespoke posters, flyers, editorials, website articles, e-bulletins, and banners for joint publicity campaigns. We also advertise local fire services home safety fire visits within our Priority Services leaflets and on our website.</p> <p>Bespoke guide We created a bespoke guide for our partners so that they could signpost and refer people to our services.</p> <p>Incentivising applications to TAP We funded a multitude of debt advice partners since 2005 to refer their clients to TAP, totalling more than £5 million. We worked with national Citizens Advice to introduce a funding model that incentivises agencies to improve the quality and increase the number of applications.</p> <p>Funding to engage the hard to reach We provided funding for 27 projects, typically outreach services, to reach the hard-to-reach in our most deprived areas.</p> <p>Funding to improve financial capability We provided funding for 52 projects to improve the financial capability and budgeting skills of our customers particularly those who are younger or managing a household budget for the first time such as care and prison leavers.</p> <p>Easy applications We developed an online tailored assistance programme (TAP) application form for debt advice agencies to apply on behalf of their clients. The service has a secure log on and stop/start functionality.</p> <p>Registering once We collaborated with National Grid (previously Western Power Distribution) and Scottish and Southern Electricity Network (SSEN) to signpost and promote two-way Priority Services online and in other communications.</p> <p>Accredited agency We developed an accredited agency scheme with our debt advice partners allowing fast track applications and additional funding for those submitting the highest quality applications to TAP.</p> <p>Joint projects To raise awareness of Priority Services, we worked with National Grid and Bristol Water to advertise on pharmacy bags handed out to customers in our mutual area.</p> <p>In-home emergency service We have explored partnerships with 'red pull cord' providers with the aim of offering a single in-home emergency service for our Priority Services customers.</p> <p>Improved Partner Hub We have evolved our innovative Partner Hub based on user feedback with the objective of increasing the number of partners using it and maximising the opportunities for joint working and self-service. This will also include a quarterly update to all our partners and stakeholders via our e-newsletter Partnerhub Post.</p>

Workstream	Examples of Wessex Water initiatives from 2013 to September 2022 (continued)
Community engagement	<p>Advice networks We continued to be an active member of a variety of advice networks across our region attending meetings, giving talks at events and maximising opportunities for joint working. These include Wiltshire Money, Connecting Advice in Dorset (CAiD), Help and advice across Somerset (HAAS), Somerset Advice Network, Advice UK, Advice centres for Avon (ACFA), Advice North Somerset, Bristol Financial Inclusion Forum, Village Agents, Food clubs</p> <p>Stakeholder events We attended public and stakeholder events with and without partners to encourage sign up to our social tariffs, water meters and Priority Services and to promote water-saving advice. Examples include Blue Monday in the Galleries in Bristol, a big energy saving week event in Swanage, Avon Fire Community event in Bristol, Wiltshire Money forum and the Dementia Action Alliance street party.</p> <p>Primary Times We raised awareness of our support schemes and affordability tariffs with parents of primary school age children by advertising in the Primary Times magazine.</p> <p>Customer case study We filmed and recorded an affordability case study to help promote financial support. See page 31 for further information on this.</p>
Improving the customer journey	<p>Breaking down barriers We have optimised the content, messaging and language on our bills, debt recovery stationery, leaflets, correspondence, and website. Adding success stories, clarifying the benefits of debt advice, and giving simple debt advice pointers has helped us break down any barriers to engagement with customers who are often reluctant to seek our help. We also worked with Quids in! - a social publication - to develop clear calls for action.</p> <p>Simple application form We improved and simplified our online tailored assistance programme (TAP) application form.</p> <p>Specialist training We asked Money Advice Trust, Mind and Samaritans to provide specialist training for our staff so they can better spot signs of financial difficulty or abuse, mental health, and potential crisis situations. We then published a mental health video and launched an associated eLearning module on mental health for all staff.</p> <p>Going the extra mile (GEM) All our customer facing staff received bespoke, full day specialist training on how to go the extra mile for customers. Staff continue to receive refresher training and we are continuing to train all new staff through a GEM induction programme.</p> <p>Dementia friendly We pledged to become a dementia friendly business by the end of 2020. Now we have achieved this, we aim to continue training all new starters as Dementia Friends when they join the business. We played an active role in developing the Dementia Friendly Utilities Guide (in which Wessex Water features). We have put in place our Dementia Alliance Action Plan.</p> <p>Help with your bills We created an animated video - 'Help with your bills' which was used on YouTube, our website and in the waiting rooms of our partners.</p> <p>Warm voices By implementing a warm voice direct transfer to StepChange from our own call centre and credit departments we made it easier for those unable to visit a debt advice organisation to receive advice over the phone.</p> <p>Easy sign-up We made it much easier for customers to sign up for our debt repayment scheme, Restart, over the phone. And digital sign-up on the doorstep for WaterSure Plus enabled customers to provide photographic evidence of benefits there and then. In 2022 we reviewed the annual renewal process of Watersure by removing the need to provide evidence every year and providing an online form for a more convenient way for customers to let us know they are still eligible.</p> <p>Vulnerability roadshows Our in-house vulnerability roadshows with customer facing staff raised awareness and proactive sign-up to Priority Services along with ideas for improvement to the customer journey.</p> <p>Vulnerability Experts We introduced Vulnerability Experts across all customer facing areas of our business who serve as a point of contact for their business area to provide specialist advice and guidance on how our staff can support customers in vulnerable circumstances.</p>

