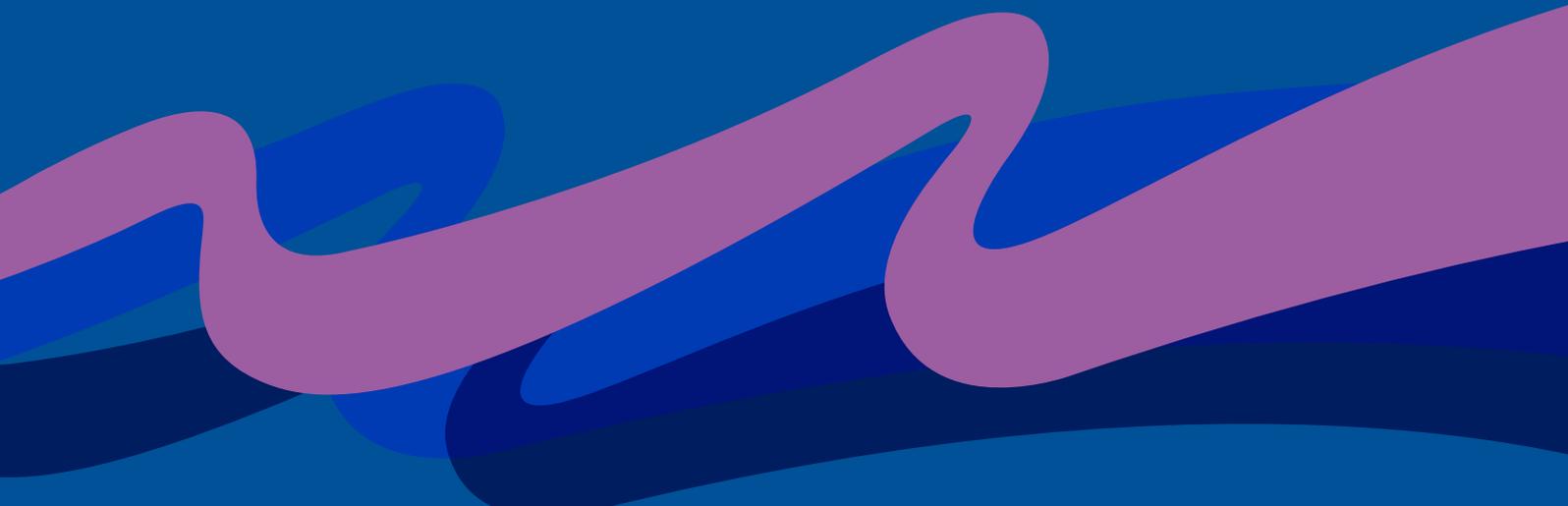




Tackling Water Affordability in Partnership

Findings from South West Water's partnership working with Social Housing Providers and other third party organisations

June 2017



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8

partnerships with Social Housing Providers

51%

of social households in our region reached through partnerships

16,000

older customers and carers reached through partnership working

£45

per week

additional benefits realised for those eligible through WaterCare +

Regular pop-up advice surgeries held in

21

Job Centres

1,000

customers helped



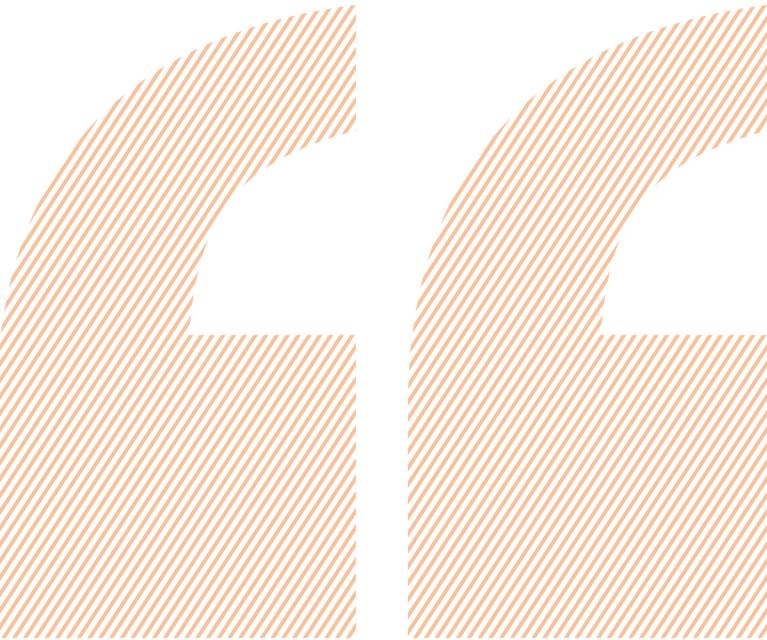
over 50%

of customers on WaterCare Tariff are 'silent strugglers'

7,000

customers helped through the Water Debt Gateway

Introduction



Tackling water poverty and reducing bad debt are key concerns for us. We are committed to doing everything that we can to keep our costs as low as possible, while ensuring a high level of service while creating a fair and sustainable charging system.

Our customers rightly expect value for money for the services we deliver. Investment needed to maintain and improve our water and wastewater services has meant that affordability problems have grown with real-term increases in water bills of almost 50% since privatisation in 1989 (predominantly driven by European Directives).

