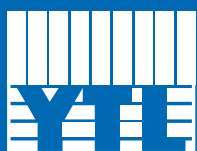


*An inclusive  
service for all*

# Every Customer Matters

Our strategy  
and performance

*Updated September 2021*



**Wessex Water**  
YTL GROUP

FOR YOU. FOR LIFE.

# Every customer matters

## Contents

Our ethos: every customer matters	2
The values that inform our vulnerability strategy	3
Future context	3
What 'every customer matters' means in practice	4
Our ambitious commitments	6
Priority Services and tailored assistance programme (TAP): our promises	7
Four workstreams to proactively raise awareness and uptake	16
The importance of our 'growing partnerships' workstream	23
A measure of our success	28
The success of TAP	35

## Foreword

The last 18 months have been dominated by the Covid-19 pandemic and the significant impact it has had on everyone's lives.

As an essential services provider, it's been more important than ever for Wessex Water to support its customers during these challenging times particularly those across our region who are more vulnerable.

Our teams have showed great resilience and fortitude to ensure our day-to-day services were unaffected by the pandemic and we have adapted the extra support we give to customers - in reaching those who have been shielding or impacted financially.

We have been doing more to promote and encourage customers to sign up to Priority Services and provided a rebate for NHS workers on water meters who were washing their uniforms more often and using more water.

We also launched Covid Assist to fast-track bill reductions to customers who are struggling financially directly due to the pandemic. We know it will take time for these customers to get back on their feet, so this will remain in place for the foreseeable future.

We continue to be proud to work in partnership with a variety of charitable organisations to design our support and spread our message, and we will continue to grow our partnerships in the years to come.

Our aim is to constantly look for new and innovative ways to uphold our values and ensure that our customers receive the services and support they need when in vulnerable circumstances.

This document, Every Customer Matters, was first published in 2018 and is updated annually. It sets out how our service is accessible and inclusive for all. In it we share 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 four years.

**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.

Since March 2020 when Covid-19 led to the first lockdown, we've all felt vulnerable at times.

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.



Help is provided for those customers who are worried about being able to pay their water bill due to Covid-19.

*"Wessex Water has continued to demonstrate its commitment to providing excellent service for all its customers and to helping those in vulnerable circumstances through 2021/22. We particularly recognise and welcome the additional support it has given throughout the COVID pandemic with some industry leading initiatives, and its work with other organisations. The company made a valuable contribution to CCW's recent review of affordability in the water industry, and in helping to share best practice to benefit consumers."*

**Michael Barnes**  
CCW

# 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.

The pandemic has had a huge impact on everyone, particularly the most vulnerable in our communities and we don't yet know the long terms effects on both the nation's health and finances.

## Financial factors

In their latest report 'The coming storm' Citizens Advice show that people are going to struggle even more with the Job Retention Scheme and £20 a week uplift to Universal Credit both coming to an end. This means that around 75% of their clients won't be able to cover their essential outgoings. Citizens Advice also commented in 'Life through lockdown' that the young, in precarious jobs, people of colour or private renters are more likely to have struggled as a result of the crisis and will continue

to need support as their future seems uncertain.

During 2020-21 StepChange stated that they had seen a rise in clients in full time employment. Around 1 in 5 of their clients cite 'lack of control' over finances as their reason for debt, saying that the Covid-19 pandemic was a major factor.

## 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.

**Support is available for customers who find themselves in need of a helping hand financially due to Covid-19. Read about Covid Assist on page 31.**



# What 'every customer matters' means in practice



**GEM**  
GOING THE EXTRA MILE

## 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 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.



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

## 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.

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

We've also introduced Vulnerability Experts across the business. These experts are our ambassadors for our vulnerability strategy and disseminate key information throughout their teams. They are given specialist training to support their colleagues with difficult situations. We share best practice with experts to help improve knowledge around the business.