Workstream	Examples of Wessex Water initiatives from 2013 to September 2022 (continued)
Improving the customer journey (continued)	<p>Biannual Check in Introduced contacting customers who are on our Priority service register every two years to check their needs and details are up to date.</p> <p>Warm Welcome Introduced a warm welcome to Priority Services for the customers who register.</p> <p>Scope Bill review The disability charity reviewed our water bill to improve accessibility and ease for our customers. A further review will be done with stakeholders with a disability. Our case study on page 29 explains more.</p> <p>Winter Ready Home Visits In Winter 2021 we offered a selection of our Priority Services customers visits to help prepare their home for cold weather and avoid any unnecessary leaks. See page 30 for our case study.</p> <p>Royal association for the Deaf (RAD) Working jointly with RAD, National Grid, SSEN and Bristol Water in order to reach our hard of hearing and deaf customers by promoting PSR and affordability. We have also introduced a deaf awareness iLearn to the business.</p> <p>Affordability review pilot CCW conducted an independent review, on behalf of Defra and Welsh Government, of the current financial support for water customers and made 10 recommendations on how to improve the help available for those who may struggle to pay their water and sewerage bills. A number of pilot projects have been launched to explore the recommendations in more detail. We have led a pilot to co-design a simple application process that covers all support schemes. The case study on page 33 has all the progress we have made over the last year.</p>

Our initiatives going forward...

Workstream	Wessex Water initiatives to 2025
Using data wisely	<p>Evolved data mapping We will build on and develop our extensive data mapping using our own and external sources of information such as socioeconomic status, benefits data, disposable income, health measures, conditions, and disabilities as well as local authority data on free school meals and benefit recipients. We will layer this data to get a comprehensive view of affordability and vulnerability at the customer level. This will help us identify customers in vulnerable circumstances, target our information campaigns, and quantify the proportion we are already supporting. By sharing the data with our partners, we will continue to help them identify hotspot areas and target outreach services. We will also work on embedding this intelligence into our systems, improving how we make decisions and how we identify customers in vulnerable circumstances in real-time.</p> <p>Full use of data sharing We will target our social tariffs and discounts by making full use of data sharing (based on the Digital Economy Act) and data mapping with the Department of Work and Pensions. We will also continue to pilot with local councils in our area to increase financial support for our customers.</p> <p>Evolve data sharing Further increase the number of customers registering for our Priority services register we make our data share with energy distributors to two-way by March 2023.</p> <p>Identify, tailor, communicate To better identify customers in vulnerable circumstances and allow us to tailor our communication and collections more effectively, we will introduce more sophisticated segmentation within our billing and debt recovery systems utilising multiple internal and external data sources.</p> <p>Behavioural insights Behavioural insights such as payment behaviour and contact frequency help us to identify customers who need additional support. We will use behavioural techniques such as 'nudging' to encourage take-up of services such as TAP or Priority Services.</p> <p>Monitoring developments We will follow national and local developments that have the potential to increase or decrease the vulnerability of our customers and continuously assess their implications for our work.</p>

Workstream	Wessex Water initiatives to 2025 (continued)
Using data wisely (continued)	<p>Open Banking We will explore working with new financial technology companies to provide customers access to open banking solutions either directly or via our partners. There is a range of products available that use open banking to help people better manage and clear their debt, provide support to make financial plans, increase their financial well-being, reduce their uncertainty from one month to the next and throw them a lifeline at times of crisis.</p> <p>Water Poverty We support the Water UK Public Interest Commitment to eradicate water poverty by 2030 and we will closely follow and support activities to achieve this. We are also implementing the CACI water poverty tool so we can better understand our customers in vulnerable circumstances and address water poverty.</p>
Growing partnerships	<p>Continuing evolution We will continue to learn from and directly involve our partner organisations and stakeholders, including our Vulnerability Advisory Panel, in the ongoing evolution of our support for customers in vulnerable circumstances.</p> <p>National groups Membership of national forums such as the Money Advice and Pensions Service 'Debt Advice Operational Group', the Money Advice Liaison Group, Rural Services Partnership, Rural England, Disability Rights UK, and the Collaboration Network, illustrates our support for work around vulnerability at a national level and gives us the opportunity to champion the needs of our water customers in vulnerable circumstances.</p> <p>Improved Partner Hub Stage two of improvements to our Partner Hub include further development with bespoke content and sign-in features.</p> <p>Data sharing We will explore data sharing with credit reference agencies.</p> <p>Community project funding We will continue to fund a variety of environmental and community projects through the Wessex Water Foundation. Focusing on schemes we have previously funded that are shown to be effective and innovative. In 2022-23 we will put around £550,000 into the Wessex Water Foundation for debt advice and community projects. See page 26 for more information.</p> <p>Extended online application We will ensure our online application service for advice partners remains up to date with the Standard Financial Statement and trigger figures and any other developments in the delivery of debt advice.</p> <p>Increased partner network Our network of partners already exceeds 280. We will extend and broaden this by creating further partnerships with cultural, religious, local niche groups, health centres and GPs, half-way houses, day care centres, Mumsnet, baby banks, health visitors, midwives, Life Line, Neighbourhood Watch, Motability centres and specific disease/disability clinics. We will continue to offer free training and promotional resources to all new partners and establish an effective way of working with them and their clients that suits them best.</p> <p>Referral opportunities We'll explore and seek out more opportunities to increase the number of referral partners we work with.</p> <p>Promotional resources Our aim is to develop even more innovative, free, and bespoke promotional resources for partners. As just one example, we have worked with foodbanks to print affordability messages on food bags.</p> <p>Joint projects To reach customers in vulnerable circumstances and promote available support, we will develop and fund additional joint projects with partners such as local authorities, housing and social care providers and foodbanks, building on lessons learned from previous projects such as Wiltshire Council and Wellington Homes. Initiatives have started with South Gloucester and North Somerset county councils to increase successful applications on to schemes. As well as the Financial Wellness Group to improve the availability of debt advice for our customers.</p>

