

EVERY CUSTOMER MATTERS

*An inclusive
service for all*



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Wessex Water

YTL GROUP



FOR YOU. FOR LIFE.

EVERY CUSTOMER MATTERS

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FOREWORD

It would be difficult to deny that life can be extremely challenging for some people these days and this can lead to real hardship or concern.

So, it's up to those of us providing essential services to take our share of responsibility for helping wherever we can.

While our customers are at the heart of everything we do and we aim to provide the highest levels of service to all, we recognise that there are people who need extra support from us either financially or otherwise.

Every Customer Matters sets out how our service is inclusive for all.

In this document we detail our ethos, the values that inform our strategy, the work we've done in this area to date, and our plans to widen this support over the next five years.

We're proud to work in partnership with a variety of charitable organisations to spread our message and help customers across our region, and we will continue this valuable work for years to come.

We are constantly developing our approach and always looking for new and innovative ways to improve our offering and service for customers in vulnerable circumstances.

Every customer truly does matter and as an essential services provider we aim to lead the way in addressing vulnerability.

Gillian Camm

Senior independent non-executive director



1 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.

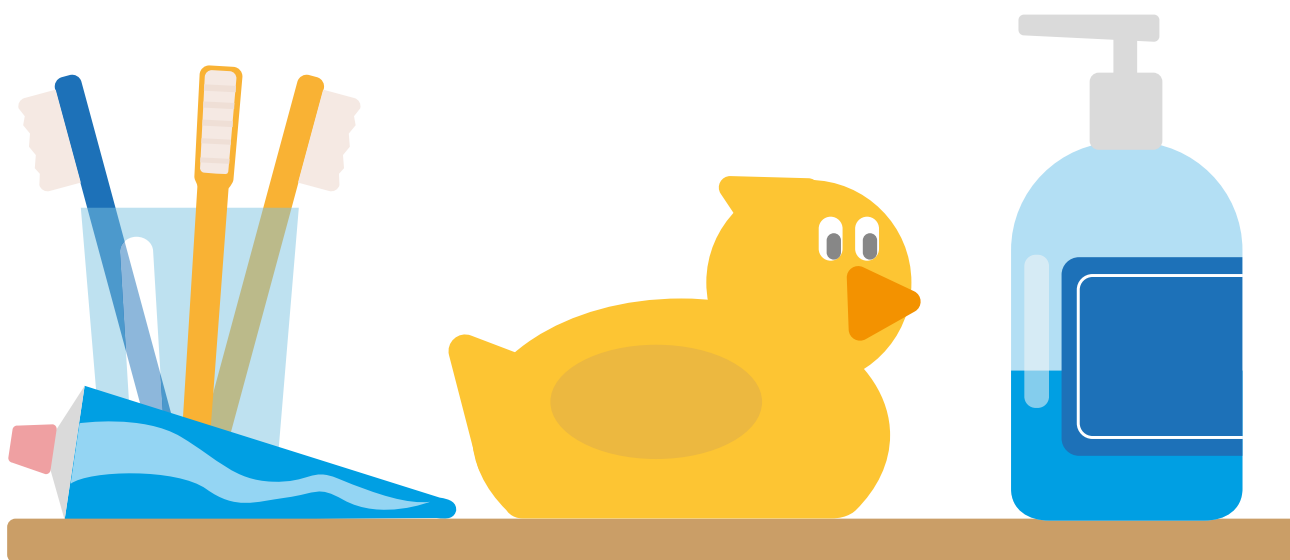
That is why the starting point for our strategy is not to define or categorise vulnerability, but to build a service on the basis that every customer matters, always.

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 combines with a commitment to innovation and communication that ensures our support programmes and initiatives will reach more people than ever before.



2 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

And in terms of financial vulnerability specifically, we:

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

- 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.

3 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.

Financial factors

'Behind on the basics', the latest research from StepChange, shows that 140,000 or two in five of their clients were behind on at least one of their essential household bills in 2017. They estimate that across Great Britain over 3 million people fell behind on their essential household bills in the last 12 months.

The report also highlights that certain groups are particularly at risk of falling into arrears including people with a vulnerability and younger people who are more likely to see a squeeze on incomes, rising living costs and insecure work. 9.3 million people used credit to cover household need, up from 8.8 million in 2016.

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 by 2050. The number of people over the age of 60 is expected to rise to 20 million by 2030. There are also around seven million carers in the UK - that is one in ten people - and the number is rising. Three in five people will be carers at some point in their lives in the UK.

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.

Read how qualitative research helped us to understand our customers' multiple and complex needs and tailor our Priority Services accordingly on page 32.



4 What 'every customer matters' means in practice



4.1 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. 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 something isn't right 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.



Our case study on page 34 describes how our customer care helped a customer in vulnerable circumstances

4.2 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 the 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'.

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:

- Next Generation Text
- 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.

4.3 we actively look 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 and spotting the signs of financial difficulty.

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 employees 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-judgmental listening and appropriate language. They take every opportunity to promote the support we offer and encourage sign up.