In 2007 we introduced an innovative, industry leading programme called WaterCare, which focuses on providing holistic help to customers by checking they are on the right tariff, providing water saving advice and fitting low cost water saving devices in their homes, a benefits check (which typically realises an additional £45/week per customer) and more recently, energy saving advice and signposting.

Following the Walker Review in 2009, research carried out by ICS consulting on our behalf identified several key factors that affect affordability issues among low income households. The research found that, at that time:

- Metering among social housing properties was lower than the regional average
- The highest household bills in the South West Water area were paid by those charged on an unmetered basis
- That lower income groups were more likely to experience these high unmetered bills



The research told us that there was scope to significantly reduce customers' bills simply by switching to a meter and targeting our support to customers in social housing properties.

In 2010 we introduced our FreshStart Fund which is predominantly aimed at customers who are new to debt due to a change in circumstance e.g. bereavement or recent unemployment. It also helps customers who find themselves in vulnerable circumstances, who are not new to debt, that are now receiving appropriate support through other agencies.

In 2012 we set out to develop partnerships with social housing providers to pilot targeted activities working within communities to address affordability issues. The pilot tested various ways to engage with customers in their communities.

We found:

- Going house to house is the best way to engage with residents alongside community events
- Maintaining a friendly and familiar team helps build trust with residents.

Following the success of the pilot we have continued to build partnerships across the region to tackle water affordability issues.

In 2013 we were one of the first companies to introduce a social tariff. The WaterCare Tariff provides a discount on metered bills of between 15% and 50% for customers on a very low income.

In its 2016 'Vulnerability Focus Report', Ofwat placed considerable importance on the value of strong partnership working to ensure that the right support is delivered to vulnerable consumers. In particular the use of partnerships to help:

- Train frontline staff
- Increase signposting to companies' support
- Provide the best holistic solution for the customer (e.g. company sign-posting to others to get wider support with finances)
- Share good practice
- Share data, information and resources

South West Water is delivering on all of these elements and through the sharing of information from this review of its housing projects and that of its broader vulnerability toolkit, it seeks to strengthen its sharing of good practice.

Following our merger with Bournemouth Water we are committed to delivering the same level of support to customers in that service area as we do in Devon and Cornwall. To that end, in 2017 we introduced the WaterCare Tariff for Bournemouth Water customers and a FreshStart Fund to support customers in debt. We are currently establishing relationships with social housing providers in the region to enable us to deliver the kind of partnership working, which we know from experience will deliver meaningful support to our customers.



The pilot

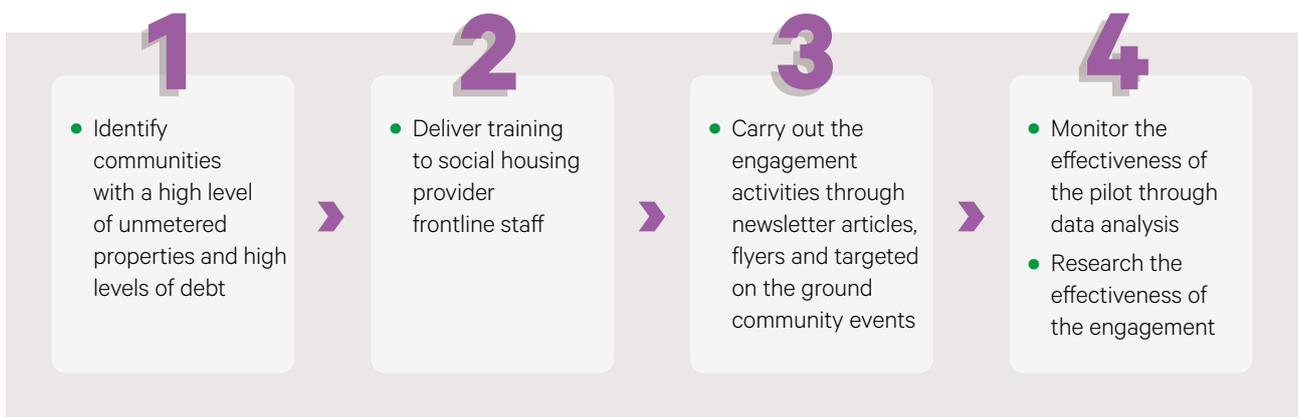


Given that the highest household bills in our supply area are paid by those charged on an unmetered basis; that lower income groups are more likely to experience these high unmetered bills; that metering among social housing properties is lower than the regional average and tenanted debt accounts for 80% of all customer debt, this evidence was then used to develop a pilot to address affordability issues within communities working in partnership with Social Housing Providers.

The affordability pilot, run in partnership with Westward Housing, aimed to raise tenant awareness across specific communities of the help and support we offer. This included the various schemes that can help financially, provide support in getting back into a regular payment habit or advice on reducing bills through a reduction in water usage.

As well as working within the communities, housing officers were also given training on our schemes so that they could continue to provide advice and signpost tenants to our help where they identified additional support was needed.

The pilot was split into four stages:





Westward Housing initially provided data on all of their housing stock i.e. address details and number of bedrooms which we were able to cross reference against our customer data to identify communities that fitted the profile for the pilot. An estate in North Devon, whose residents were predominantly single parents and low income families, was selected.