Workstream	Wessex Water initiatives to 2025 (continued)
Community engagement	<p>Stakeholder events We will continue to attend and support public and stakeholder events with our partners across our communities. We'll use learning from other events and community work to make them engaging and interactive, and we'll promote them via our Partner Hub.</p> <p>Proactive advice Advice networks in the Wessex Water region include Wiltshire Money, Bristol Older People's Forum, Connecting Advice in Dorset, North Somerset Together, Advice UK, Advice centres for Avon, Advice North Somerset, Bristol Financial Inclusion Forum. Continuing to work proactively with these networks will increase the depth and breadth of our local partnerships.</p> <p>Community projects We will support community projects by providing staff volunteers through our Water Force programme.</p>
Improving the customer journey	<p>Gold creditor Our aim is to become a Gold creditor under the standards set out in the Money Advice and Pension Service publication 'Working collaboratively with debt advice agencies: a strategic toolkit for creditors'.</p> <p>Research We will undertake research with customers - particularly those on Priority Services - to gain invaluable feedback on their experience of billing and operational contact, which we can use in the continuous improvement programme that is overseen by our Customer Experience Group.</p> <p>Journey mapping We will regularly review our customer journeys to make sure they meet the needs of customers who may need extra support. Areas of focus in the future will include: <ul style="list-style-type: none"> • access and registration (single sign up for TAP and Priority Services) • digital opportunities such as providing photographic evidence • communication (general and during events) • the service experienced by customers across all vulnerable circumstances. </p> <p>Continuous review We will continuously review the eligibility criteria for Priority Services, as well as the services that we offer for each vulnerable circumstance. We will use research to inform our product enhancement recommendations.</p> <p>Focus groups We will learn directly from our customers by running independent focus groups.</p> <p>Online form review Produce new online forms that are much more dynamic in a tell us once approach - starting with our moving home form.</p> <p>Warm voices To develop more cross-partner referral platforms and our work through advice networks, we will establish additional warm voice (hot key) transfer arrangements to advice partners.</p> <p>Filling the gap We will continue to provide an in-home service with specially trained members of staff for those customers who cannot or will not access independent debt advice and may be excluded from accessing TAP.</p> <p>Specialist training We will build on our existing Going the Extra Mile (GEM) training programme and identify further opportunities for specialist training for our customer-facing staff following the success of training with Mind, Money Advice Trust, Samaritans, and the Alzheimer's Society. We will continue to develop eLearning modules, information videos and continue to run our in-house vulnerability roadshows.</p> <p>Self-service We will introduce additional and effective self-service capabilities on our customer billing portal, and we will link this to TAP and Priority Services.</p>

Workstream	Wessex Water initiatives to 2025 (continued)
Improving the customer journey (continued)	Smart conversations Conversational platforms such as Amazon Alexa are an opportunity for us to develop support for Priority Services customers.
	Innovative touchpoints We will identify further and more innovative touchpoints such as improved bill design, meter installations, welcome packs, signage, social media, van sides, giveaways that can be used to promote support services.
	Eligibility Calculator We're developing a tool for our website which will identify what schemes and tariffs our customers may be eligible for so they can self-serve.



We have set up Vulnerability Action Plan groups from a cross section of the business to support and deliver the initiatives within our strategy

The importance of our 'growing partnerships' workstream

Breaking down barriers to engagement

We believe that our partnerships have been highly effective. We have been given a social policy award by Citizens Advice and highlighted as an example of best practice in the Money Advice and Pensions Service Strategic Toolkit for Creditors.

Partnerships with advice organisations are vitally important to break down the barriers of engagement with customers, particularly those in financial vulnerability. We not only fund debt advice agencies who refer on to TAP but we also work with a wide range of other advice/support organisations to support customers in vulnerable circumstances. We currently work with more than 280 partners and we work with them in whatever way they wish.

The debt advice sector

Customers who need the most support from us, such as the discounts available on our Assist tariff, are required to seek independent debt advice, be that face to face, online or over the telephone.

We have developed very successful partnerships over the years with the debt advice sector and other organisations supporting customers in vulnerable circumstances. Our first was with a local Citizens Advice just outside Bath in 2005 and we've gone on to partner with all Citizens Advice across our region as well as StepChange, National Debt Line, Christians Against Poverty and a range of local independent debt advice agencies including cultural, faith and niche organisations, along with tenant support workers in housing associations and councils. We also partner with Turn2Us.

We signpost to and fund these agencies. We believe it's essential that customers receive holistic debt advice and budgeting support along with income maximisation. It is never just about water; customers generally have multiple debts to multiple creditors. These trusted third parties are far better able to determine a sustainable offer of payment, however small, based on true ability to pay.

We provide our partners with a dedicated relationship manager and regular meetings through the year. We also hold annual workshops to share and learn. Partners have access to a dedicated team in our billing centre for queries and applications to our schemes with a direct dial freephone and access to a range of free resources. We provide a full, free training service for their staff and volunteers on all our support schemes.

Partners have played an integral part in the co-design of TAP, this wider strategy and more recently taking part in the CCW pilot we completed.

Funding debt advice partners

We currently fund 36 organisations to provide this support to our customers. Since 2020 we have had a commitment in place to receive at least 2,300 successful applications for TAP each year from our debt advice partners. As a result the numbers of customers supported by TAP is increasing year on year.

In addition, we fund community based projects.

Our total funding is around £400,000 per year.

In 2022-23, as we are predicting an increase in demand for their services due to the cost-of-living crisis and many are still struggling to get back to full capacity post Covid, we are injecting an additional £160,000 into the sector.

This is funding 7 new projects which are a mix of additional debt adviser training courses, funding more adviser roles and hours, establishing new cost of living adviser roles and funding presence in warm spaces and other outreach.