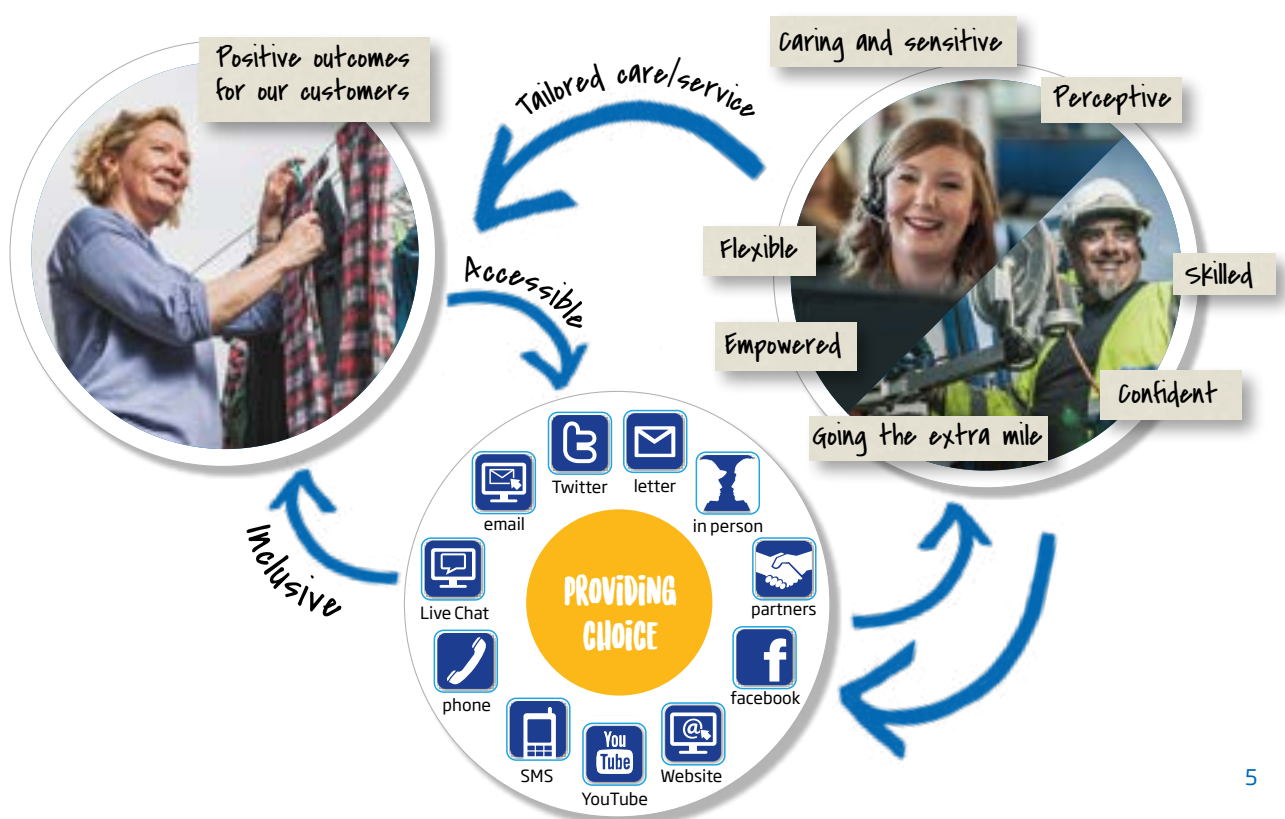
4.4 an inclusive service

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, the Consumer Council for Water
- 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 Louder than Words charter mark from Action on Hearing Loss, 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 43 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.



5 Our ambitious commitments

In 2018, 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:

- 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
- receive at least 2,300 successful applications for TAP each year from our debt advice partners
- increase the numbers on our Priority Services Register from 8,500 in 2018 to over 90,000 by April 2025
- contact customers on our Priority Services Register every two years to check their needs and details are up to date
- continue to hold the British Standard for Inclusive Services (BS 18477)
- continue to hold the Customer Services Excellence award
- 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.

We also aim to:

- double awareness of our affordability support (tailored assistance programme) from 18% to 36%
- double awareness of Priority Services from 16% to 32%
- continue to hold the Louder than Words charter mark from Action on Hearing Loss
- continue to hold the Keep me Posted best practice mark
- 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)
- continue to be a dementia friendly utility and for all current customer-facing staff to be Dementia Friends by the end of 2020
- comply with the Dementia Friendly Utilities Guide, in which we feature.

Monitoring success

We will keep this strategy under review based on what works well and not so well.

We will monitor delivery of our commitments and initiatives and report regularly to our stakeholders on progress. We will seek their input regarding where our focus needs to change or where new initiatives need to be considered.

6 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 17-22), 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.

6.1 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.