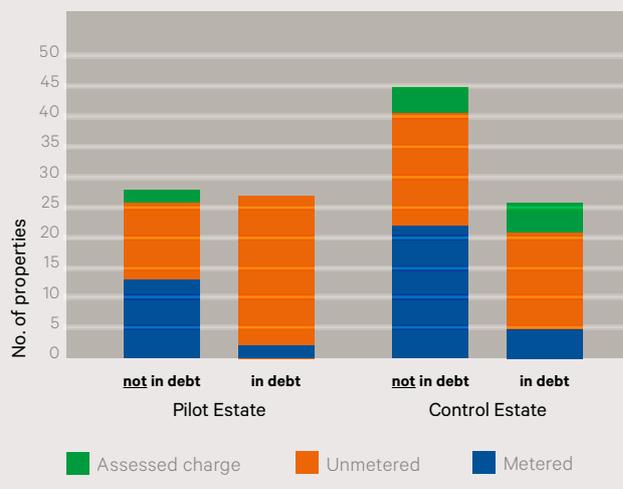
Two-thirds of the 54 properties on the estate were unmetered with a collective water debt across the estate of c. £100k. The majority of this debt was with unmetered customers (approximately 85%).

In order to analyse the effectiveness of the pilot a similar control estate was chosen to compare the findings against. This estate, also in North Devon, had low levels of meter take-up, 62% of its 71 properties unmetered but collectively had water debt of c. £72k.

Training was provided to Westward Housing frontline staff to support the targeted engagement activities, but also to ensure that they had a level of knowledge of our support tariffs and schemes to help customers on a daily basis.

Fliers were then posted to the properties in the area alongside articles in the tenant newsletter to promote the on the ground community event, encouraging customers to drop by the customer caravan to find out more about how we could help. Entertainment was put on for children, and refreshments, including cream teas, were also provided. Initially footfall was low so all properties in the estate were also door knocked to either encourage customers to come to the event or to discuss their circumstances and the help on offer at this point of contact.

Meter and debt status of customers on pilot and control estates



After the event additional articles were placed in the newsletter to encourage further take up of the schemes.

Subsequent analysis showed that 12 months after the pilot there was evidence of:

- a 50% reduction in the average bill
- an 11% increase in metering (compared to 3% increase on the control estate)
- a 1% increase in outstanding debt (compared to 10% increase on the control estate)

Research into the effectiveness of the pilot

One year on from the pilot, in-depth interviews with customers on the targeted estate were carried out by an independent market research company to:

- Understand customers' attitudes to water bills and debt.
- Evaluate the effectiveness of the engagement
- Understand the motivations for those who had engaged with us on the day and the barriers for those who had not.

There was a widely held view amongst all residents that water and wastewater bills were expensive. Although most could appreciate that water needed to be treated in order to be drinkable, they also felt that they should not pay as much as they do for gas and electricity. This was because they perceive water to be a natural resource.

How customers prioritise their bills

For the most part customers treated all bills with equal importance, but for those who did prioritise:

Essential	Important	Less Important
 Gas  Electric  Food for kids  Basic needs for kids	 Rent  Broadband  Sky  TV  Debts	 Water and wastewater  Council Tax
<p>The water bill is often the last to be paid if a resident is struggling with their bills.</p> <p>“ I phoned up SWW and told them how much I can afford to pay off the water bill but they told me I had to pay more. I can't afford that so it gets left unpaid.”</p>	<p>“ Water is there when you turn on the tap.”</p> <p>“ When the water bills came in they were a lot, over £100 or £200 at a time which I couldn't afford to pay at all, so I just put it aside.”</p>	<p>“ In 2009 my wife fell ill with cancer and I wasn't working so suddenly no money was coming in. I continued to pay the ones we needed - gas, electric and rent but water and council tax went unpaid because I had to prioritise and pay the bills I thought were most important.”</p>

In terms of residents' attitudes towards paying their water bills, most stated that they did feel a responsibility to pay based on the opinion that you pay for what you use. They viewed a South West Water bill in the same way as any other bill.

Responsibility to pay bills

A key factor underpinning the feeling of responsibility to pay South West Water bills was whether residents felt that they could afford the bill, or viewed it as a fair compromise (particularly relevant if they were paying off arrears). Beyond this it appeared to be reliant on a personal sense of accountability in general. Those who were poorer at household management often claimed that this was something they had not been taught how to do.



Further investigation into the profiles and attitudes of residents with regards the level of responsibility they felt towards paying South West Water bills showed that those that felt responsible were a mix of household types comprising of single parent family or two parent families, typically aged over 40 with some teenage or older children in the house. Most were working and generally had a good bill paying history. This group typically paid bills on time and treated all household bills the same. They also tended to be better at household budgeting and forecasting of household expenses. This is not to say that they were infallible, but were more likely to have either sought or responded to help from the relevant organisations. Attitudes to bill debt varied slightly amongst this group, some household's hated being in any sort of debt whilst more typically most were resigned to some credit card debt. This group were unlikely to currently be in any bill debt.



For the minority of residents who appeared to feel slightly less responsible this was based on the perception of water as a natural resource, therefore it should be free as it falls from the sky. This group were more likely to be in some level of arrears which was typically as a result of poor household management. This meant that they did not have the money to pay when the water bill arrived, rather than simply choosing not to pay South West Water bills. Some of this group also thought that their water supply could be cut off if they did not pay.