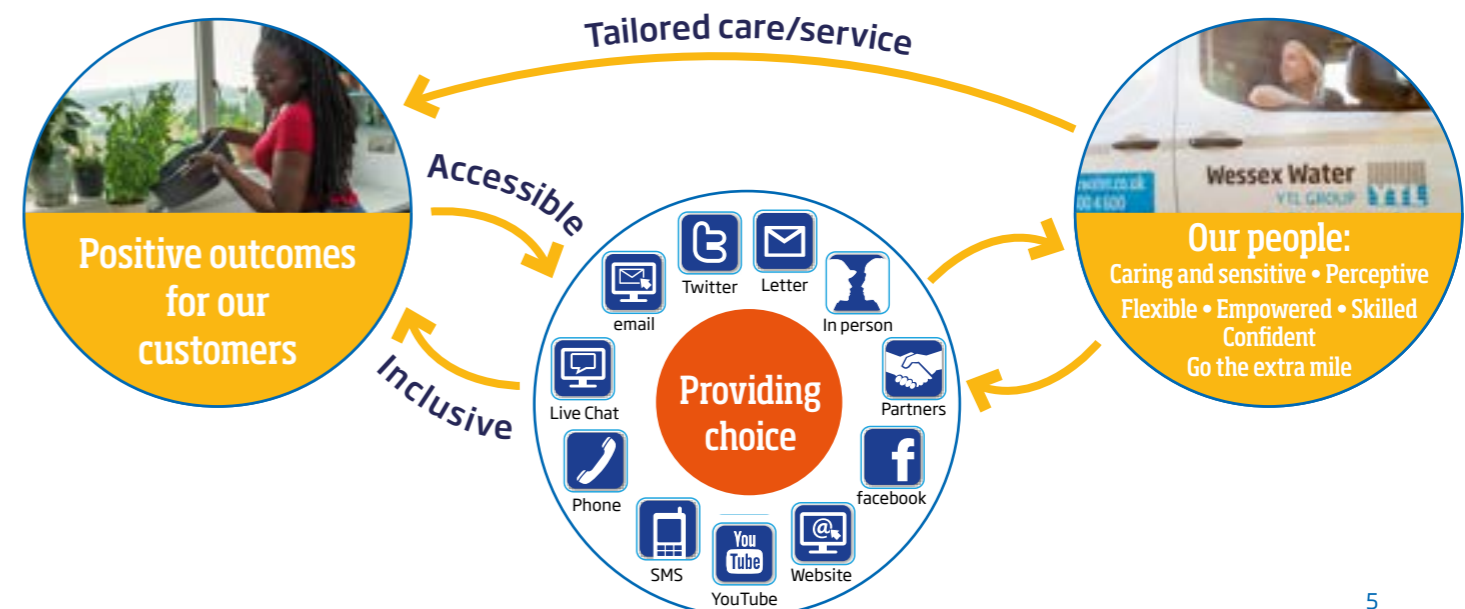
## An inclusive service

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 Louder than Words charter mark from RNID, 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.



# 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 2021
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	46,493 customers on social tariffs. 6,905 customers on wider TAP schemes.*
Receive at least 2,300 successful applications for TAP each year from our debt advice partners	2,228 successful applications in 2019-20 reducing to 1,614 in 2020-21. Our debt advice partners have been working at lower capacity during Covid.*
Increase the numbers on our Priority Services Register from 8,500 in 2018 to over 90,000 by April 2025	30,932 households registered*
Contact customers on our Priority Services Register every two years to check their needs and details are up to date.	In 2020-21 we attempted to contact 47.3% of customers on our register. Our target was 45%.*
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 2021
Double awareness of our affordability support (tailored assistance programme) from 18% to 36%	Research shows that 33% of bill payers are aware
Double awareness of Priority Services from 16% to 32%	Research shows that 43% of bill payers are aware
Continue to hold the Louder than Words charter mark from Action on Hearing Loss	Maintained
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	2,000 staff have become Dementia Friends
Comply with the Dementia Friendly Utilities Guide, in which we feature	Comply