We currently fund 36 debt advice partners to provide support to our customers

Working in partnership

Benefits of partnership working

To customers	To advice organisations	To Wessex Water
Improved access to impartial and independent free advice	A creditor who trusts their judgement and accepts their assessment of ability to pay	Ability to identify those who can't afford to pay
Benefits advice and income maximisation	Sustainable solution for clients to help them afford ongoing water charges and/or repay debt	Increased cash collection which more than covers additional administration costs of TAP and reduces the impact on other customers' bills
Holistic approach to debt management dealing with debts in a sensible and sustainable way	Funding to increase capacity and see more clients	Expert advice from advice agency staff to help us co-create innovative new tariffs and schemes and to improve our processes
Water bill they can afford to pay and no outstanding debt to worry about	Joint working in the community and free resources	Increase in awareness among our customers of TAP along with water meters, water efficiency advice, Priority Services etc
	Ability to co-create tariffs, schemes and process change with a creditor	

In-home debt advice

For those customers who cannot or will not access independent debt advice we provide our own in-home service with specially trained members of staff.

Financial capability - Money Matters

Although we offer a wide range of support to customers who are already financially vulnerable, we have a wider role to play in society to help customers avoid getting into difficulty in the first place. We are strong advocates of improving financial capability and budgeting skills.

So we set up our Money Matters scheme in 2013, we funded 52 Money Matters projects aimed at improving financial capability and budgeting skills among a diverse range of customer groups.

Hard to reach projects

Organisations face the same challenges as us, engaging with customers and their funding levels often mean they are unable to offer sufficient local community-based outreach services.

We have used our own data to help organisations identify hot spots in their geographic areas where outreach services would be beneficial. We have funded 27 projects aimed at raising awareness and increasing take-up of assistance among our hardest to reach customers.

We actively encouraged groups to test new and innovative approaches, with no penalty for failure, as this is about identifying solutions that work. We shared the evaluation of these projects so that effective and innovative models can be rolled out by others.

Wessex Water Foundation

The foundation launched in 2020 to support those hardest hit by the Covid-19 crisis we awarded funding to groups on the front line including charities and food banks.

In 2021-22, more than 60 local groups and charities benefited from grants totalling £155,000 from our Community Fund. Some of those fantastic beneficiaries included:

Devizes OpenDoors, who help to tackle homelessness is Devizes

MYTIME Young Carers, who provide activity days for young carers in Dorset and

Grassroot Communities, who run youth-led boxing sessions in South Bristol.

Grants of up to £3,000 are available and we work in partnership with Quartet (Bath, Bristol and South Glos), Somerset, Dorset, and Wiltshire Community Foundations to make sure the funds go to where it's needed most.

The most recent round of funding which opened in September 2022 is split into two categories:

The Environmental Fund: which supports charitable and community activities that improve their local environment.

The Community Fund: supports activities that improve the lives of local people and who are in most need of support.

The community fund replaces our previous Hard to Reach and Money Matters funds and does much more. This fund aims to support community-based activities or projects that meet a local need and seek to improve the lives of local people who are in most need of support.

These activities or projects should be informed by the people or community it seeks to serve and have considerable reach.

Priority will be given to activities that fulfil one or more of the following criteria:

- takes place in areas of multiple deprivation or rural isolation
- helps build stronger communities
- supports people who lack access to services
- helps people to manage or avoid debt and take steps to building financial capability
- raises awareness and take up of utility affordability support among those who need it most.

Some of the groups who have received funding:



◀ Able Hands



▶ Bristol Muslim Scout Group



◀ Buttercross Community Orchard



▶ Root Connections



◀ Seeds4Success



▶ Wivey Cares



◀ Seymour Community Hub

A measure of our success

This next section gives you some more detail – see our case studies...

CASE STUDY

Supporting customers through the cost-of-living crisis

We are concerned about the enormous pressures on household finances from the growing cost-of-living crisis particularly when many are still recovering from the impact of Covid. Next year's increase in water bills, albeit small compared to energy, will still be unwelcome.

We have already explained throughout this document many of the changes we are making and the initiatives we have aimed at supporting customers in financial circumstances.

Here are a few key new changes as a result of the cost-of-living crisis.

Fast-track Assist

We have launched a new approach for our main social tariff, Assist.

Debt advice agencies are seeing an increase in the demand for their services and an increase in complexity of cases at a time when many are still struggling to get back to normal business operation post Covid. So we have made it easier and quicker to access the large discounts that Assist can provide.

When a customer gets in touch, we will apply a discount of 50% immediately to their bill if Assist is felt to be the best option for their circumstances. They will then be asked to seek debt advice and once that has been done and we understand the correct level of discount needed, we will adjust the Assist band and backdate if required. We will only backdate in favour of the customer, not the other way around.

This approach should give customers more peace of mind and our debt advice partners longer to carry out their holistic assessment.

If the customer doesn't seek advice and complete an application for help (including a standard financial statement) within a year, we will revert them to standard charges.