Research into the effectiveness of the pilot

continued

The households that felt slightly less responsible were typically aged 30 – 40 with three or more young children. These households didn't work as much and were more likely to be caring for someone with a medical condition. They knew that they should pay, but were poorer at management of the household bills and typically had a patchier bill paying history. When interviewed, most in this category had fallen behind with certain bills, but were trying to pay all or some of them off. They did this either via schemes, declaring bankruptcy or with help from family. This group were more vulnerable to not paying their bills in the future. Consequently these residents will require extra support from us to help them stay on track with paying their bills and, if they should fall behind, a helping hand in completing forms to start repaying to avoid them falling into large arrears.

“My kids come first and then we need gas and electric to cook, watch TV etc. I always tend to pay the Sky and broadband and I pay for the rent so we have somewhere to live. They are the most important bills and then there is water which I think you should pay but it is expensive, but I don't pay council tax because I have never had to until this year.”

The remaining, much smaller proportion of residents felt less responsibility towards paying water bills regularly, if at all. They were more likely to place the blame on South West Water for not allowing them to pay the amount they could afford. Some of this group also said they were aware that their water supply couldn't be cut off if they didn't pay the bills.

It is this group of customers that will prove to be a more elusive audience to target for engagement.

Overall the customers who attended the event were positive about their experience and the outcome of the engagement with South West Water.

The research confirmed that customers who had engaged with us on the day were primarily motivated by a desire to see if they could save money on their bill.

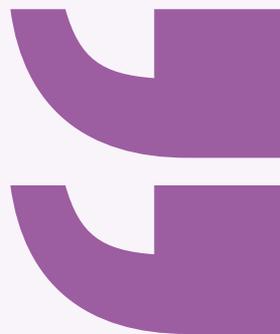
“Someone came to the door and told me that I was eligible to save money on my bills by moving to WaterSure. My monthly bill is now £52 a month which has made it affordable.”

Customers that hadn't engaged on the day cited lack of awareness of the event, a lack of understanding of the purpose of the event, less interest in involvement in community events generally and less likely to need help managing South West Water bills.

“South West Water are easy and helpful. The door knocking was effective as a method of informing me about the event, I wouldn't have gone if they had not knocked and I had half an hour to spare.”

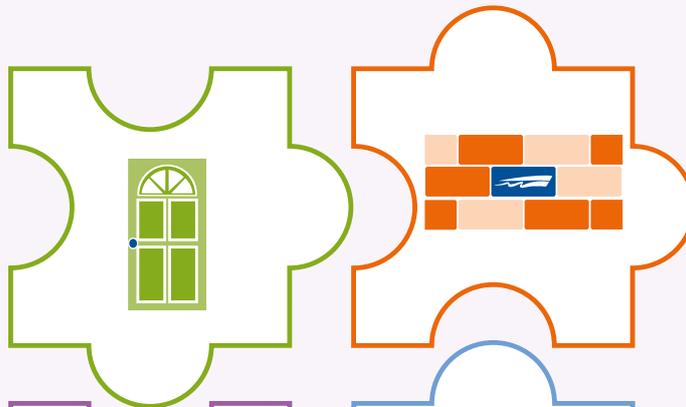
The research told us that the engagement that customers found most effective was door knocking. This enabled residents to learn about the event directly from a representative of South West Water or Westward Homes. It served as an ideal opportunity for us to convey the purpose of the event and the benefits of attending. Residents typically expressed that they preferred face to face communication as they were able to digest verbal information more easily than written. Additionally dealing with someone in person provided a face to South West Water and encouraged positive engagement from residents.

“I think South West Water have been really helpful, it was brilliant that the lady came to the door and helped me to start paying my water bill.”





Going house to house, knocking on doors is one of the best ways to engage with residents.



Maintaining a friendly and familiar team will help build trust with the residents.

Face-to-face meetings within residents' own communities will help them to feel more at ease.



Utilising a multi-method approach will increase engagement.

The three best methods are:

- House to house,
- Community events,
- Telephone calls.



For the residents who engaged, dealing with someone in person provided a face to South West Water. The research showed that because of the positive experience and outcomes, residents would be less hesitant to contact and engage with South West Water at the earliest opportunity if they ran into bill problems again. Research also suggested that telephoning residents may be an effective method of engaging those who are reluctant to engage on the doorstep or within the community.

The research also told us that customers need direct communication. A call to action and specific message on what we are there to help them with is more likely to encourage engagement. Following this feedback we made some changes to our promotional advertising in order to increase footfall at community events in the future, for instance 'Be water wise' has become 'do you want to save money on your water bills?'

Building on the success of the pilot

Since the pilot we have developed similar partnerships with local authorities and social housing providers across Devon and Cornwall. Partnership working is now a key element of our affordability strategy. It allows us to raise awareness of available support among groups of customers who we may otherwise have difficulty reaching.

We now have partnerships with eight social housing providers in our region, with a combined housing stock of over 46,000 properties. Devon and Cornwall has around 90,000 social rented households¹, meaning our current partnerships give us access to approximately 51% of the total social households in our region.

By working in partnership with local social housing providers we have been able to identify the communities which are considered to be amongst the most socially and financially deprived in our region and target our efforts predominantly in those areas. We regularly attend annual community events, provide pop-up surgeries at rent offices and community centres and where we have identified areas with particularly hard to reach customers we 'door knock' alongside housing officers.

Given the inherent sensitivities surrounding the sharing of customer data we utilise partnerships with social housing providers to maximise outcomes for customers, while ensuring compliance with data protection legislation.