## \*Monitoring success

We aim to review this strategy regularly up to 2025, 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 2020-21 and Annual Review; [wessexwater.co.uk/corporate/strategy-and-reports/performance/annual-results-2021](https://www.wessexwater.co.uk/corporate/strategy-and-reports/performance/annual-results-2021)

# 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.

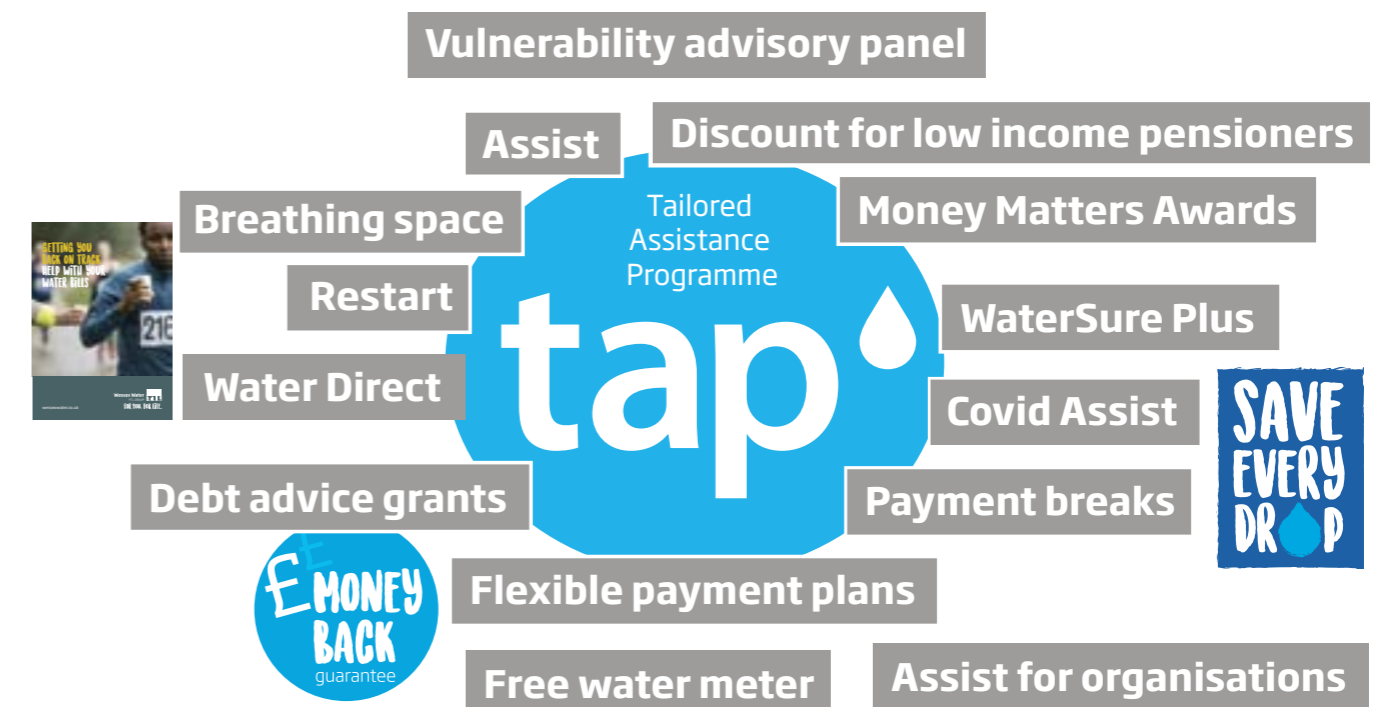
## Financial vulnerability

### 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 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.



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

## This is in addition to:

- **Restart** - offers customers help to repay debt and get back on track
- **payment breaks 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.*

## 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.

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**
- **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)**
- **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; 42000 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 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
- speak to a nominated contact on behalf of the customer.

## 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 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

## 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 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 £60 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 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
- provide carrying aids for the bottle water we may deliver.

## 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

## Developmental conditions

There are around 700000 people on the autism spectrum in the UK. This may affect a person's ability to communicate, interact with other people and cope with changes 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.