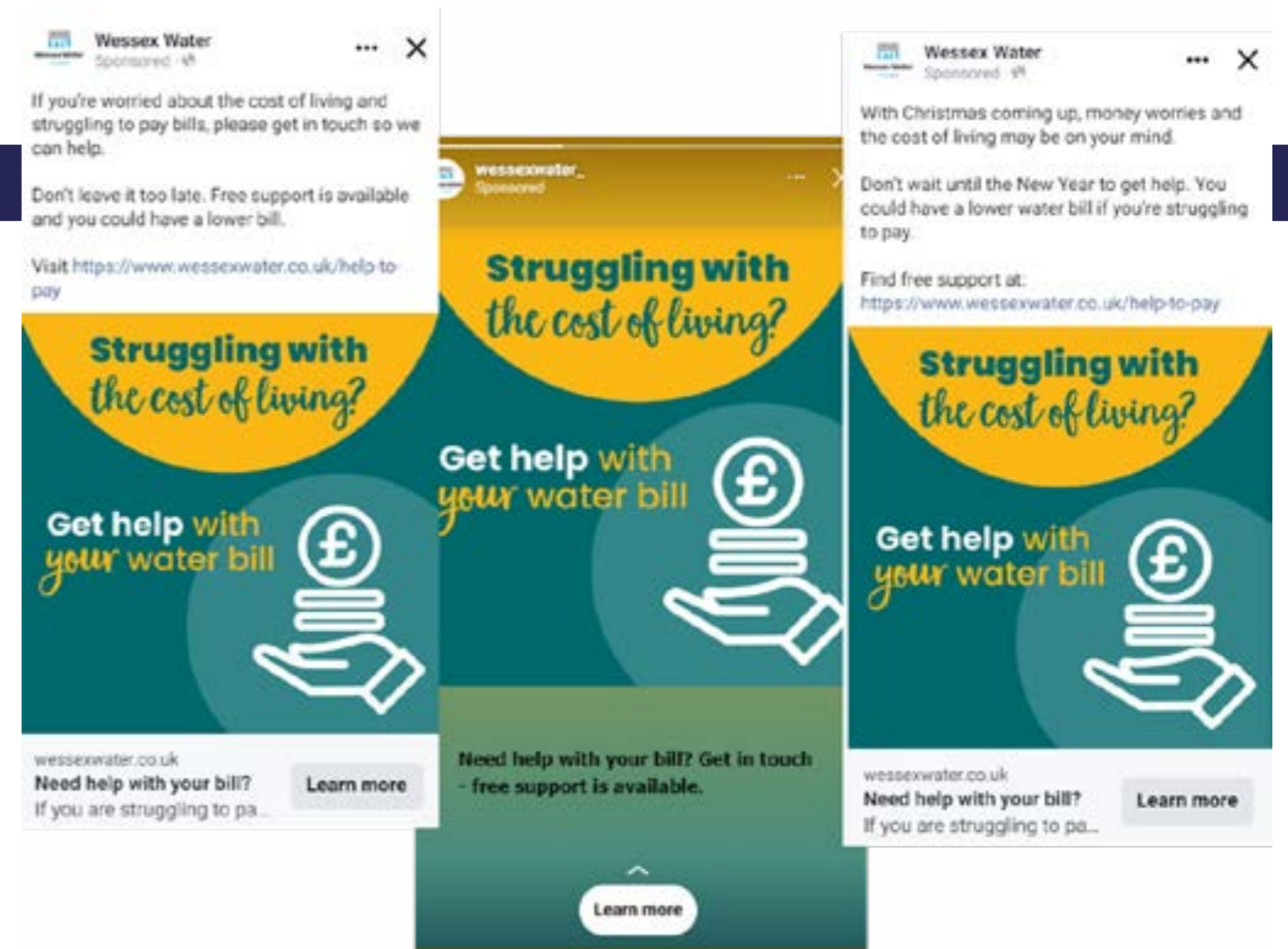
Data matching with the DWP

In early 2023 we will start to share data with the DWP. We will be focussing on our discount for low-income pensioners as eligibility for that scheme is benefits related. If we know that the customer is in receipt of pension credit, we can automatically apply a 20% discount to their bill.

Promotional activities

Affordability messaging is already very prominent on bills, in billing associated literature, on our website and we continually promote our support via our magazine, e-news articles and through more than 200 partners. In addition, we have:

- Increased the messaging on our bills and on our website to highlight next year's expected bill rise, how customers can get help paying their bills and how they can also save water to save money
- Carried out targeted social media messaging across our region using a cost of living/struggling to pay message which have been very successful.
- Provided promotional flyers to Baby Banks and used web banner advertising on Mumsnet as young families are one of the groups who are struggling most.
- Advertise on petrol pumps in deprived areas of our region.
- Provided editorial text to social landlords across our region to add to their magazines and newsletters
- Included a double-spread cost-of-living article in our own Autumn magazine
- Promoted affordability support to Wessex Water colleagues, their friends and family during Talk Money Week
- Funded some Public Living Rooms in council areas and provided promotional flyers. Public living rooms are safe, warm spaces set up in community centres, church halls and some cafes where hot drinks, phone charging facilities and internet connection are provided for those most in need
- Encouraged and enabled our many partners to promote our schemes through our PartnerHub post
- Attended DWP and other organisations' cost of living events out in the community.



Some examples of our promotional social media posts

Building new partnerships

- Data sharing with local councils so we can offer help to customers receiving support with their Council Tax. We are also exploring access to other council data such as blue badge holders, and recipients of free school meals to help us identify where to target our engagement
- Working with local councils to support care leavers under 25 years old paying bills for the first time, potentially automatically applying an Assist tariff to their water bills
- Working with our two energy distribution networks and Bristol Water to co-fund a project with the Royal Association for the Deaf (RAD). RAD will be signposting or registering customers in our region for Priority Services and/or affordability support through promotional literature, social media, community outreach events and home visits.
- Running a large pilot with Money Wellness who offer free confidential debt advice, budgeting tips and tools and access to financial wellbeing counselling. We are directly referring our customers to them for debt advice through a web portal and with consent are able to receive customer data back and support them with the right scheme.

CASE STUDY

Supporting our customers living with dementia

There are over 900,000 people in the UK living with some form of dementia. We are committed to being a Dementia Friendly organisation. Here are some examples of how we are working towards that goal.

