

Examples of water company good practice to comply with Ofwat's paying fair guidelines

Company	Examples
Anglian Water	<ul style="list-style-type: none"> • Anglian Water have recruited a Customer Champion Group, representative of all customers across its region. The group is intended to represent the wider customer base and they provide feedback on customer facing materials to ensure that the company communication is accessible and non-threatening. Both the app and website are available in different languages and this year Anglian Water are introducing The ReciteMe toolbar which can increase and decrease font size, change colour, magnify and offer translation into 127 languages. • Anglian Water actively seek to promote services to customers who may be struggling to pay by using triggers and scorecards that identify defaulting customers and target assistance. Anglian Water use an affordability scorecard in its telephony platform to auto-route customers from its Billing Call Centre to its Extra Care teams who promote Extra Care assessments and personalised support to meet customer needs. • Anglian Water are also working towards gaining the Plain Number accreditation to ensure its literature, forms, and communications are clear and easy to understand. • Anglian Water have rolled out an advice and referrals tool to its front line agents, who often receive disclosures of vulnerability. This intelligent advice tool helps identify statutory and charity sector services for customers needing 3rd party support. It will aid conversations between front line agents and customers and support disclosures of vulnerability, for them to be dealt with in an appropriate manner.
Dŵr Cymru	<ul style="list-style-type: none"> • Dŵr Cymru ran a trial of envelope messaging as part of CCW's affordability pilots and this is something that several companies are now adopting. • Dŵr Cymru is trialling face to face 'help with bills' events via pop up debt surgeries and inviting arrears customers to meet with them and look for a resolution via the range of options available. • Dŵr Cymru offer a "Language Line" for customers who do not speak Welsh or English as a first language and their website can be translated into 53 languages
Hafren Dyfrdwy & Severn Trent Water	<ul style="list-style-type: none"> • Severn Trent Water and Hafren Dyfrdwy's strategy includes working closely with local authorities. Severn Trent Water highlight the example of their Care Leavers programme, taking young adults who are leaving the care system and passporting them straight onto its affordability schemes to help their transition into society. • Severn Trent Water and Hafren Dyfrdwy have invested in speech analytics to help provide better insight and satisfaction to customers on many different communication topics, including debt recovery. Both companies also receive verbatim scores and comments from customers after they've been in touch with them to identify areas of improvement, this is offered to all customers including vulnerable customers, enabling the company to intervene quickly when customers

Examples of water company good practice to comply with Ofwat's paying fair guidelines

	<p>have received a poor experience. Severn Trent Water and Hafren Dyfrdwy also use a customer tracker survey to hear what their customers think of them, their services and their communications.</p> <ul style="list-style-type: none"> • Both companies have developed communications with customers in debt based on debt personas that have been built through the end-to-end debt journey. This allows for tailored approaches to intervention to be taken dependent on customer history and any vulnerabilities. • Neither company pass anyone who is on the Priority Services Register onto debt collection agencies - they continue to support the customer and case manage where appropriate.
<p>Northumbrian Water</p>	<ul style="list-style-type: none"> • Northumbrian Water are working with local CCW advocates on how they can show customers that their views influence the company's processes and are developing a new website area as a first stage in the first half of 2023. • Northumbrian Water write to all customers billed by local authorities annually to highlight their rights and provide information on priority services, support schemes and Guaranteed Standards of Service. Northumbrian Water work closely with local authorities and housing associations in its region to help them make tenants aware of the support that the company offers. These organisations assess eligibility on behalf of the company to passport customers onto support schemes. • Northumbrian Water use any Standard Financial Statements (SFS) provided by customers to assess affordability of payment arrangements. When talking directly to customers it will take a proportionate approach asking for core elements within the SFS to assess payment affordability at early stage of collections but also use a SFS approach where customers are further into arrears. • Northumbrian Water do not pass customers who are on the Priority Services Register onto debt collection agencies. Northumbrian Water carry out audits of their agents to ensure that they are following the agreed collections processes and supporting customers in line with their expectations and applicable regulatory guidance.
<p>South West Water</p>	<ul style="list-style-type: none"> • South West Water has introduced 24/7 Web Messaging and WhatsApp, giving customers the option to contact them and have a conversation through their preferred digital channel - receiving the same service as they would by phone and making access to support more accessible than ever before. • South West Water has built an innovative data model, combining internal and external data sources, which allows it to proactively identify financially vulnerable customers. This model, accompanied by a suite of early warning indicators (e.g. change to payment method) allows them to identify customers who are or may be at risk of becoming financially vulnerable so they can make proactive, early intervention to prevent these customers falling into debt. • South West Water currently offer 10 different services for those customers requiring additional support ranging from braille bills to water delivery in an emergency. Priority Services Register (PSR) customers are also entitled to four