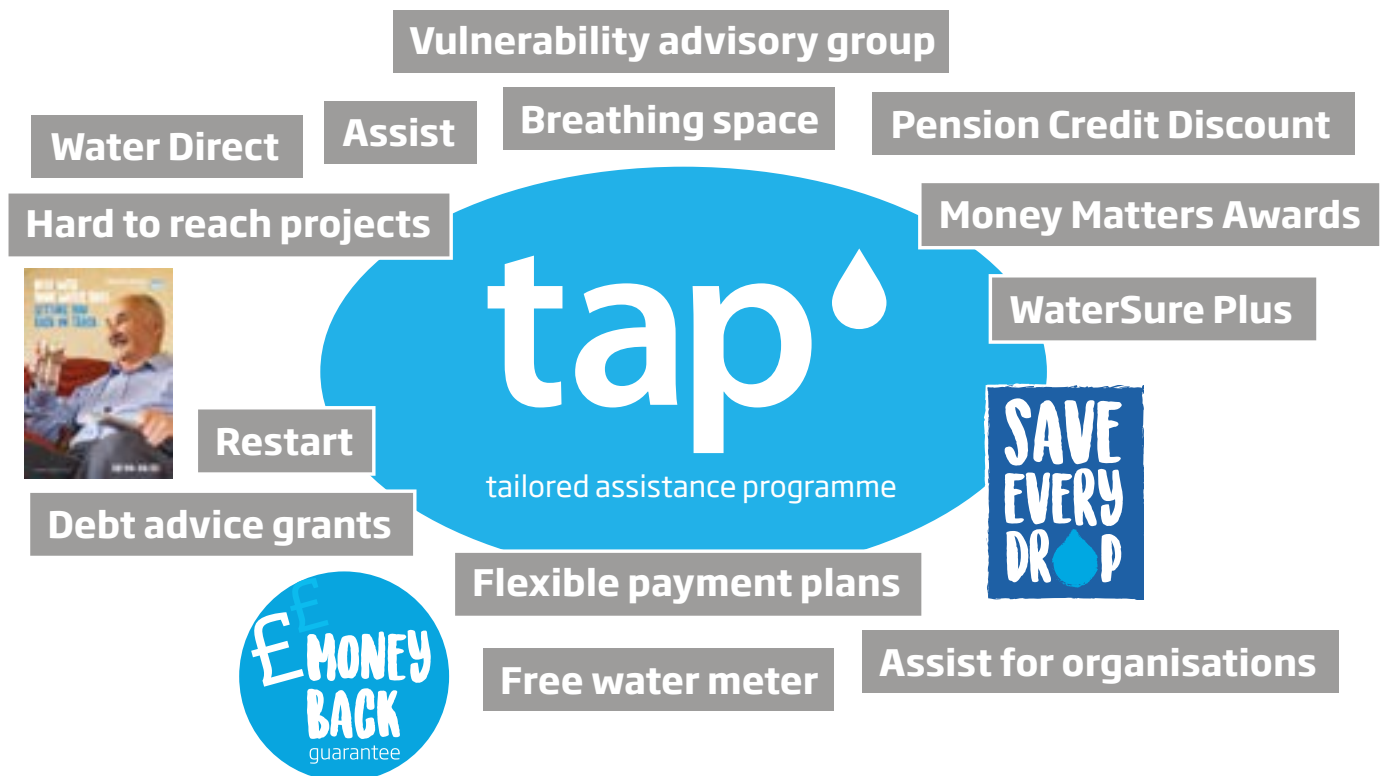
2007 Assist - our first main social tariff and the first in the water industry. Assist has six bands and the customer is placed on the band closest to their ability to pay.

2013 WaterSure Plus - 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 Pension Credit Discount - offering the 'just about managing' up to 20% off their bills.

2018 Assist for organisations - enables not for profit organisations to pass bill discounts on to vulnerable young adults.

We thrive on doing things differently



This is in addition to:

- **Restart** - offers customers help to repay debt and get back on track
- **payment holidays or flexible payment plans** - offers customers breathing space if they need it and is particularly useful for those applying for benefits or waiting for Universal Credit
- **Water Direct**
- **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 35 for the full story of TAP - the water industry's longest standing and most comprehensive affordability support programme.



6.2 Other forms of vulnerability

HEARING IMPAIRMENT/DEAFNESS



There are more than 11 million people in the UK with some form of hearing loss, that's one in six of the population.

More than 70% of hearing aid wearers tell Action on Hearing Loss that having deaf aware staff would encourage them to choose one business or service over another.

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

WE PROMISE TO...

- ensure our customer contact centre staff have deaf awareness training
- ensure our leaflets and other communication are jargon free and written in plain English
- tailor messages in the event of an emergency
- ensure our customer help videos are subtitled
- 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)
- retain the Louder than Words charter mark, which demonstrates our commitment to providing a quality service to those experiencing hearing difficulties.

DEMENTIA(S)/ COGNITIVE IMPAIRMENT

There are 850,000 people with dementia in the UK; 40,000 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.

Through our Dementia Action Alliance plan.

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.



MENTAL HEALTH

One in four people will experience a mental health problem during the course of the 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**
- **continue as an active partner, supporting the local network and attending relevant best practice sharing events**
- **train employees, 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.**



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...

- **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.**

BLIND OR PARTIALLY SIGHTED

There are around one million people in the UK living with sight loss that cannot be corrected with prescription glasses or contact lenses. 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.

PENSIONABLE AGE

More than 13 million people are aged 60 or over in the UK, which means that there are more people aged over 60 than there are under 18. This number is expected to rise to 20 million by 2030.

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 20% on their water bill at their request
- 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 are 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

There are more than 11 million people in the UK with a limiting long-term illness, impairment or disability. The most commonly 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.

DEVELOPMENTAL CONDITIONS

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

DIGITAL EXCLUSION

Around 21% of Britain's population lack the basic digital skills and capabilities required to experience the benefits of the internet. We are dedicated to ensuring that our services are accessible for all our customers, therefore

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
- signpost to a third party such as Barclays Digital Wings if a customer wishes to have digital support
- continue supporting the Keep Me Posted campaign to ensure customers are given the choice in how they receive their bills and statements.

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.

We also understand that around 5.1 million adults in the UK have literacy levels at or below those expected of an 11-year-old.



CHRONIC/SERIOUS ILLNESS

We are here to support our customers who have short and long-term 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.



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.

PROTECTING AGAINST BOGUS CALLERS

Raising awareness of bogus callers and the crimes they commit is something that is important to us. We have put a number of 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.

SPEECH DIFFICULTIES

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

WE PROMISE TO...

- **make our services accessible via many different channels including:**
 - Live Chat
 - emails/letters
 - social media
 - Next Generation Text
 - nominated point of contact.

Our partner surveys and workshops have helped identify innovative ways we can raise awareness of our support and increase the diversity of our partners. Read more on page 34.

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 POA 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.**

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 through local resilience forums to help identify customers in vulnerable circumstances.

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.



7 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 of these services.