In order to increase the take up of our WaterCare tariff among pensioner households, in 2014 we worked with a local district council, a social landlord with around 30% of its 4,400 properties being sheltered housing units whose tenants were predominantly aged 55+. To help target promotional materials and tariff application forms accurately and to take advantage of the council's data, our branding appeared on correspondence from the council which was targeted at residents likely to be in receipt of the guaranteed element of pension credit or housing benefit (both qualifying benefits for our social tariff).

We use our data and partnerships with social housing providers to promote metering to their tenants and to provide marketing information regarding the available financial support to customers who are in debt and live in deprived areas.

We also use the partnerships to promote our Priority Services scheme. By registering with us, we are able to provide customers and their households with additional support when water supplies are interrupted, help with reading their meter or providing bill information in different formats.

¹ Census 2011, Social rented housing includes accommodation rented from a Local Authority, Housing Authority, Housing co-operation, charitable trust, non-profit housing company or registered social landlord



Growing the partnerships

Between 2013 and 2015 we provided our affordability awareness training to frontline housing staff from social housing providers across our region, including East Devon District Council, Mid Devon District Council, Exeter City Council and Plymouth Community Homes.

Social Housing providers regularly issue newsletters and magazines to all their residents. In order to ensure that we raise awareness of the support we offer to as many social housing tenants as possible we regularly arrange for articles or information relating to our affordability measures to appear in these publications. From 2013 – 2015 we reached c35,000 customers through articles in newsletters distributed to the tenants of Plymouth Community Homes, Sanctuary Housing, Devon and Cornwall Housing (Cornwall edition), Mid Devon District Council and East Devon District Council.

During this time we continued our face-to-face engagement with customers through attendance at community events run by social housing providers across the region providing advice on affordability issues and information on metering and water efficiency measures. Some of these events took place on housing estates while others were on a larger scale such as the Blooming Money event at Paignton Zoo.

In the summer of 2014, Westward Housing invited us to attend their tenant event, Blooming Money, at Paignton Zoo. The event enabled tenants of Westward Housing to engage with a range of organisations on issues including debt advice and energy efficiency. During the event we gave a presentation relating to affordability and water efficiency advice to over 100 customers and engaged face-to-face with customers to advise on specific issues.



Examples of how our partner relationships develop, how the activities grow and the outcomes are shown overleaf. ➤

Building on the success of the pilot – Growing the partnerships

continued

2015

Teign Housing
c. 3,400 properties

March - July



- Attended four resident engagement events
- Affordability Awareness training to c. 30 staff
- Our 'Advice on Tap' article was included in their monthly tenant E-magazine (distribution c. 1,500)
- Drop-in sessions – Teign Housing rent shop



August - November

- SWW hosted an Information and Advice day on an estate in Newton Abbot (c. 500 properties), supported by Teign Housing, local Foodbank and Childrens Centre
- Joint letter distributed to c. 1,200 residents in receipt of housing benefit to promote our social tariff, application form and envelope included - c. 220 applications received
- Drop-in sessions – Teign Housing rent shop

2016

April - September

- Four drop in sessions at rent offices, attended by 90 customers with around 50% being referred for further help
- Door knocking activities on an estate of 100 properties in Teignmouth with around 50% being referred for further help



“North Devon Homes’ customers are amongst the most financially vulnerable households in the area. More than 13% of the general population here are in fuel poverty and many people struggle to pay their water bills. Welfare reforms are having a huge impact on our customers making it tougher than ever to budget and make ends meet. South West Water recognise the value of working with social landlords in reaching the most vulnerable households and have put in place a range of interventions.”

Income Manager, North Devon Homes

“Working with South West Water over the past year has been highly productive and hugely beneficial for Coastline customers, particularly those that are more vulnerable. We look forward to continuing work in partnership with South West Water in the future, reaching out to support even more customers.”

Head of Housing Services, Coastline Housing

North Devon Homes
c. 3,000 properties



- Affordability Awareness training to c. 30 staff
- Joint event at sheltered housing scheme to provide information on benefits and SWW affordability measures
- Customer Fayre attended by c. 200 customers
- 'Advice on tap' article included in newsletter to c. 3,100 residents
- Drop-in sessions at rent offices

Coastline Housing
c. 4,000 properties



- Affordability Awareness training to c. 20 frontline staff
- Attendance at annual tenant fun day to engage with customers



2017

October - December

- Pop-up surgery at a parent and toddler group held in a community cafe to raise awareness of available assistance
- Drop-in session at rent office, 30 attendees with just over 50% being referred for further assistance

January - March

- Three 'Advice under one roof' events hosted by Teign Housing on estates in Newton Abbot, Teignmouth and Buckfastleigh
- Drop in session at rent office attended by 15 customers with around 50% requesting further assistance

Outcomes

- **5% uplift** in metering
- **7% increase** in customers on a support tariff
- c. **£130 reduction** in the average outstanding bill

“Teign housing have been working closely with South West Water to help reduce our customers water bills and assist with water debts. It has been a real benefit to our customers.”