Gold Award

In September we received a Gold Award from Bristol Dementia Action Alliance (BDAA) recognised for:

- Having Dementia Friends
- Working effectively with BDAA
- Proactive communications during Dementia Awareness week
- Support for customers living with dementia
- Looking for best practice
- Attending events



Virtual Dementia Tour Bus

We arranged for the Virtual Dementia Tour Bus to visit our Operations Centre in Bath. Staff experienced what it can be like living with dementia.

Staff climbed on board and undertook a series of challenges to alter and overload their senses and demonstrate just how difficult and deflating it can be to carry out some simple daily tasks.



Supporting the Avon and Somerset Police Dementia Safeguarding Scheme

In 2021 we purchased Dementia Wristbands. Following the success of that initiative, we've funded 30 GPS tracking devices plus other wearable items.

It's all part of the Dementia Safeguarding Scheme that enables families and carers to provide information to help identify a vulnerable person if they go missing.



2,000 Dementia Friends

To mark our achievement of more than 2,000 Dementia Friends, we visited the Forget Me Not Club in Bath to present them with an Alzheimer's Society dementia clock.



The Forget Me Not Club was founded in 2020. Its vision is to make a difference for people with dementia and their carers.

The staff prepare home-cooked meals for their clients on-site, and provide therapeutic activities and companionship in a warm and caring environment.

The clock helps people with dementia keep track of the day, date and time while supporting independence.

Woodspring Dementia Directory

Working with Bristol, North Somerset and South Gloucestershire NHS's Woodspring Locality Partnership we supported and featured in their Dementia Directory. A local guide to support people living with dementia, their careers and support network in Woodspring, North Somerset. 5,000 copies of the directory were printed to be distributed amongst patients, carers and relatives from the first contact in primary care, support service, community Hubs and support groups. It can also be accessed digitally.

The directory holds a wealth of information that will help support the community. You can find out more via the Healthwatch North Somerset website - **Supporting people living with dementia in North Somerset | Healthwatch Northsomerset**

CASE STUDY

Scope - Water bill accessibility testing

SCOPE = Equality for disabled people

We have been working with Scope the disability charity since 2021.

We asked them to review our customer bills to improve accessibility and customer experience.

First of all, Scope's own experts identified changes we should make to the language and colour used on our bills.

Then we tested our new style bills with a customer panel which included two adults with sight impairment and two adults with mental health challenges. This helped us:

- Understand how effective the improvements were for those with specific access needs

- Explore how well customers can read and understand the information presented to them
- Uncover any remaining accessibility or comprehension barriers, and
- Identify any further improvements we could make.

The bills were well received and all participants were able to find the information they needed from the first few pages.

We are working through any remaining changes so they can be included on bills for 2023/24.

Our testers

<p>Leanne Visually impaired</p> <p>About her impairment Leanne has had low vision for a number of years - vision due to degenerative some sight.</p> <p>Experience with utility bills She gets all of her bills sent in the post.</p> <p>Support and assistive tech → Magnifier apps on her</p>	<p>Felicity Dyslexic and has ADHD</p> <p>About her impairment Felicity is "profoundly dyslexic" and also has ADHD.</p> <p>Experience with utility bills She absolutely hates doing admin - "I</p> <p>Support and assistive tech → Setup phone and laptop with</p>
<p>Grace Autistic and has anxiety</p> <p>About her impairment Grace was diagnosed as being Autistic.</p> <p>Experience with utility bills She feels that she is good at staying</p> <p>Support and assistive tech → Advice from her mum to know</p>	<p>Oscar Partially sighted</p> <p>About his impairment Oscar was involved in a car accident in 2014 that left him partially sighted, and now has a glass eye.</p> <p>Experience with utility bills He has most of his bills set up with Direct Debit for convenience and likes to make sure his bills are paid before spending money on anything else.</p> <p>Support and assistive tech → Magnifying glasses that he uses when reading written documents (including an electronic one that allows him to adjust lighting / colours) → Gets help reading from his social worker and close friends as back-up → Uses Alexa and other smart appliances he can talk to use</p> <p>What they need to read → Large fonts with good contrast (ideally black text on white background) → Content is split up into short, manageable chunks</p>

(Names have been changed to protect privacy)

Helping customers prepare for winter

Every year we help customers prepare their homes for winter by providing helpful tips and information. This means customers can avoid unnecessary leaks.

Last year we also offered customers on our Priority Services Register free 'Winter Ready' home visits.

We carried out 131 visits with customers who had either a chronic illness or physical impairment to:

- check their stop-tap was working
- lag any exposed pipes
- cover any outside taps
- advise how to contact a plumber if they had any leaks over the winter period.

Here's some fantastic feedback we received -

- Very pleasant young man, he explained everything to us and made sure we were happy before he left. It gave us that extra bit of security.
- He was absolutely fantastic, very caring and kind and explained everything to me. He even helped me contact the council and told me what I needed to say. I felt safe and secure and I trusted him and his words. His manners were 5*+ and even made sure to tell me not to forget to lock the door and put plastic covers on his feet when he came in, I can't praise him enough
- He was more than helpful, he made sure I was fine before he left and was absolutely brilliant. I really appreciate this scheme.

Six ways to protect your home from cold weather

- 1 Lag your pipes
- 2 Fix leaky taps
- 3 Service your boiler
- 4 Locate and test your stop tap
- 5 Know a WaterSafe plumber
- 6 Cover your outdoor tap

Find out more at [wessexwater.co.uk/coldweather](https://www.wessexwater.co.uk/coldweather)

Meet Eileen

Eileen is one of the many customers we've helped when they were struggling to pay their water bills.

She offered to share her experience to help other customers like her. Eileen is now water debt free and managing her bills much better.

Here's her story.

As a single parent of four children and a widow of 16 years, Eileen was struggling to juggle work with bringing up her children on her own. She found herself in debt and sought independent debt advice before applying for help with her water bill.