In 2013, working with our expert Affordability Advisory Group, now widened to the Vulnerability Advisory Group, we set up four workstreams to help us meet that goal. In this section we describe what has been achieved to date, and our plans for expanding and evolving these workstreams from September 2018 to 2025.

1
using data wisely
 this helps us assess the effectiveness and uptake of our support and identify and target activity proactively and effectively

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

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

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



In order 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 and

to identify potential improvements. And, 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.

Case studies and further details of our research and workshops are on pages 28 to 34.

Our initiatives to date...

Workstream	Examples of Wessex Water initiatives 2013 to September 2018
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>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 pension credit discount.</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.</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 12 projects, typically outreach services, to reach the hard-to-reach in our most deprived areas. Examples of projects are on page 27.</p> <p>Funding to improve financial capability We provided funding for 33 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. Examples of projects are on page 25 to 26.</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 Western Power Distribution (WPD) and Scottish and Southern Electricity Network (SSEN) to signpost and promote two-way Priority Services online and in other communications. We also developed a pilot referral scheme for Priority Services with SSEN, meaning customers only have to apply once.</p>

Workstream	Examples of Wessex Water initiatives 2013 to September 2018 (continued)
<p>Community engagement</p>	<p>Advice networks We are 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.</p> <p>Stakeholder events We attend 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>Improving the customer journey</p>	<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 of 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 all new staff go through a GEM induction programme.</p> <p>Dementia friendly Our pledge was to become a dementia friendly business by the end of 2020 and we remain on course to achieve this. So far 400 out of our existing 500 directly customer facing staff have been trained and Dementia Friends training is in place for all new starters. We played an active role in developing the Dementia Friendly Utilities Guide (in which Wessex Water features). We 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.</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>

Our initiatives going forward...

Workstream	Wessex Water initiatives to 2025
<p>Using data wisely</p>	<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.</p> <p>Early adopter We will increase the number of customers registered for Priority Services by developing additional local energy data sharing pilots, and by early adoption of national data sharing with energy companies. Customers should only need to tell their water and energy providers once.</p> <p>Identify, tailor, communicate In order 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 (such as the national roll-out of Universal Credit) that have the potential to increase or decrease the vulnerability of our customers and continuously assess their implications for our work.</p> <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. Whether this be information to support the standard financial statement, helping with income smoothing or general money management.</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.</p>
<p>Growing partnerships</p>	<p>Continuing evolution We will continue to learn from and directly involve our partner organisations and stakeholders, including our Vulnerability Advisory Group, 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 and Disability Rights UK, illustrates our support for work in the area of 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 We will evolve 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 of our partners and stakeholders via our e-newsletter <i>Partnerhub Post</i>.</p>

Growing partnerships (continued)

Data sharing

We will establish data sharing with credit reference agencies.

Community project funding

We will continue to fund a variety of hard-to-reach and financial capability (Money Matters) community projects focusing on schemes we have previously funded that are shown to be effective and innovative.

This will include:

- assisting the development of financial capability work by debt advice agencies to prevent the onset or recurrence of debt problems
- ensuring those in the most deprived and hardest to reach areas are aware and can access our support schemes
- working closely with the Money Advice and Pensions Service and national debt advice bodies such as the Money Advice Trust, Stepchange and Citizens Advice
- wherever possible, assessing the impact and sharing learning from our funded projects both locally and nationally so that others may benefit.

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 delivery of debt advice.

Increased partner network

Our network of partners already exceeds 200. 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, 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.

Referral opportunities

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.

Promotional resources

Our aim is to develop even more innovative, free and bespoke promotional resources for partners. As just one example, we are working with foodbanks to print affordability messages on food bags.

In-home emergency service

We will explore partnerships with 'red pull cord' providers with the aim of offering a single in-home emergency service for our Priority Services customers. Any customer in need of help only needs to speak to one person to get that help.

Accredited agency

We will develop an accredited agency scheme with our debt advice partners allowing fast track applications for those submitting the highest quality applications to TAP.

Joint projects

So as 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.

Shared Utility Events

In May 2019 we hosted a shared utility event with energy distributor SSEN. Over 50 people attended the event from a range of organisations. We raised awareness of the support we offer under Priority Services and asked organisations to commit to taking positive action. We aim to replicate this with the other energy distributor in our region WPD and aim to make this an annual event.

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, Help and advice across Somerset, Somerset advice network, 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 Service publication 'Working collaboratively with debt advice agencies: a strategic toolkit for creditors'.</p> <p>Build on distinction Achieve Service Mark from the Institute of Customer Services across all customer facing departments. This will build on the distinction currently held for our contact centre.</p> <p>Post-event research Continuous post-event research with customers – particularly those on Priority Services – gives us invaluable feedback on their experience of billing and operational contact, which we can put to use in the continuous improvement programme that is overseen by our Customer Experience Group.</p> <p>Journey mapping We will undertake customer journey reviews involving staff who own large parts of those customer journeys. This will include metering for example and how we can better spot and fast-track customers onto WaterSure Plus as part of the meter option or compulsory metering journey. We analyse and map the customer journey associated with a range of our Priority Services in order to continuously improve the experience, reduce customer effort and improve satisfaction. Any improvements to the registration process, communication and service delivery feed into our continuous improvement programme overseen by our senior Customer Experience Group. Areas of focus in the future will include:</p> <ul style="list-style-type: none"> • access and registration (eg, 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>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>Warm welcome We will introduce a warm welcome to Priority Services for the customers who register.</p> <p>Warm voices In order 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>

Workstream	Wessex Water initiatives to 2025 (continued)
<p>Improving the customer journey (continued)</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 e learn modules and information videos and continue to run our in-house vulnerability roadshows.</p> <p>Dementia friendly We already have a Dementia Alliance Action Plan and this will remain in place. Our targets are: to have 2,000 staff trained as Dementia Friends by 2020; for all newly-recruited customer-facing staff to be Dementia Friends; for all Wessex Water sites with public access to be dementia friendly with dementia-friendly signs.</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> <p>Smart conversations Conversational platforms such as Amazon Alexa are an opportunity for us to develop support for Priority Services customers.</p> <p>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.</p> <p>Vulnerability Experts We will introduce Vulnerability Experts across all customer facing areas of our business who will 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> <p>Bi Annual Check in We will contact customers on our Priority service register every two years to check their needs and details are up to date.</p>

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

You can read a number of case studies that further illustrate projects we've undertaken to progress our four workstreams on page 28.

