



# Help When You Need It

- Addressing Affordability and Vulnerability



# Introduction

*“Making a positive difference for all of customers is really important to us. We recognise that there is no ‘one size fits all’ approach when it comes to customer support, and that vulnerability and affordability challenges can be transient in nature – that’s why we’ve designed a Help When You Need It Programme. This encompasses a range of support options for customers so they can rely on us in the short and long term.*

*Our programme is centered around three core principles:*

- A **tailored approach** depending on customer circumstances
- A **holistic view** by working with other third party organisations
- **Inclusive by design**, to ensure we are there for **every** customer

*We have taken learnings from the CCW Affordability review to ensure we are continuously improving our plans to make water affordable for all”.*



**Heidi Knapton,  
Director of Customer  
Delivery**

# Our Key Aims...

- We offer our customers a wide range of payment options to make paying a bill as easy as possible
- We provide a wide range of financial support options for our customers to ensure our bills are affordable for all
- We invest in 'customer journeys for all' to make accessing our services as easy as possible to suit customer needs, from digital self serve to face to face presence in our communities
- We provide holistic support to our customers as we recognise that customers who may struggle to pay their water bill may also need wider help too



# CCW Affordability Commitments

Customers should be given greater choice and control over how they pay their water bill.

Companies should, wherever possible, take appropriate action, tailored to a customer's individual needs, with the aim of preventing financial difficulty.

Debt support should be based on a customer's individual circumstances and ability to pay.

A range of wider support options should be offered. These should have clear, consistent eligibility criteria and be easily accessible for all customers, with co-design principles being adopted.

All available funding streams should be maximised to enable water companies to provide the most effective affordability support for customers.

Introduce a sustainable, single social tariff to eliminate water poverty in England and Wales at the 5% level. This tariff should have consistent eligibility criteria and be easily accessible to all customers.

Customer communications should be clear and accessible.

Water companies should take a proactive approach to identifying those customers who may need support.

Water companies should improve their understanding of their customers and the communities they serve, through research, engagement, and increased transparency.

Through information and data sharing, companies should increase the information they hold to improve the identification of customers in need of financial support.

## Achieved to date

## Our plans (next 12-18 months)

## Our plans (AMP8)

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- ◆ Payment breaks to give customers breathing space when they need it
- ◆ New billing system implemented to enable future automation and ease of payments for customers

- ◆ Social tariff campaigns across all channels, inclusive of social media, outbound contact and the Community Hub

- ◆ Outbound contact to customers who we proactively identify as eligible for our support options e.g. Charitable Trust or social tariff.

- ◆ Offer a range of support options inclusive of social tariff, Assure assist, water sure, and Charitable Trust

- ◆ A new 24/7 payment line so customers can pay at a time that most suits them

- ◆ Flexible option to spread payments across 12 months to suit individual circumstances

- ◆ A pro-active approach to using Credit Reference Agency data to move to a risk based model at point of on boarding.

- ◆ Increased customer segmentation to proactively identify customer groups to reach out to with support options

- ◆ Trial a new 'Innovative Tariff' to support customers in the low to mid income range (reduced charges based on efficient usage)

- ◆ Increased choice of payment method - QR codes and apple pay

- ◆ An online 'sliding scale' payment tool to pay flexibly, spreading cost via self-serve for further support

- ◆ Increased proactive outbound contact enabled via system automation and AI identification of customer groups

- ◆ Holistic home visits partnering with Energy companies to provide tailored support and advice.

- ◆ A dedicated 'Extra Help' Team to give more time and tailored support to customers who need it most

- ◆ Introduction of a debt matching scheme for customers who meet the criteria, matching £1 to every £1 paid.

- ◆ A digital application for the social tariff to make it easier for customers to apply

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◆ All customer communications reviewed and made simpler as part of our 'Project Tone'

◆ Our contact details and support options made clear on bills

◆ Community Team targeted at areas of high deprivation to ensure we're supporting customers who need it most

◆ Our Community Hub in Wednesbury regularly hosting events with CAB and Energy company support too

◆ Work closely with a number of third party organisations within our region such as the CAB and food banks e.g. SPARK (Burntwood)

◆ Redesigning of our bills to make them clearer and easier to understand

◆ 'Wider than Water' – linking in with Energy, CAB, 'Jam', RNIB, OneWalsall, SPARK.

◆ Build on our strong community presence – use data & demographics to geographically target support, linking in meter penetration, level of customer contact, deprivation scores etc.

◆ Linking in with 'Impact' and 'CEPA' to truly understand our region ref water poverty and demographics

◆ Partner with Energy companies for a 'tell us once' approach – supporting holistically across Affordability and Vulnerability

◆ An 'Extra Help' Team to ensure support is accessible for all customers, and tailored to a range of circumstances

◆ Design and deliver a Customer Affordability and Vulnerability Charter across all teams.

◆ Vulnerable circumstance personas to capture the differences in circumstances, tested by a Vulnerability Panel to generate proactive customer engagement plans.

◆ Introduce an internal CSAT measure for customers on our PSR register, to understand whether our service is meeting expectations / what can be done to improve