We placed Eileen on a reduced bill with our Assist tariff to match what she could afford to pay.

We also helped Eileen clear the debt she had built up through our on our debt support scheme Restart.

Eileen paid a set amount for two years, and after that time we cleared her remaining water debt.

Eileen is now debt free and able to afford her water bill. When asked if she would recommend friends and family to contact Wessex Water if they were struggling, Eileen said - 'Yes, and I already have! It made a big difference and helped me so much when I was struggling and made



things so much easier. If it makes things easier for them, then I can't see why they wouldn't'

We are using Eileen's story to encourage other customers to reach out and ask us for help if they are struggling.

See Eileen's story in her own words at <https://youtu.be/sEakn9JMsqk>



CCW Independent review of water affordability

In 2021 CCW undertook an independent review of water affordability support in England and Wales and identified opportunities to lift households out of water poverty and broaden support for others at risk of slipping into crisis.

Their report, released in October 2021, set out a number of actions companies can take to deliver.

Their 10 key recommendations are shown on the right, in summary:

- Greater choice and control over how customers pay
- Tailor appropriate action to individual needs
- Debt support based on individual circumstances
- A range of wider support options should be offered and should be clear and consistent
- All available funding streams should be maximised
- Introduce a single social tariff
- Communications should be clear and accessible
- Companies should take a proactive approach to identify those in need.
- Increase research, engagement and transparency. Improving their understanding of the customers and communities they serve
- Using data sharing, to improve the identification of customers in need.

We were pleased to see that we were already complying with most of the actions.

We have worked on any gaps over the last year and have:

- Introduced a lighter-touch renewal process, including a new online self-service form, for customers on a bill cap - WaterSure
- Included a Priority Services (PSR) welcome letter/ email for customers signing up to our register. This includes information on affordability support
- Extended the use of our 0800 freephone number so more customers can contact us if they're struggling to pay or wanting to register for Priority Services
- Followed up on the recommendations from our 'Simple application process' pilot completed last year
- Established improved signposting of customers to affordability schemes and Priority Services offered by other water companies.

We have also continued to support Defra, Welsh Government and CCW on the development of the single water affordability discount scheme to replace the varying company social tariffs.

- Customers should be given greater choice and control over how they pay their water bill.
- Companies should, wherever possible, take appropriate action, tailored to a customer's individual needs, with the aim of preventing financial difficulty.
- Debt support should be based on a customer's individual circumstances and ability to pay.
- A range of wider support options should be offered. These should have clear, consistent eligibility criteria and be easily accessible for all customers, with co-design principles being adopted.
- All available funding streams should be maximised to enable water companies to provide the most effective affordability support for customers.
- Introduce a sustainable, single social tariff to eliminate water poverty in England and Wales at the 5% level. This tariff should have consistent eligibility criteria and be easily accessible to all customers.
- Customer communications should be clear and accessible.
- Water companies should take a proactive approach to identifying those customers who may need support.
- Water companies should improve their understanding of their customers and the communities they serve, through research, engagement, and increased transparency.
- Through information and data sharing, companies should increase the information they hold to improve the identification of customers in need of financial support.

Developing a simplified application process for support schemes

In May 2021 CCW published recommendations and actions for water companies in their independent review of water affordability.

One of the proposed actions was that all water companies should operate a simple application process that covers all their support schemes, including affordability and Priority Services.

CCW wanted to understand how this could be done so we agreed to conduct a pilot to co-design an application process with customers and expert stakeholders. We worked with Blue Marble research using a two-stage approach:

Stage 1

Understand customers lived experiences and the current application process.

This included a desk-top review, in-depth interviews and group discussions with customers and stakeholders.

Stage 2

Co-design simple application processes

We held an event to assess and co-design a variety of application options and understand customers' views on different support scheme names. Wessex Water staff, stakeholders and customers attended.

The pilot was really successful, and we published a set of principles for the design, language, images and process that other water companies can apply to their current application process. The insight will also inform the development of the application process for the single water affordability discount scheme.

Here are the key recommendations from the pilot:

Reducing barriers to customers when applying for support schemes

Communications

- Visuals should be relevant and relatable
- Text should be succinct and informative
- Language should be simple and easy to understand
- Clearly outline resources.



Application process

- Be flexible by having a choice of channels to apply
- Provide transparent information about the range of schemes
- Provide a well-structured, but limited range of support schemes
- A single application process to apply for all schemes
- Limit the number of stages in the process
- Quick and easy as possible
- It's easy to provide evidence if required
- Limit the involvement of 3rd parties
- Integrate the Priority Services Register (PSR) application within the application process for schemes.

Adopting the principles

To improve our current application process, have reviewed our imagery and language:

- on our website
- in literature
- on social media
- and in our broader advertising.

We are creating an eligibility calculator on our website to direct customers to the right scheme for them. And we are building Priority Services information into all of our online self-service forms.

Common descriptions of schemes and tariffs are now in place across all water companies which helps customers and debt advice agencies alike. For example, they can now find the matching scheme for any water company when searching on a website.