Rents and Lettings Manager, Teign Housing

- Drop-in sessions at rent offices
- Joint letters sent by SWW and North Devon Homes to c. 2,000 customers in receipt of housing benefit to promote the WaterCare Tariff to those who might be eligible
- Door-knocking activities on two estates

- Attended residents' coffee morning at sheltered accommodation block in Ilfracombe to raise awareness of support tariffs

- **3% uplift** in metering
- **2% increase** in customers on a support tariff
- c. **£150 reduction** in the average outstanding bill

“Drop-in sessions in our office have been popular and targeted door knocking days on our estates have been well received. South West Water have a lovely approach to customers who are sometimes in very complex or distressing situations. We look forward to continuing to work together in the future.”

Income Manager, North Devon Homes

- Affordability training provided to social housing provider residents' panel c. 20 residents
- Joint letters sent by SWW and Coastline Housing to c. 2,500 customers in receipt of housing benefit to promote the WaterCare Tariff to those who might be eligible

- Accompanied Coastline Housing during door-knocking activities to raise awareness of available support
- 'Advice on tap' article to appear in spring edition of tenant newsletter

- **2% uplift** in metering
- **1% increase** in customers on a support tariff
- c. **£140 reduction** in the average outstanding bill





1

Door knocking

The customer, from North Devon, lives in an unmetered property with her adult daughter (who is in receipt of Employment Support Allowance) and a 15 year old son with a medical condition. The customer had not made contact with us and had not paid her bill for some years. The customer receives working tax credit, child tax credit and child benefit. During a conversation with a South West Water representative, the customer agreed to have a meter fitted and to arrange for a GP to provide a supporting letter regarding her son's medical condition qualifying her for the WaterSure tariff. The customer also agreed to make payments of £10 per week.

A meter has now been fitted at the customer's property, payment slips have been provided to facilitate weekly payments and the customer has been approved for a FreshStart grant to clear her arrears.

This case study shows how our strong partnership with a social housing provider enabled us to find a solution to help a customer regain control of her bills and ensure that she is paying the lowest possible bill. This case study illustrates the three strands of our toolkit in action,

- Financial support - through the FreshStart grant and WaterSure Tariff
- Changing habits - through the facilitation of weekly payments
- Access - utilising our partnership with a social housing provider to engage with a hard to reach customer.

2

Pop-up surgery

Mrs T attended one of our pop-up surgeries, in Barnstaple, while she was paying her rent. The customer is elderly, hard of hearing and lives on her own in a one bedroom flat. During discussions, we identified that she is in receipt of housing benefit and guaranteed pension credit. Mrs T advised our representative that she pays £72 per month for her water bill based on her unmetered charges of £720 per year, and that she was up to date with her payments.

We arranged for a water meter to be fitted at Mrs T's property, but as this could not be done we applied single person assessed charges. Her application for the WaterCare tariff was also successful meaning she received an additional 15% discount on her bill. Mrs T is now paying £21 per month and is also on our Priority Services Register. Thanks to meeting our representative, she is now saving £510 per year.



Effective partnership working enables us to reach some of the 'struggling silent' among our customers who would not otherwise realise that they are entitled to support which could dramatically reduce their bills.

CASE STUDY

3

Referral from social housing staff

Mr R, from Newton Abbot, had recently applied for Universal Credit following the end of his apprenticeship. His Housing Welfare Advisor had been assisting him with his claim. Due to an outstanding debt on his account he had recently been visited by a debt collection advisor where he had agreed to pay weekly instalments of £15 to clear his debt. Mr R owed us £279 but had no income for the next seven weeks while his benefit application was being processed and was worrying how he would pay us. Mr R's Housing Welfare Advisor referred him to us and given his circumstances we arranged for the debt collection activity to be recalled and placed a temporary stop on his account to prevent future action while his benefits were being finalised. Due to the customer being in vulnerable circumstances we referred him for a FreshStart subsidy to assist with his water bills for the next eight weeks. Mr R is now on the WaterCare Tariff and is receiving a 50% discount on his water bills.

Alongside the targeted work we undertake in association with social housing providers, we also provide training on our affordability measures to their staff, including housing support workers, debt officers and social inclusion officers. Not only does this ensure that customers have access to advice on the available support even when we're not there, but many customers have existing, trusted relationships with their housing officers and may be more inclined to seek advice and support from them rather than making contact with South West Water directly. To date we have trained over 250 front line housing staff from social housing providers.





Other Partnerships

Citizens Advice



Wants to prevent new and resolve existing debt



Mutuality of interest

Customers want to be debt free and paying the lowest possible tariff



South West Water

Wants paying customers unencumbered by unaffordable debt

Our work with Citizens Advice pre-dates our partnerships with social housing providers. It is a vital element of the support we provide to our customers. In a ground breaking initiative in 2006, South West Water started funding money advice development in Devon and Cornwall through Plymouth Citizens Advice. This was achieved by raising the quality of money advice in the two counties by providing a comprehensive training programme and improving access to money advice.

Through the growth of our relationship with Plymouth Citizens Advice, together we established The Water Debt Gateway in 2010. The gateway service promotes the help available for customers struggling to pay and enables all debt agencies across our region to access our affordability schemes. We are enabling customers who are struggling with their water bills to access the full range available through a trusted third party. Citizens Advice Officers are able to offer assistance directly without the customer having to contact us. Also in 2010 we introduced our FreshStart Fund and in 2013 our WaterCare social Tariff both are administered from Plymouth Citizens Advice. To date c. 7,000 customers have accessed the Water Debt Gateway for help with their bills.

“Your assistance has given my client an extra £50/week she wasn’t claiming – your service is invaluable.”