8 The importance of our 'growing partnerships' workstream

8.1 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 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 200 partners and we work with them in whatever way they wish.

8.2 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 Bureau 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 of our support schemes.

Partners have played an integral part in the co-design of TAP and this wider strategy.



Our innovative Partner Hub helps drive digital engagement. Read more on page 29

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.

Funding debt advice partners

Since 2005, we have been funding debt advice partners who complete a financial budget and refer on to TAP as we recognise we are increasing their footfall. The funding model, developed with Citizens Advice, rewards and incentivises successful applications to TAP.

In addition, we fund community based hard to reach and financial capability projects.

Our total funding is around £365,000 per year.

8.3 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.

To that end we set up our Money Matters scheme in 2013 and, so far, we've funded 43 Money Matters projects aimed at improving financial capability and budgeting skills among a diverse range of customer groups. Here are some examples of projects we have or are currently funding.

Our Money Matters scheme...

Project name	Description	Lead organisation
One Worry Less	Provides support for lone-parent households to improve their financial capability and avoid fuel and water debt, with face-to-face advice and support.	Centre For Sustainable Energy
MoneySmart for Life	Delivering money management workshops to young people aged 16-19 in South Gloucestershire and Stroud College, Filton.	North Bristol Advice Centre
Survive to Thrive Money	Financial capability workshops to prisoners at HMP Leyhill Prison.	Talking Money
Management for Life	Improves the money management skills of people directly affected by homelessness, helping them move forward to independent living.	Hope Housing, Training & Support Ltd
First Steps New Forest	Providing sessions with members of the local Gypsy/Traveller community, providing advice and support regarding financial capability.	First Steps New Forest
Disability Rights	Provision of a disability rights adviser, to offer advice and signposting to benefits that may be available to members who are all affected by severe mental health issues.	Cherry Tree Nursery
Money Made Easy	A series of workshops to help adults with learning disabilities understand personal finances and avoid debt.	People First Dorset
Budget Coaches	To deliver budget coach appointments to clients who have gone through the group's debt advice process and need assistance in managing their weekly/monthly/annual budget.	Citizens Advice Bournemouth
From stock pot to money pot	Teaching low income families from a deprived social housing area to learn how to cook healthy meals from scratch for their whole family on a budget using a stock pot or slow cooker.	Our Way Our Say
Money saving with IT	Weekly money saving IT lessons were given to members of the public free of charge.	North Bristol Advice centre
CAP courses	The delivery of several Christians Against Poverty money management courses that cover budgeting and financial capability tips.	Christians Against Poverty
Somali Community Project	Delivery of sessions for the Somalian community in Bristol to help them understand utility bills and the help on offer. This was provided in both English and Somalian.	CSE
Financial capability co-ordinator	Funding for a part time co-ordinator to increase applications and appointment slots for clients needing financial capability help in the Taunton area.	Taunton Citizens Advice
Money and Mental Health	Funding for delivery of 10 financial capability sessions for people living with severe mental health conditions.	Wiltshire Mind
Quids In	Production of self-help materials for families on budgeting and money management.	Quids in Bristol
Drip, Drip, Drip	Educational resource for children in schools about money management and the value of money all based around water.	PFEG
Training for Trainers	Sessions for support workers to develop skills and knowledge in financial capability.	Citizens Advice North Somerset
ReAction Money Management	Money management sessions for 200 young people (16-25yr olds) in the Glastonbury and Somerset area.	Volunteer network
Help for carers	Financial capability sessions for young carers in the Sedgemoor area.	Citizens Advice Sedgemoor
Money Management sessions	Financial capability sessions for young adults in rural parts of Somerset.	Somerset Rural Youth
Prison Project Work	Money management sessions to help more than 50 female prisoners on the mother and baby unit.	Talking Money
Increasing financial capability	Somali speaking advisors visiting relevant groups, helping with money related issues including understanding their bills and how to pay.	St Pauls Advice Centre

Project name	Description	Lead organisation
Children's voices- changing voices	Tutor led sessions in local schools on budgeting and money management, including activities for the children on going to the supermarket and working out food budgets. Over 400 children to attend these sessions.	Mendip Citizens Advice
One to One sessions	One to one sessions for residents in highly deprived areas to look at personalised financial capability help.	South Somerset Citizens Advice
Money matters - young people	Working with the Princes' Trust courses on money management to young adults.	Citizens Advice Taunton
One less worry	Providing support for lone parent households by running sessions at schools after the children have been dropped off.	Centre for Sustainable Energy
Waterworks	Working with Age UK in South Gloucestershire to provide money management advice to isolated older people.	Citizens Advice South Gloucestershire
Schools project	Providing financial capability sessions for school leavers in the Bournemouth area.	Faithworks Wessex
More than food	Providing training for frontline food bank workers to be able to offer budgeting advice to their clients.	East Bristol foodbank
Managing Money	Delivering six-week money management courses for both young people and adults.	Phoenix Social Enterprise
Bristol Matters	Theatre production themed around dangers of debt and loan sharks.	ACTA
Money Wise	Embedding financial education into safety courses at their mock village visitors centre	Safewise
Smart Money	Providing financial literacy sessions along with savings club for primary school students.	Oasis Community Hub North Bristol

More recently we have transferred the administration of our schemes to the well-established Quartet Community Foundation which has helped us improve the quality of the applications and reach a greater number of community-based organisations.