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	<p>additional water meter readings per year and a password scheme is in place for arranged, in-person visits to PSR customers.</p> <ul style="list-style-type: none"> • A customer identified as being on South West Water's Priority Services register, would not be selected for action by Debt Collection Agents • The company's ambition is to eradicate Water Poverty by 2025 and it reports being on track to achieve this. Data is at the forefront of this with South West Water partnering with a data and technology company to build a granular view of a customers circumstances and characteristics, before further combining this data with Department for Work and Pensions, Office of National Statistics information and actual bill and consumption data. This is used to identify, proactively engage with, and auto enrol customers onto support tariffs. These customers are often the struggling silent and hardest to reach and this proactive approach helps to bring them out of Water Poverty. Over 8,000 customers were auto enrolled onto support tariffs in 2022-23 since this innovative method was launched in July 2022.
<p>Southern Water</p>	<ul style="list-style-type: none"> • Southern Water have established close links with Job Centres across its region. It has developed a system where agents attend job centres monthly and the work coaches will book appointments for clients to discuss their water bills and bring any paperwork along. It has been a popular initiative that the Job Centres have welcomed. • Where a customer is struggling and needs to time to consider options Southern Water will place the account on hold for 30 days and signpost Step Change or Citizens Advice. After the initial 30 days the company re-contacts the customer - at that stage, depending on circumstances, the hold will be extended or an underpaying payment plan will be put in place. • Where a dispute is raised regarding a debt any collection or debt recovery activity will be paused whilst the matter is investigated
<p>Thames Water</p>	<ul style="list-style-type: none"> • Thames Water has tailored the language of its communications through partnering with Plain Numbers who have trained its customer communications team in best practice of presenting numerical data in a simple and accessible way. High risk documents can be reviewed by the Plain Numbers experts and receive 'accreditation' – and Thames Water achieved accredited status for two of its letters that were updated with Paying Fair Guidance in mind. • Thames Water established a consistent means of considering customers' ability to pay through its use of its own bespoke tool provided by a debt advice organisation. This income and expenditure tool, for customers who are struggling to pay, allows Thames Water to provide consistent and fair outcomes for customers. Thames are completing over 5,000 reviews per month so that payment plans are set up sustainably and with the right support.

Examples of water company good practice to comply with Ofwat's paying fair guidelines

	<ul style="list-style-type: none"> Thames has worked in partnership with customers having recently completed in depth qualitative research with over 70 customers in vulnerable circumstances, particularly from ethnic minorities in its region, to understand their lived experience and how Thames Water can better increase awareness and engagement in those communities.
United Utilities	<ul style="list-style-type: none"> United Utilities regularly review and update the eligibility for its social tariffs in light of external pressures such as the Covid 19 pandemic & more recent cost of living pressures. United Utilities have a 'Pay as you go' scheme allowing customers to spread payments over three month periods, paying different amounts whenever they wish. United Utilities holds an annual affordability event with customers, charities and other stakeholders that can help reach household customers United Utilities have a dedicated affordability team to undertake affordability assessments with customers. United Utilities are using open banking to simplify the process for customers and improve the accuracy of the data provided so customers who are eligible for help receive it as soon as possible. Harnessing the potential of open banking provides United Utilities with the capability to assess eligibility immediately, through an initial enquiry, rather than through a series of discreet interactions with the customer. This transforms a process which used to require physical forms of verification and over a week of administration to one that can be completed within 15 minutes, there and then in an efficient way. Customers in need of financial support value the simplicity and immediacy this brings. Of those customers who are offered verification through Open Banking, over 40% successfully complete the process.
Wessex Water (& Bristol Water unless stated otherwise)	<ul style="list-style-type: none"> Wessex Water and Bristol Water fund 37 debt advice agencies that refer customers directly on to their affordability schemes having carried out a holistic review of customer finances, maximised their income and assessed their ability to pay. These companies also work with around 300 other consumer advice/support charities and organisations to raise awareness and increase uptake of the support for customers in vulnerable circumstances. Wessex Water and Bristol Water who have added promises to their Vulnerability Strategy and are introducing a new bespoke website page, offering Live Chat, and signposting to a death notification service. Following the publication of the paying fair guidelines, the companies introduced an online bereavement form, further reviewed their web pages and developed a more formal internal written overview/plan. Wessex Water highlight its use of customer testimonies and in particular the story of Eileen - one of the many customers it has helped when they were struggling to pay their water bills and who is now water debt free. Eileen offered to share her experience to encourage other customers like her to reach out to the company. Eileen's story is on Wessex Water's customer and PartnerHub websites and as a case study in their Vulnerability Strategy, Every Customer Matters https://partnerhub.wessexwater.co.uk/news/customer-case-study-eileen],

Examples of water company good practice to comply with Ofwat's paying fair guidelines