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.

### 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 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.

## 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
- deliver free bottled water during emergencies or planned work if the customer informs us that they have mobility issues.



## 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
  - 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.

## Bereavement

We understand how 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.

### 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.

## 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 in the customers environment and treat them sensitively
- make the customer is 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 to support these customers.

# 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 of these services.

In 2013, working with our Vulnerability Advisory Panel (previously our Affordability Advisory Group), 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 through to 2025.

<p><b>1</b> <b>Using data wisely</b> this helps us assess the effectiveness and uptake of our support and identify and target activity proactively and effectively</p>	<p><b>2</b> <b>Growing partnerships</b> 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><b>3</b> <b>Community engagement</b> 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><b>4</b> <b>Improving the customer journey</b> 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>
--	--	--	--



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.

Case studies are on pages 28 to 35.

## Our initiatives to date...

Workstream	Examples of Wessex Water initiatives from 2013 to September 2021
<p><b>Using data wisely</b></p>	<p><b>Targeted activity</b> 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><b>Joint mailshot</b> 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><b>Joint working</b> 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><b>Discount for low income pensioners (originally Pension credit discount)</b> 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><b>Growing partnerships</b></p>	<p><b>Joint publicity</b> 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><b>Bespoke guide</b> We created a bespoke guide for our partners so that they could signpost and refer people to our services.</p> <p><b>Incentivising applications to TAP</b> 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><b>Funding to engage the hard to reach</b> We provided funding for 27 projects, typically outreach services, to reach the hard-to-reach in our most deprived areas. Examples of projects are on page 27.</p> <p><b>Funding to improve financial capability</b> 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><b>Easy applications</b> 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><b>Registering once</b> 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.</p> <p><b>Accredited agency</b> 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><b>Joint projects</b> In March 2021 we hosted a virtual event with energy distributor Western Power Distribution (WPD), with over 30 attendees from a range of organisations (this replicated our event in 2019 with Scottish and Southern Electricity Network (SSEN)). We raised awareness of the support we offer under Priority Services and asked organisations to pledge to do something different to promote the scheme.</p>

Workstream	Examples of Wessex Water initiatives from 2013 to September 2021 (continued)
<b>Community engagement</b>	<p><b>Advice networks</b> 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><b>Stakeholder events</b> 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>
<b>Improving the customer journey</b>	<p><b>Breaking down barriers</b> 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><b>Simple application form</b> We improved and simplified our online tailored assistance programme (TAP) application form.</p> <p><b>Specialist training</b> 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><b>Going the extra mile (GEM)</b> 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 all new staff go through a GEM induction programme.</p> <p><b>Dementia friendly</b> 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><b>Help with your bills</b> 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><b>Warm voices</b> 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><b>Easy sign-up</b> 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><b>Vulnerability roadshows</b> 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><b>Vulnerability Experts</b> 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> <p><b>Biannual Check in</b> Introduced contacting customers who are on our Priority service register every two years to check their needs and details are up to date.</p>

## Our initiatives going forward...

Workstream	Wessex Water initiatives to 2025
<b>Using data wisely</b>	<p><b>Evolved data mapping</b> 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><b>Full use of data sharing</b> 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><b>Early adopter</b> 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><b>Identify, tailor, communicate</b> 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><b>Behavioural insights</b> 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><b>Monitoring developments</b> 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> <p><b>Open Banking</b> 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><b>Water Poverty</b> 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>
<b>Growing partnerships</b>	<p><b>Continuing evolution</b> 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><b>National groups</b> 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><b>Improved Partner Hub</b> 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 our partners and stakeholders via our e-newsletter <i>Partnerhub Post</i>.</p>