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

8.4 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. So far, we have funded 21 projects aimed at raising awareness and increasing take-up of assistance among our hardest to reach customers.

We actively encourage groups to test new and innovative approaches, with no penalty for failure, as this is about identifying solutions that work. We share the evaluation of these projects so that effective and innovative models can be rolled out by others. Examples of hard to reach projects we have or are currently funding include:

Hard to reach projects...

Project name	Description	Lead organisation
Water Affordability on tour	A touring programme of community promotions to take place within existing groups, clubs, pubs and community events in the most deprived wards of Yeovil and Chard in South Somerset.	Citizens Advice South Somerset
Wessex Water Guru	Increasing awareness of Wessex Water's schemes in the most deprived areas of Bournemouth and Poole.	Citizens Advice Bournemouth and Poole
Can we ASSIST you?	Increasing awareness and uptake of Wessex Water's affordability schemes. Activities include advertising, leaflet drops, pop-up stands and presentations, all the while liaising with other organisations.	Yeovil Family Church
Healthier Finances	Identifying households who would be eligible for TAP in the West Somerset area.	West Somerset Advice
Open Doors to Water and Energy	Engaging and supporting low income customers in Somerset, specifically Bridgwater and Weston-super-Mare through a targeted door knocking exercise.	CSE
Take one for a friend	Distribution of leaflets at local shopping areas in Bedminster, Broadwalk and Stockwood and around schools in the area.	Citizens Advice Bristol and South Bristol Advice Centre
Income Generation	The idea of having a 'warm and welcoming home in winter' is being used as a stepping off point for engaging people with this project. The events include a '10-Minute Utility Saving Check'.	Citizens Advice Wiltshire
Water Matters	Delivery of a programme of events to be held in local deprived areas. Awareness events run in parent and toddler groups, schools and libraries.	Talking Money
Wessex Water Outreach	Recruitment of a dedicated Wessex Water case worker who will see all clients who have water debt/affordability issues and complete applications for them.	Citizens Advice Purbeck
Rossmore Outreach Project	A weekly drop-in session for residents of the Rossmore estate which has high deprivation scores. Service will run for a year.	Citizens Advice Poole
Supporting people through water poverty	Six pop up stands in job centres, local libraries and town centres to raise awareness of TAP. Training given to front line workers to increase the rate of referrals to Citizens Advice.	Citizens Advice Bournemouth
Financial capability officer	Using direct resource to increase appointment slots for clients who are struggling to afford their water bills.	Citizens Advice Wiltshire
Foodbank Support	Building in resource at weekly foodbank to review client's situations and help with their bills.	Bristol North West Foodbank
Bridport Food and Water	Making referral assessments for clients of foodbank to be accepted for longer term help.	Citizen's Advice Bridport
Cuppa and Advice	Providing time in a confidential space to have a cup of tea and discussion with advisers in foodbanks about a wide array of issues.	Citizens advice North Somerset
Fed and Watered	Linking the provision of a food parcel to providing an holistic approach to people's financial circumstances.	Citizens advice Sedgemoor
Building Links	Posting caseworker in local foodbanks to promote help with water bills and carry out face to face appointments.	Citizens Advice Weymouth and Portland
Water Champion	Placing of volunteers acting as water champions in two local foodbanks raising awareness of affordability support.	North Bristol Advice Centre
Foodbank Support	General advice sessions being run in two foodbanks and training of their staff to identify clients who require help with water bills.	South Bristol Advice Services
Money Saving Buddy	Top tips postcard for money saving added to food parcels and details of how to reach Money Saving Buddy in the local foodbanks	Citizens Advice South Somerset
Head Above Water	Digital vouchers for debt advice appointments provided for all clients visiting foodbank to receive support with their bills.	Citizens Advice Taunton