“I can finally stop holding my breath for a while – I am so glad you people can give me a hand and I cannot thank you enough.”

“Please pass on my thanks to South West Water this scheme is invaluable.”

“Your help has freed up £30 a month which is a week’s food bill – thank you.”

“This grant has made such a big difference to my stress and anxiety – thank you for also making the referral to another charity for me.”

“This grant has made a big impact on my client and she can now get back on track.”



Citizens Advice Plymouth are delighted to have been working with South West Water since 2006. Our partnership focuses on assisting vulnerable customers with both debt prevention and debt solutions, through a range of grants, tariffs and other funds. Our joint working enables SWW customers to make informed choices and better their lives.”

Emma Handley, CEO Citizens Advice Plymouth



Other Partnerships

Age UK

Approximately 23% of the population living in our area of operation are pensioners, which is much higher than elsewhere in the England where the average is 18%². To extend our reach to older people we have formed working partnerships with local Age UK organisations with the aim of ensuring that older people receive the help they need to get them on the right tariff and to understand the assistance that is available to them. In order to achieve this we have delivered our affordability training to staff and volunteers from the Devon, Cornwall and Exeter branches of Age UK. We have provided a knowledge base to enable them to give basic information and clear signposting for older people and their carers to ensure that help and support is available where needed.

In order to promote and raise awareness of information and advice networks throughout the region, we produce jointly branded leaflets, have included articles in Age UK's local magazines and have supported Age UK Winter Warmth events. Through our community partnerships with Age UK we have been able to raise awareness of the support available and have reached approximately 11,000 older people across our region.



Carers Cornwall

Across our region there are 191,430 people providing unpaid care, with around 25% of those providing over 50 hours per week of care³. Carers are often unaware of the help and support that is available. In order to address this, we have formed a working partnership with Cornwall Carers and have delivered our affordability training programme to 30 of their staff that support carers across the county. Additionally, we jointly produced an advice leaflet which was distributed to 5000 carers across Cornwall.



² Mid-year estimates (ONS), 2015

³ Census, 2011



Other Partnerships

Job Centres

In Devon and Cornwall the number of unemployment benefit claimants is 14,005⁴ (1.4% of the working age population in our region). As the qualifying benefits for our social tariff include Income Based Job Seekers Allowance, we have formed a partnership with the Department of Work and Pensions in our region to raise awareness of the WaterCare tariff and our other affordability measures.

CASE STUDY

Miss B spoke to a Customer Liaison Officer at the Redruth Job Centre. She had arrears of £835 and was struggling with her household bills. Miss B was referred to the Water Debt Gateway, her WaterCare tariff application was accepted and Miss B now receives a 50% discount on her water bill, and she has set up an affordable payment plan to assist with these ongoing charges. In addition she is being helped with her arrears via the ReStart scheme⁵.

We started in 2014 by holding 'pop-up' information and advice services at three Job Centres across our region. A specialist affordability advisor from South West Water and a Citizens Advice debt advisor from the Water Debt Gateway manned an information desk for a day at each of the centres, engaging with 285 benefit claimants to provide a range of advice regarding debt and affordability issues and water efficiency measures.

Since then we have expanded our outreach to 21 Job Centres across the region which we visit on a regular basis. We ensure that our attendance is varied across the days of the week so that we can reach as many claimants as possible. To date we have engaged with c. 1,000 customers.

Sure Start Centres

CASE STUDY

Ms G engaged with our representative as she was finding it difficult to maintain her monthly water payments of £82. She had three children under the age of 19, two of whom had special needs. She had a water meter and was in receipt of income support thereby meeting the criteria for the WaterSure tariff. Ms G is now saving £40 per month on her water bills.

In Devon and Cornwall there are 49,505 children in poverty⁶. Sure Start centres are open to all parents, carers and children. In addition to providing pre-school type activities for children, staff also offer help and advice on issues such as child and family health, parenting, money, training and employment. We have engaged with centres across our region as a means of promoting the national WaterSure tariff, our own social tariff and other affordability measures.



⁴ DWP, Dec 2016

⁵ The ReStart scheme helps customers reduce their debt by incentivising them towards a pattern of regular payments.

⁶ HMRC, DWP, 2014. Children in poverty is the proportion of children, aged 0-15, in families in receipt of out of work benefits, or in receipt of tax credits, where their reported income is less than 60% median income. (Out of work benefits include Income-based JSA, Incapacity Benefits and Income Support)

Next steps

Ensuring that we provide an inclusive service that continues to deliver appropriate support for our customers in vulnerable circumstances is important to us.

In fact as part of our Business Plan for 2015-2020 our Board has pledged that South West Water will provide “continued sector leading support for vulnerable customers”. In order to ensure that we remain at the forefront in the development of services for customers in vulnerable circumstances, we commissioned an independent review of our current provision⁷. The review assessed the impact of our affordability toolkit to date and assessed it against a best practice framework based on Ofwat’s Vulnerability Focus Report (Feb 2016), it also reviewed how we currently deliver customer service and how inclusive our services are to customers who may find themselves in vulnerable circumstances. As a result we have identified areas for improvement and have a clear understanding of the tools we will need for the next few years and beyond to ensure that we can reach even more of the customers in our region who need additional support and assistance.

Last year MIND provided training to over 300 frontline employees to raise their awareness and provide guidance on how to support customers who may need additional help, we aim to roll this out across the company. We also work with organisations such as ‘Action on Hearing Loss’ to ensure our services are accessible to all. We will continue to work with other organisations who can support us in our endeavour to continue to ‘do the right thing’.