Workstream	Wessex Water initiatives to 2025 (continued)
<b>Growing partnerships</b> (continued)	<p><b>Data sharing</b> We will explore data sharing with credit reference agencies.</p> <p><b>Community project funding</b> We will continue to fund a variety of hard-to-reach and financial capability (Money Matters) community projects through the Wessex Water Foundation. Focusing on schemes we have previously funded that are shown to be effective and innovative. This will include:</p> <ul style="list-style-type: none"> <li>• assisting the development of financial capability work by debt advice agencies to prevent the onset or recurrence of debt problems</li> <li>• ensuring those in the most deprived and hardest to reach areas are aware and can access our support schemes</li> <li>• working closely with the Money Advice and Pensions Service and national debt advice bodies such as the Money Advice Trust, StepChange and Citizens Advice</li> <li>• wherever possible, assessing the impact and sharing learning from our funded projects both locally and nationally so that others may benefit.</li> </ul> <p><b>Extended online application</b> 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><b>Increased partner network</b> Our network of partners already exceeds 260. 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.</p> <p><b>Referral opportunities</b> We'll explore and seek out more opportunities to increase the number of referral partners we work with.</p> <p><b>Promotional resources</b> 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.</p> <p><b>In-home emergency service</b> 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.</p> <p><b>Joint projects</b> 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.</p> <p><b>Shared Utility Events</b> In 2022 we will build on the success of previous events and propose a further event with SSEN.</p>

Workstream	Wessex Water initiatives to 2025 (continued)
<b>Community engagement</b>	<p><b>Stakeholder events</b> 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><b>Proactive advice</b> 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><b>Community projects</b> We will support community projects by providing staff volunteers through our Water Force programme.</p>
<b>Improving the customer journey</b>	<p><b>Affordability review pilot</b> 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.</p> <p>A number of pilot projects have been launched to explore the recommendations in more detail. We are leading a pilot to co-design a simple application process that covers all support schemes.</p> <p><b>Gold creditor</b> 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><b>Build on distinction</b> 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, policy team and supply operational team.</p> <p><b>Post-event research</b> 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 use in the continuous improvement programme that is overseen by our Customer Experience Group.</p> <p><b>Journey mapping</b> We will regularly review our customer journeys to make sure they meet the needs of customers who may need extra support.</p> <p>Areas of focus in the future will include:</p> <ul style="list-style-type: none"> <li>• access and registration (single sign up for TAP and Priority Services)</li> <li>• digital opportunities such as providing photographic evidence</li> <li>• communication (general and during events)</li> <li>• the service experienced by customers across all vulnerable circumstances.</li> </ul> <p><b>Continuous review</b> 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><b>Focus groups</b> We will learn directly from our customers by running independent focus groups.</p> <p><b>Warm welcome</b> We will introduce a warm welcome to Priority Services for the customers who register.</p>

Workstream	Wessex Water initiatives to 2025 (continued)
<b>Improving the customer journey</b> (continued)	<p><b>Warm voices</b> 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><b>Filling the gap</b> 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><b>Specialist training</b> 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><b>Dementia friendly</b> We already have a Dementia Alliance Action Plan, and this will remain in place. Now we have achieved our target of 2000 Dementia Friends within the business we aim to build on this by continuing to train all newly recruited customer facing staff and ensure all Wessex Water sites with public access are Dementia Friendly; 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><b>Self-service</b> 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><b>Smart conversations</b> Conversational platforms such as Amazon Alexa are an opportunity for us to develop support for Priority Services customers.</p> <p><b>Innovative touchpoints</b> 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>



*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 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 260 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 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 our support schemes.

Partners have played an integral part in the co-design of TAP, this wider strategy and more recently Covid Assist.



**We work with a variety of partners across our region including many food banks.**

## 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.

### 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 52 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 Somali community in Bristol to help them understand utility bills and the help on offer. This was provided in both English and Somali.	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

In June 2020 the Wessex Water Foundation was launched to help those hit hardest by the Covid-19 crisis. Funding was awarded to groups on the front-line which included charities and foodbanks. From April 2021 the Foundation plans to provide at least half a million pounds of funding every year to support community projects, debt advice and charities dealing with those suffering the consequences of poverty. Page 33 explains more.