9 A measure of our success

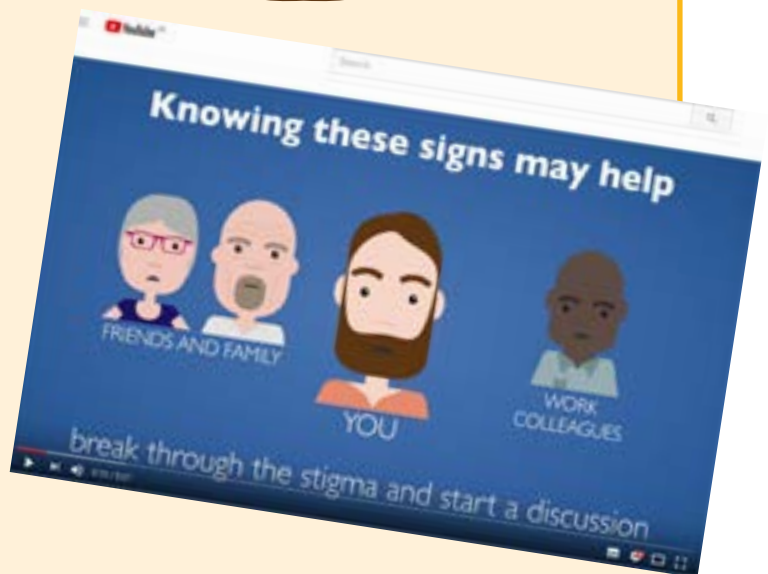
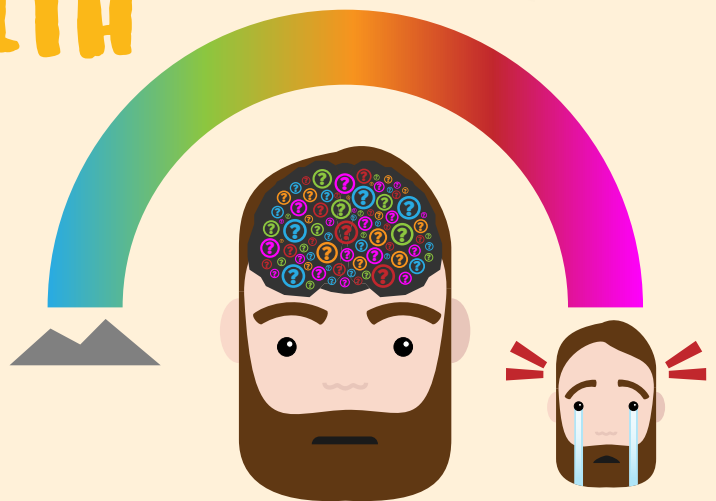
This next section gives you some more detail - see our case studies...

CASE STUDY

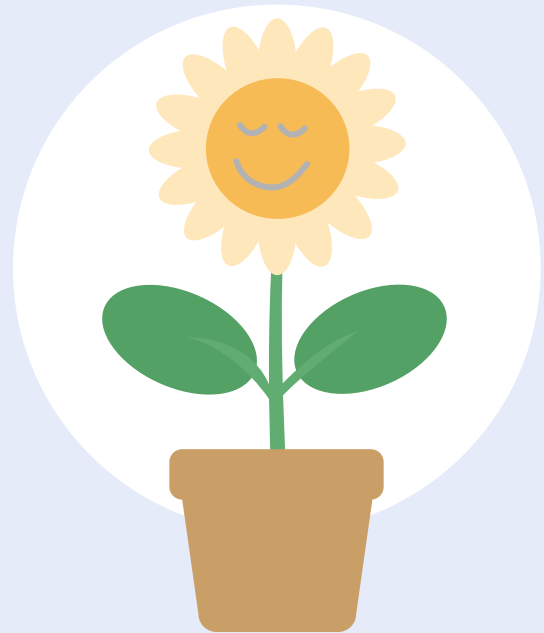
MENTAL HEALTH TRAINING

We worked with Wiltshire Mind to develop an engaging and bespoke mental health training package delivered to all customer facing staff either via face to face classroom style training or by e-learning.

We also published a version of our mental health training video online and on social media to raise awareness of this very important topic. The animation was based on drawings done by people with mental ill health.



GROWING PARTNERSHIPS



We launched our innovative digital Partner Hub in April 2018 as part of our drive to improve two-way digital engagement, increase opportunities for self-serve and overall better serve our growing number of partners. The Hub has been co-created with our partners and tested for its suitability. Feedback from partners and our stakeholders is being used to develop additional content and functionality.

The Hub offers our partners:

- the ability to order a range of free standard or bespoke resources to raise awareness of our customer support schemes
- information on all our support schemes with links to online application forms
- news bulletins and newsletters
- information on our funded community projects including evaluation and learning and online application for funding
- updates and details for community events
- booking service for Wessex Water staff attendance at events and free training.
- In April 2019 we launched 'The PartnerHub Post' our quarterly e-newsletter for our partners reaching over 200 partners every quarter and encouraging traffic back into our Partnerhub.
- We have also moved our debt advice funding applications and quarterly reporting online.



USING DATA WISELY

As part of a joint initiative Wessex Water and Western Power Distribution (WPD) worked with Wellington Medical Centre, the Centre for Sustainable Energy (CSE) and Taunton Deane Borough Council to reach and support vulnerable households suffering the health impacts of a cold home.

Priority Services customers in that area, offering face-to-face or telephone advice and support such as energy crisis packs, energy saving, water saving and benefits advice. This initiative has allowed both Wessex Water and WPD to target information to key individuals without needing to go through data sharing requirements.

Customers were selected by matching health data from the medical practice and household energy performance data from CSE. We promoted the scheme to our existing

CASE STUDY

COMMUNITY ENGAGEMENT

We've been working with a range of foodbanks across our region, including the Trussell Trust, to support some of our poorest families.

We train their volunteers so they know what is available to their clients from TAP and can encourage them to apply. We also include promotional flyers for TAP inside foodbags along with water bottles and we've even produced some foodbags with TAP messaging.

Wessex Water staff have enjoyed going along and packing and distributing food parcels and we've agreed to save empty boxes in our Operations Centre for foodbanks to use.

And it has made a difference. A single mum who visited the Melksham foodbank received one of our flyers, got in touch and is now on TAP, which has been a great relief to her and her family.

The foodbank in Bradford on Avon is co-located with Hope Debt Advice who we fund. One of the foodbank volunteers received debt advice from Hope and was put on to our Assist tariff. He now volunteers at the foodbank to give something back to the community.



