

APPENDIX

Fast-track Assist

We have launched a new fast-track approach for our main social tariff, Assist. To be eligible a customer must seek independent debt advice and complete a holistic assessment of their finances and ability to pay.

Debt advice agencies are seeing an increase in the demand for their services and an increase in complexity of cases at a time when many are still struggling to get back to normal business operation post Covid. We don't want customers to have a potentially long wait to see an advisor, so we have made it easier and quicker to access the large discounts that Assist can provide.

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

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

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

Data matching with the DWP

We have been lobbying Defra and the DWP to commence data matching with us for many months. We didn't make it into the first tranche of pilot companies, so it has been a frustratingly long process.

However, we have finally signed contracts, agreed a file sharing protocol and will be sending our first data file across to the DWP before Christmas. We will be focussing on our discount for low-income pensioners as eligibility for that scheme is benefits related. If we know that the customer is in receipt of pension credit, we can automatically apply a 20% discount to their bill. This is much easier for pensioners and removes any stigma associated with admitting they need help.

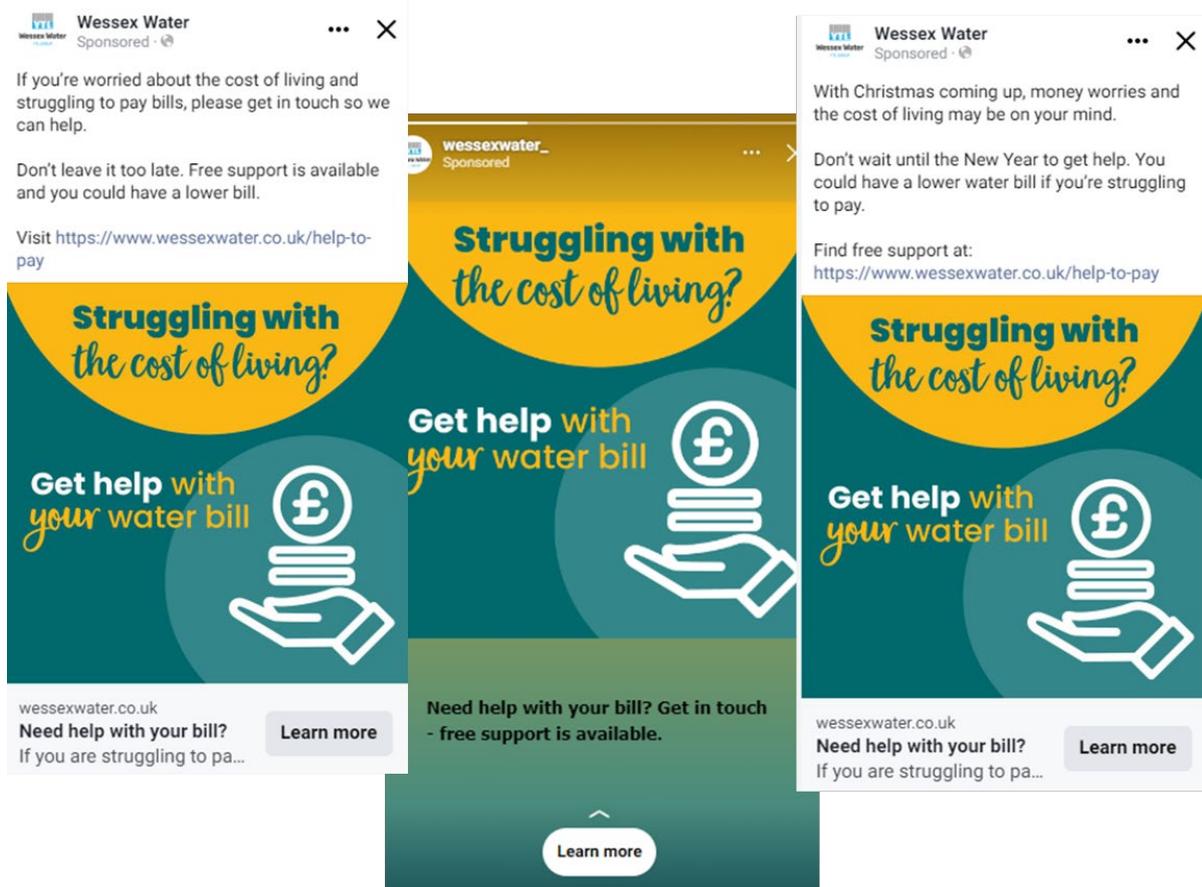
Promotional activities

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

- Increased the messaging on our bills and on our website to highlight next year's expected bill rise, how customers can get help paying their bills and how they can also save water to save money
- Carried out targeted social media messaging across our region using a cost of living/struggling to pay message which have been very successful. For example, messaging between 31 October and 20 November resulted in 119,000 views and more than 6,000 visits to the help to pay section of our website
- Provided promotional flyers to Baby Banks as young families are one of the groups who are struggling most and explored paid for advertising via Mumsnet

- Provided editorial text to social landlords across our region to add to their magazines and newsletters
- Included a double spread cost-of-living article in our own Autumn magazine
- Promoted affordability support to Wessex Water colleagues, their friends and family during Talk Money Week
- Funded some Public Living Rooms in council areas and provided promotional flyers. Public living rooms are safe, warm spaces set up in community centres, church halls and some cafes where hot drinks, phone charging facilities and internet connection are provided for those most in need
- Encouraged and enabled our many partners to promote our schemes through our PartnerHub post
- Attended DWP and other organisations' cost of living events out in the community
- Like other water companies, featured on the money saving expert web page [Struggling with your water bill? You could get up to 90% off from your supplier – here's how to check if you're eligible \(moneysavingexpert.com\)](https://www.moneysavingexpert.com/struggling-with-your-water-bill/)

Examples of social media posts



Building new partnerships

Every Customer Matters, our vulnerability strategy, sets out how we grow our partnerships to raise awareness and increase uptake of our support, both financial and non-financial. More recently we have been working on these initiatives:

- Data sharing with local councils so we can offer help to customers receiving support with their Council Tax. This is now in place with South Gloucestershire Council and

imminent with North Somerset Council and initial conversations have been had with Taunton and Wiltshire Councils. We are also exploring access to other council data such as blue badge holders, recipients of free school meals to help us identify where to target our engagement

- Working with local councils to support care leavers under 25 years old paying bills for the first time, potentially automatically applying an Assist tariff to their water bills
- Working with our two energy DNOs and Bristol Water to co-fund a project with the Royal Association for the Deaf (RAD). RAD will be signposting or registering customers in our region for Priority Services and/or affordability support through promotional literature, social media, community outreach events and home visits. They are also producing unique videos using sign language for us to add to our website and use on social media posts
- Running a large pilot with Money Wellness who offer free confidential debt advice, budgeting tips and tools and access to financial wellbeing counselling. We are directly referring our customers to them for debt advice through a web portal as an alternative to the arrangement we have in place with StepChange.

Simplifying the application process

Following publication of the independent water affordability review, CCW asked us to undertake a pilot to investigate one of their recommendations that all water companies should operate a simple application process that covers all of their support schemes.

The pilot was successful identifying improvements we could make at Wessex Water and developing a set of principles that other companies could use and can inform the application process for the proposed single social tariff.

We have or are making a number of changes as a result including building an eligibility calculator for our affordability website pages to better direct customers onto the right scheme for them and amended language and images used in our publications, social media and on our website. We have also adopted CCWs common descriptions of schemes and tariffs.

We have been working with Scope to ensure our bills and information are accessible for all.

Additional funding for the debt advice sector

We refer customers to our debt advice partners so they can carry out an independent holistic review of their finances and assess their true ability to pay. This assessment includes income maximisation and completion of a standard financial statement (household budget).

To recognise that we increase footfall within the debt advice agencies we fund them based on the volume of applications that they complete for water support, totalling more than £225,000 a year.

As we are predicting an increase in demand for their services and many are still struggling to get back to full capacity post Covid, we are injecting an additional £158,000 into the sector.

This is funding 7 new projects which are a mix of additional debt advisor training courses, funding more advisor roles and hours, establishing new cost of living advisor roles and funding presence in warm spaces and other outreach. Organisations benefiting are North Somerset Citizens Advice, South Bristol Advice centre, Bristol North West foodbank, Wiltshire Citizens Advice, Melksham Community Money Advice, South Somerset Citizens Advice and East Dorset and Purbeck Citizens Advice.