## 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 27 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 a 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

## A measure of our success

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

### CASE STUDY

## Wessex Water volunteers supporting the local community



To help during the pandemic, a small group of Wessex Water staff provided a vital service to older residents in Bath.

The lockdown conditions meant that the Age UK B&NES team was unable to run their popular lunch and day clubs for residents. To help, we kept our Operations Centre kitchen running, and our volunteers were out and about every lunchtime safely delivering hot, freshly cooked meals to the Age UK clients.

It meant we could offer this vital support and continue to keep our restaurant team working during this time. In some cases, our volunteers were the only person they got to speak to that day.

Throughout August 2020 the restaurant at the Operations Centre also took part in the Government's 'eat out to help out' scheme.

For every half price lunch ordered on Mondays, Tuesdays and Wednesdays, Wessex Water donated a hot meal to Bath homeless charity Julian House. By the final day of the scheme, we'd donated 421 meals which the restaurant team had cooked and sent to the charity.

### CASE STUDY

## Dementia Safeguarding Scheme

The Dementia Safeguarding Scheme (Herbert Protocol) is a national scheme encouraging carers, family, and friends to provide useful information which can be used in the event of a *vulnerable* person going missing.

A wristband is provided which stores essential electronic information about the wearer, including their name and details of next of kin. The wristband can be scanned by emergency services if the individual is found wandering.

In partnership with Western Power Distribution and Bristol Water, Wessex Water purchased 1,000 wristbands to be distributed within the community.





# Vulnerability Experts

With our ever-growing focus on customers in vulnerable circumstances and continuous review of best practice in this area, we launched our Vulnerability Experts initiative across the business in March 2020.

Our experts receive specialist training in subjects such as dementia, autism, grief, bereavement, and addiction to name but a few. With the knowledge and experience they gain from this training; they serve as a point of contact for the teams in their business area and provide guidance and support for colleagues who may be in contact with or visiting a customer in vulnerable circumstances.

They'll also support with signposting to relevant authorities and organisations where appropriate and work with our Customer Policy team to share feedback and experiences from the front line. This helps us to build on our strategy to support those who may be most vulnerable and shape future training, ensuring our teams get what they need.



## Working in partnership to support customers in vulnerable circumstances

In March 2021 along with Bristol Water and Western Power Distribution we held a virtual partnership event.

The purpose of this virtual event was to:

- provide partners with an overview of our current approach to supporting customers in vulnerable circumstances
- raise awareness of Priority Services in water and energy including how we are working together

- identify opportunities for those organisations attending the event to work with us to support mutual customers.

We had presentations from speakers from all three companies and existing partners and discussions to identify ways in which we can work together to support customers in our region.

# Covid Assist

We wanted to make sure TAP continued to meet our customers' needs during Covid-19 and beyond. Like other water companies we offered extended payment breaks and flexible payment plans but wanted to go further.

Assist, one of our main social tariffs, gives bill discounts of up to 90%. To be eligible, customers normally need to seek holistic debt advice and complete a standard financial statement.

Working with our debt advice partners, expert advisors and colleagues we co-created Covid Assist which fast-tracks bill discounts to customers whose income has been directly affected by the pandemic and find themselves

struggling to pay their water bills for the first time. This could be due to redundancy, being furloughed on reduced income or self-employed but with a loss of earnings.

We use intelligent triaging on our website or in our call centre to identify customers suitable for Covid Assist and if they haven't got back on their feet within 6 months, they can transfer to the standard social tariff.

This initiative helps this group of customers get back on track, retain a habit of paying and avoid building up any unnecessary debt. It also makes sure that customers who really need help from our debt advice partners access it at the right time.

## SUPPORT FOR YOU

Struggling to pay your water bill due to Covid-19?

We could help lower it.

[wessexwater.co.uk/helptopay](https://www.wessexwater.co.uk/helptopay)



# Discount for low-income pensioners

One of our schemes gives low-income pensioners, who just about manage their finances, a discount of 20% on their water bills.

Although numbers have grown steadily, our modelling suggests that a considerable number of pensioners are missing out, and we don't have access to benefits data to allow us to passport the discount automatically.