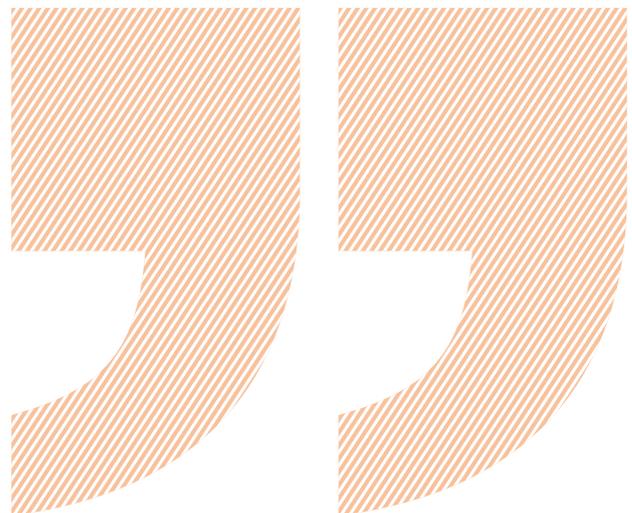
We will continue to use external reference data and sources to help understand the impacts of Welfare Reforms and other changes that will affect customers’ household income and ability to pay. We will align our offering to continue to support customers who are genuinely struggling to pay.

We are introducing a mobile app that will enable our WaterCare Advisors to assess customers’ eligibility for our affordability schemes and Priority Services Register on doorsteps and at community events removing the need to fill in application forms. This will enable us to get customers on the right tariff more quickly and to ensure that customers who may have difficulty completing forms are better able to access our priority services and affordability schemes.⁸

We are supportive of the Digital Economy Bill which will allow information sharing between a water & sewerage undertaker and public authorities for the purpose of assisting those in water poverty by:

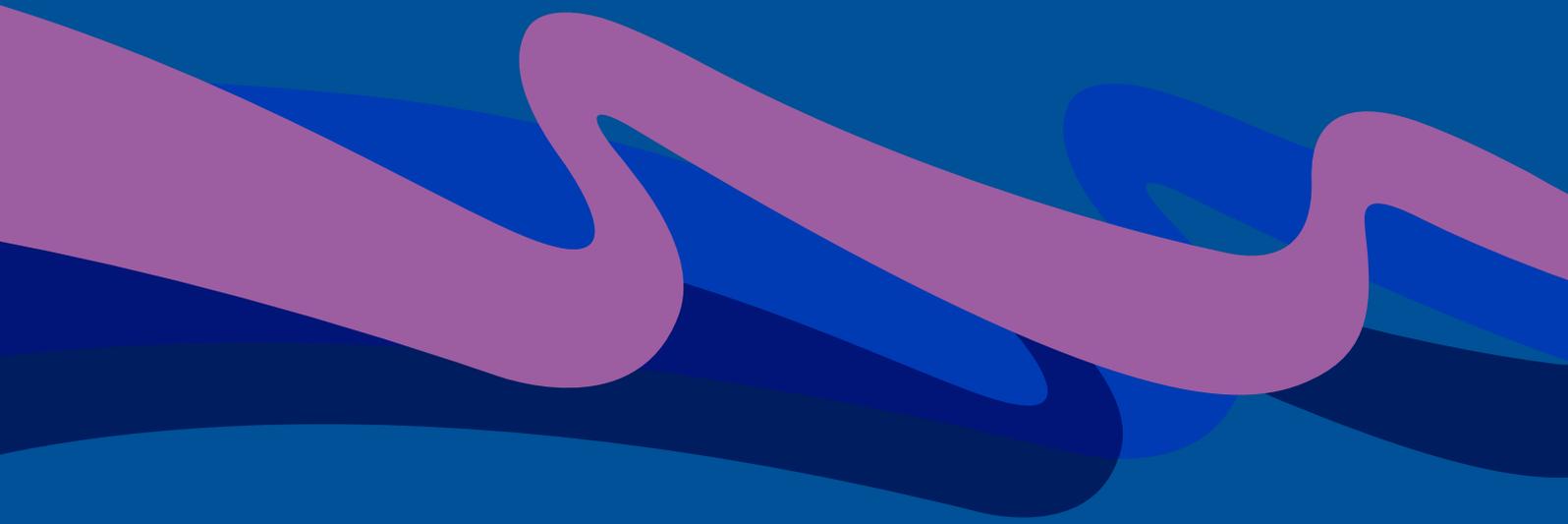
- Reducing their water or sewerage costs
- Improving efficiency in their use of water, or
- Improving their health or financial well-being.

This will further our partnership working to the benefit of our customers. We sit on many cross utility working groups to understand how we can work better together for the benefit of our mutual customers and we are also actively engaging in a wider ‘Datashare’ debate within the industry and are mindful that any protocols must be for the benefit of, and protect, our customers.



⁷ A review of South West Water’s vulnerability toolkit: Report to South West Water – GK Consulting, 2016

⁸ 16% of working age adults have a reading age of 11 or lower, and 24% have numeracy skills of age 9 or lower – The 2011 Skills for Life Survey: A Survey of Literacy, Numeracy and ICT Levels in England – Department for Business Innovation and Skills



South West
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