You can find the full report on the resource page of our PartnerHub partnerhub.wessexwater.co.uk

The success of TAP

Reduced bill - Assist

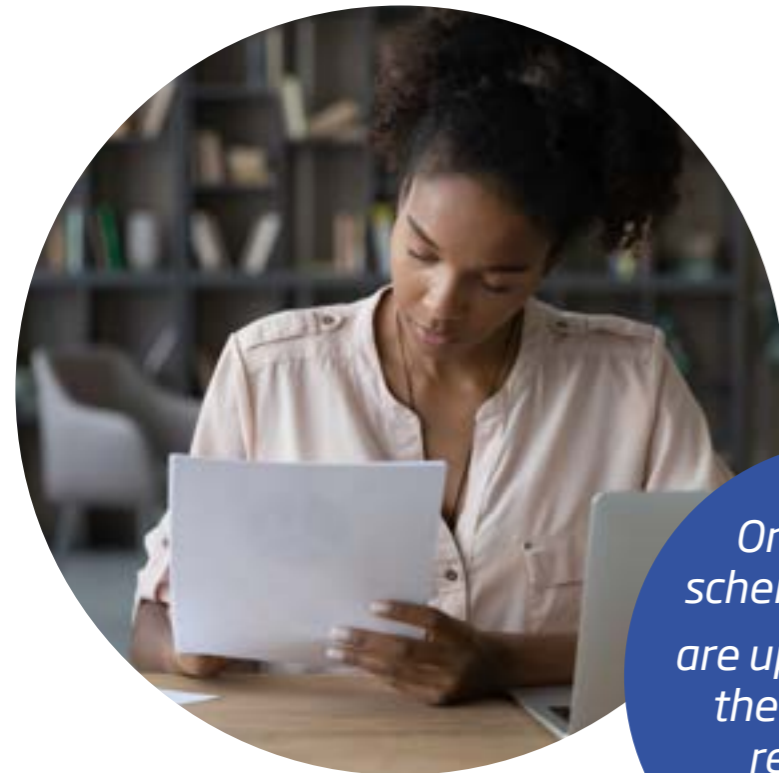
Assist was our first main social tariff and the first in the water industry. It was introduced in 2007 as a “win-win” tariff because at that time cross subsidies for social tariffs were not allowed. Eligibility was restricted to customers in receipt of means tested benefits.

Following social tariff legislation and extensive customer and stakeholder consultation into both eligibility and customer support for any associated cross subsidy, eligibility was reassessed. In April 2013 Assist was opened to customers in low paid work so in effect anyone who cannot afford to pay their bill could apply for the tariff.

Assist has six bands, and the customer is placed on the band closest to their ability to pay. Bill discounts are up to 90%. The average bill reduction for customers on the Assist tariff is £240, while these customers contribute, on average, £50 more than they did before, which is more than the cost of administering the tariff.

Bill cap scheme - WaterSure

In April 2013 we introduced WaterSure Plus. Eligibility criteria for WaterSure are set by government but we enhanced our scheme by reducing the annual bill to bring it in line with the average metered bill rather than the average domestic bill.



On our Assist scheme, discounts are up to 90%, and the average bill reduction is £240

Discount for low income pensioners

In April 2016 following further consultation with our customers and stakeholders we introduced our Pension Credit Discount offering low income pensioners, the ‘just about managing’, up to 20% off their bills. Our Affordability Advisory Group was fundamental to the introduction of this discount having seen the low numbers of pensioners on our affordability schemes at that point in time. Eligibility for this discount is linked entirely to receipt of Pension Credit or where state pension is the only income. The average bill reduction is around £60.

In 2020 we commissioned research with pensioners and charity partners to identify barriers to take up of the discount and ways we could improve accessibility. This led to the change in name, simplification of the application process and changes to promotional messaging.

Assist for organisations

In April 2018 we introduced ‘Assist for organisations’ having been approached by a charity that houses younger adults moving out of the care system. Assist is now available to those not-for-profit organisations so they can pass bill discounts on to these vulnerable young adults who are on very low incomes.

Debt Support Scheme - Restart

In addition, we offer customers help to repay their debt and get back on track through our Restart programme. Restart rewards the customer for paying their bill and importantly leads to a change in behaviour. In year one the customer pays their current year charges and any notional contribution towards their debt and we write off an equivalent amount. In year two the customer again pays their current year charges plus any notional amount towards their debt and then we clear the remaining balance, however large. At the end of the two years the customer is back on track with more than 89% continuing to engage and pay their ongoing water charges.

Payment Breaks, Flexible payment plan and Water Direct - using benefits payments

For those who just need a short-term solution we have a range of flexible payment plans or the offer of a payment break. This has been particularly useful as a stop gap for customers applying for benefits who will then move on to a low-rate tariff or for those waiting for Universal Credit to be awarded. We also continue to offer Water Direct.

Water-metering and Home Check

Some customers simply find a water meter can lead to a more manageable bill. To encourage switching to a meter, we are the first company to introduce a cash back guarantee for our customers, designed by our Young People’s Panel. For metered customers, we also offer a Home Check service to help them reduce their water and energy use.

For metered customers, we offer a Home Check service to help them reduce their water and energy use

Covid Assist

In 2020, we worked with our debt advice partners and expert advisers to co-create Covid Assist. The tariff provided temporary support to customers directly impacted financially by the pandemic helping them get back on track, retain a habit of paying and avoid building up unnecessary debt. It also made sure we refer the right customers to our debt advice partners at the right time. Intelligent triaging fast tracked bill discounts of up to 90% to eligible customers for six months after which they could apply for our standard Assist tariff for longer term support.

Cost of living Crisis

Due to the cost of living crisis we have adapted Assist learning from COVID Assist. Designed to make it easier for customers to access lower water bills and giving the debt advice sector longer to carry out a holistic assessment of their ability to pay.

At the first point of contact we will immediately put customers on Assist Level 4 (around 50% bill reduction) Customers will still be asked to seek independent advice.

If they don’t seek advice and complete an application for help (including a standard financial statement) within a year, we will revert them to standard charges. If the assessment shows the customer needs a larger discount, their Assist Level will be adjusted and backdated.



We would like to hear from you if you have any ideas or comments about this strategy or if you want to partner with us.

Please contact:

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Also, visit our Partner Hub which provides information about the support we offer and offers access to resources to help raise awareness:
partnerhub.wessexwater.co.uk





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