*"The older feel embarrassed [to ask for help]."*

*"We make meals stretch. We think twice."*

We commissioned research with eligible pensioners who hadn't taken up the discount and several charity partner organisations to understand the barriers and identify ways of improving access to the discount.



After group discussions, we co-created changes to the name, simplified the application process and changed the style and content of our promotional messaging. We're also working with Age UK to encourage take up.

We have been selected to lead a pilot for Defra's Affordability Review. This same co-creation approach is being used to explore a single, simple application process for all support schemes.

*"Even if you have a computer you can go round in circles."*



# Wessex Water Foundation launched to help those in need

People hit hardest by the Covid-19 crisis were first to benefit from the new Wessex Water Foundation, a multi-million-pound initiative launched in June 2020.

A dedicated funding scheme for projects across the Wessex Water region, the Foundation is being run in partnership with the Somerset, Wiltshire, Dorset, and Quartet Community Foundations and is already prioritising those worst affected by the pandemic.

Region-wide emergency funding has already been awarded to groups on the frontline, including charities and foodbanks and as the next stage of support the Wessex Water Recovery Fund opened to help respond to the challenging economic situation.

From April 2021 the Wessex Water Foundation is providing at least half a million pounds of funding every year to support community projects, debt advice and charities dealing with those suffering the consequences of poverty through poor mental and physical health, hunger, housing, or unemployment.

Wessex Water will also continue to support local environmental projects, supporting the ambition to rebuild communities with new green infrastructure.

For 2020 only as a response to the challenges faced by local communities Wessex Water Foundation provided a Recovery Fund that supported local projects strengthening communities following the coronavirus outbreak. This community fund will support local organisations who are looking to respond to the needs of people in their community and wishing to build resilience for the future.

This fund will seek to support a wide range of local rather than national projects across our region, but particular priority will be given to those that are working to:

- support people in financially difficult circumstances
- help build stronger communities
- support the green recovery with new initiatives
- restoring and protecting nature and wildlife for community health and wellbeing



# NHS rebate

At the start of the pandemic, an NHS nurse contacted us concerned because she and her colleagues were being asked to follow strict national guidance on infection prevention and control and wash their uniforms at home at a high temperature of 60°C separately to any other items. This was likely to add financial pressure for NHS workers with water meters.

We felt it was grossly unfair for NHS workers to pay more for their water through no fault of their own given that they were at the very front line of the fight against Covid-19 and concerned it could create an affordability problem for some.

*"It's wonderful a company is finding a different and impactful way of recognising NHS staff during these challenging times, one less thing for us all to think about."*

*"Wessex Water actually gave us a £50 credit as my husband works for the NHS and they obviously have to wash their uniform separately and all of that so that can increase cost and water usage which was very nice of them."*

So, in just two weeks, we co-created and launched a brand-new scheme to give frontline NHS workers on water meters a £50 rebate on their bills. The nurse helped us to design the application process in particular the information we could request to prove eligibility.

14,500 customers, including nurses, doctors, and paramedics, have benefited from this rebate and it has been applauded by the NHS and a variety of regulators and stakeholders.



# The success of TAP

## 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 £240, 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.

## 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.

## 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.

## 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.

## Covid Assist

In 2020, we worked with our debt advice partners and expert advisors to co-create Covid Assist. The tariff provides 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 makes sure we refer the right customers to our debt advice partners at the right time. Intelligent triaging fast tracks bill discounts of up to 90% to eligible customers for six months after which they can apply for our standard Assist tariff for longer term support.

*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:

**Sue Lindsay** - Director of Customer Policy and Engagement  
Wessex Water, Claverton Down, Bath BA2 7WW  
email: [sue.lindsay@wessexwater.co.uk](mailto:sue.lindsay@wessexwater.co.uk)

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](http://partnerhub.wessexwater.co.uk)

# Every Customer Matters





**Wessex Water**  
YTL GROUP

FOR YOU. FOR LIFE.