USING DEPRIVATION DATA

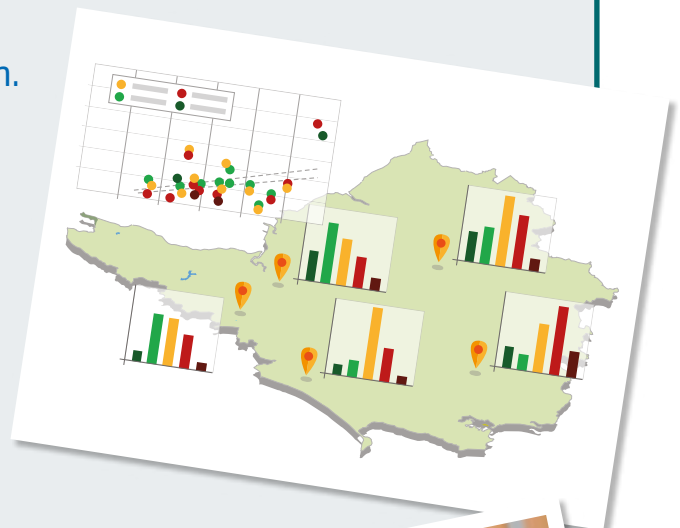
Since 2015 we have been performing econometric analysis to model our social tariff uptake relative to indices of multiple deprivation, which is the most detailed available dataset of deprivation for our region.

We have used this to understand which geographical areas are performing better or worse relative to their deprivation. We can understand the location of the current frontier debt advice agency in our region, learn from their best practice, and encourage and support our worse performing partners to improve.

When we share the data with our partners we can show them which postcodes are lacking uptake of social tariffs relative to their deprivation. We can provide promotional materials or support community engagement in these harder to reach areas.

Using data at all levels and working with our partners has led to the funding of a number of Hard to Reach projects.

We complete annual updates to identify trends and how we're improving towards our targets and to further learn where projects have provided benefits or failed to meet expectations.



We thrive on doing things differently

QUALITATIVE RESEARCH CO-CREATION WITH OUR CUSTOMERS

Customers often have multiple and complex needs. 

MEET SARAH



CHRONIC ILLNESS	Sarah has been suffering from Spondylosis for many years triggering a number of other risk factors.
MENTAL ILLNESS	She suffered a mental breakdown a few years ago but still feels the effects of depression and anxiety in her life today.
LOW INCOME	Sarah doesn't work. She lives alone in a one bedroom council flat in Yeovil.
TRANSIENT / IN CRISIS	Sarah is divorced. She also lost her brother which was part of her breakdown. Battling both her mental and physical health is an on-going battle.

"Because of my illness I'm not always in control of my money so if I miss a payment it's good if they (companies) understand and don't put pressure on me."

"Mental health makes you very vulnerable to people."

Customers expect high quality priority customer service and are pleased to hear the depth and breadth of support available through Priority Services, as well as peace of mind it offers. Many are not aware of the services available to them and need encouragement to get in touch.

Customers always expect us to keep their needs up to date and be proactive in the offer of services through our own communications or via trusted third parties. We should make sure all communications are easy to understand and available in alternative non-digital formats. Customers want us to use 'warm voice' call centres as pressing 1,2,3 can cause confusion and distress.

For those with difficulty paying, they expect alternative payment options and understanding over late or missed payments.

When there are service interruptions customers expect priority contact and support.

Customers suggested a number of ways we can build awareness of Priority Services, maximise the touchpoints with customers, enhance the services provided, improve communication, make better use of data and grow new partnerships.

All recommendations on product, delivery and raising awareness have fed into this strategy.

MEET JOHN



TRANSIENT

John's wife died 3 weeks ago. She was disabled and required round the clock care - which he provided. His sister also died just this week.

CARER

As a primary carer he has been largely housebound and constantly anxious about his wife.

MOBILITY IMPAIRED

While he is fit and active, he has a spinal condition and he is unable to maintain the house as he did - including issues like reading hard-to-access meters.

NO DIGITAL ACCESS

He does not use the internet or mobile phone. His wife managed most admin and communications including bills etc. so he is feeling very worried about managing this now.

"[Re boiler service] I had in pleasr with them to come out before the winter - I couldn't bear the thought it could break down with my wife..."

"I don't know about this [PS]. I expect my wife sorted that out."



SURVEY AND WORKSHOPS

CO-CREATION WITH OUR CUSTOMERS

The online survey was overwhelmingly positive with, on average, 95% of our partners happy with the way we work with them, including accessibility of our staff and our offering for customers.



All ideas from the co-creation workshops around improving communication, growing promotional opportunities, increasing diversity of partners and improving the application process, have fed directly into this strategy. Members of the Wessex Water Partnership attended the sessions.



A Warm voice

A Wessex Water customer in her 20s posted on an online forum about her experience with debt.

"I've been in debt since I was 18, and it's got well out of control. I got myself into around £10-12,000 worth of debt, and I'm really quite ashamed.

"I'm now 29. I can't go on living this way. I'd love to buy my own house one day, and be able to save a decent retirement fund. Now I've looked at the bigger picture,

and got some fantastic advice and ideas from wonderful people. They're so lovely, I spoke to three different people, and I didn't feel I was being judged.

"My anxiety levels were actually pretty low. When I was on the phone to the water company I felt quite comfortable. The lady was so lovely about it all. My plan was 'debt free by 39' - but it looks like it's going to be 'debt free by just after 30' - I don't think I've ever felt so happy!"

10 The success of TAP

CASE STUDY

OUR FIRST SOCIAL TARIFF

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 £220, while these customers contribute, on average, £50 more than they did before, which is more than the cost of administering the tariff.

WATERSURE PLUS

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.

PENSION CREDIT DISCOUNT

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 £90.

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.

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 90% continuing to engage and pay their ongoing water charges.

SHORT-TERM FLEXIBILITY AND WATER DIRECT

For those who just need a short-term solution we have a range of flexible payment plans or the offer of breathing space. 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.



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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