	<ul style="list-style-type: none"> • Wessex Water and Bristol Water have jointly worked with organisations such as the Money Advice Trust, Quidsin! The Social publishing magazine and Wiltshire MIND to review its bills and other literature improving calls to action and language. In 2021 the companies commissioned research with Scope to review its bills to improve accessibility and customer experience initially with Scope's experts and then with their customer panel. Their recommendations have been implemented by the companies. • Wessex Water and Bristol Water were jointly involved in the national development of the Standard Financial Statement (SFS) and adopted it when it replaced the common financial statement. These companies ask their advice partners to use the SFS when determining a customer's ability to pay and share it with the companies when referring onto the Assist social tariff. The companies query if a customer is under or over the recommended trigger figures if required and work with the advice agency to identify the most appropriate level of discount (up to 90%) to suit the customer's individual financial circumstances.
Bristol Only	<ul style="list-style-type: none"> • Bristol Water's aim over the last five years is to have zero percent of customers in water poverty, which it reports having achieved this year. This has been achieved by working with a data and technology company to build a picture of customers circumstances and characteristics alongside existing customer data. This is then used to identify and proactively engage with customers and help them onto the best support schemes to suit their needs.
Yorkshire Water	<ul style="list-style-type: none"> • Yorkshire Water highlighted how it had embedded practices through Community Engagement activity and robust annual billing processes with relevant housing associations to provide customers with information about water charges and the financial support available. All social tariffs and financial support are available to all customers - with most housing associations empowered to administer social tariffs on Yorkshire Water's behalf to ensure customers receive the support they are eligible for. • Yorkshire Water highlighted that its bills are available in different formats, such as verbally or in Braille, translation services are available on contact with customers, and online provisions for British Sign Language and ReciteMe are available. • Yorkshire Water pauses all recovery activity on becoming aware a customer is seeking debt advice. During customer contact, where applicable, customers will be signposted to external debt support if required; warm transferred with customer agreement; and/or Breathing Space promoted. In addition, in 2022 additional financial support has been implemented which provides customers referred under Breathing Space 60 days charges paid for by Yorkshire Water.
Affinity Water	<ul style="list-style-type: none"> • Affinity Water signpost customers to holistic debt advice during conversations and have a partnership with National Debtline which includes a webpage dedicated to help and support on National Debtline's website National Debtline Affinity Water National Debtline

Examples of water company good practice to comply with Ofwat's paying fair guidelines

	<ul style="list-style-type: none"> • Affinity Water are planning to offer a scheme which allows customers to spread payments over three month periods and pay different amount whenever they can and wish. • Affinity Water completed an agreement with the Department of Work and Pensions (DWP) under the Digital Economy Act which allows them to share customer data with the DWP and proactively identify customers who are on certain benefits, and therefore may be eligible for social tariffs. Around 20,000 customer records have been shared and helped to identify customers who need extra support.
Portsmouth Water	<ul style="list-style-type: none"> • Portsmouth Water highlighted that its customers can use pay point facilities around the Portsmouth Water area, with cheques posted into the office also being accepted. Should a customer be unable to visit a pay point or pay via the other methods communicated on our bills, arrangements can be made for a visit to the customer to collect payments. • Portsmouth Water ensures it clearly communicates to customers when they are passed onto Debt Collection Agents (DCAs). However, if customers express they would like to continue to communicate exclusively with Portsmouth Water the company will facilitate that. • Portsmouth Water customers can use the translate tool on the company website to translate information into their native language.
South East Water	<ul style="list-style-type: none"> • South East Water use envelopes to target key messages to its customers including customers who are struggling to pay. It reviews the messages with its print provider on a quarterly basis. • South East Water highlights how it improved outcomes by connecting customers with other relevant forms of support that included allocating government hardship funding to customers. The company partnered with Kent County Council to identify customers who were vulnerable and/or struggling to pay and allocated over £400,000 of government hardship funding to support its customers. • South East Water recently re-designed its bill following a full consultation with customers and CCW. All bills and notices are written in plain English and plain numbers. The company is also working with Scope to ensure that its communications and campaigns are inclusive and accessible to all customers.
South Staffs Water	<ul style="list-style-type: none"> • All customer contact is logged within the billing system, information is retained in line with guidance to ensure Customer contact is recorded and can be referenced where required. During contact with customer South Staff's customer service teams are trained to collect contact details which include telephone number, mobile phone numbers and emails to ensure the company can contact customers when required across multiple channels. • South Staffs Water's Code of Practice for Household Customers commits to treating any debt charity or agency acting on behalf of a customer as a customer of the company too.

Examples of water company good practice to comply with Ofwat's paying fair guidelines

	<ul style="list-style-type: none">• South Staffs Water has colleagues go through customers income and expenditure to ensure the most appropriate plan is agreed with the customer and use the Standard Financial Statement (SFS) when applying for a social tariff or charitable trust scheme.
SES Water	<ul style="list-style-type: none">• SES Water have a dedicated support line for bereaved customers with specially trained advisors. All of the supporting materials have recently been rewritten and SES work with a death notification service to offer a streamlined process for customers.• SES Water uses a debt collection agent (DCA) that is authorised to accept payments from as little as £1. SES Water meets with the DCA once a month to review customer journeys and no Priority Services Register customers are referred to the DCA.• SES Water use a predict debt tracker that flags customers who are late with payments and when speaking to these customers all staff must make customers aware of what options are available to them as well as offering advice on ways to save money and reduce leakage.