



Executive summary

Explain was commissioned by SES Water to conduct independent research to understand customer and other stakeholder views and opinions of their Helping Hand Scheme including the design of their social tariff, to inform the next stage of their business plan.

The objectives of the research included;

- Capture general feedback in relation to the Helping Hand Scheme as a whole
- Testing the acceptability for the bill supplement to fund the social tariff based on the Company's analysis of a reasonable range of required discounts
- Testing feelings towards an absolute supplement vs. a % of the bill supplement
- Testing additional measures that the Company could put in place to increase acceptability
- Incorporate information about eligibility/options for eligibility and the Company's processes for checking those that get the support are those that need it

In order to meet these objectives a qualitative approach was taken, with workshops conducted with customers, a stakeholder design sprint with local representatives, and in-depth interviews with local representatives and Caterham foodbank service users.

Results

Overall the Helping Hand Scheme was positively received and met customer expectations as to the support services they would expect a utility provider to deliver. Although key areas for improvement included the addition of translation services for those with English as a second language, and alternative bill format for those with reading and writing difficulties such as dyslexia.

Respondents on the whole supported the Water Support Scheme and agreed with the provision of financial support to SES Water customers in financial difficulty, although suggestions were made to simplify the criteria and application process going forward to ensure support is provided to those in need.

Eligibility

There was a consensus across respondents that eligibility criteria should focus primarily on those who are in receipt of means tested benefits and those on a low income, removing the additional criteria relating to age and children. With some feedback stating this should be 'disposable' income.

Across discussions respondents also emphasised the need for flexibility and consideration of short-term financially vulnerable customers, such as those who had loss of income.

Supplement level and type

On the whole customer workshop respondents were happy to pay an additional amount on their bill to support those in financial need, with the majority voting for option E, the largest contribution from the customer bill at £6 per year. On the whole respondents found the addition to the water bill to be 'negligible' and in principle were happy to contribute to support those in financial difficulty.

Overall customer workshop respondents found the 'flat' supplement type to be most acceptable, perceiving this calculation of contribution as 'fair' to customers. Although concerns were highlighted as to the affordability of the supplement for those who may be on the border-line of financial difficulty.

Within the design sprint and in-depth interviews representatives queried the current reduction rate of 50% on the Water Support Scheme and indicated that other water utilities may provide a greater discount or more flexible discount.

Application and assessment

'Means tested' criteria was seen to be paramount to ensuring the right customers received financial support, with a key addition to the design sprint criteria being the requirement for all initial applications to provide evidence in the form of bank statements. Customer workshop feedback indicated that evidence of a means tested process would increase acceptability of customer contribution to the scheme.

Respondents were also in support of an annual renewal process, requiring customers to confirm whether they still required financial support. Although design sprint and in-depth interview representatives stated that not all customers should be required to renew, with those suffering from long term conditions or in receipt of Pension Credits eligible for the scheme 'indefinitely'.

The Citizens Advice Bureau were also seen as useful in supporting customers through the application process, although a number of representatives indicated the need for SES Water to hold overall responsibility and ownership of the process.

Overall design sprint and in-depth representatives were happy with the current application form and agreed with the joint Thames Water application. Although improvements were suggested to simplify

the accompanying information sheet for ease of understanding, with a need to increase clarity of the relationship between SES Water and Thames Water and joint form where possible.

Acceptability and promotion

Across the customer workshops, business design sprint and follow up discussions awareness of the Water Support Scheme was a key barrier to customer acceptance and to financially vulnerable customers accessing the scheme. A number of suggestions were made to promote the scheme to SES Water customers;

- Partnership workshop with local charities and organisations
- Provision of literature such as leaflets in public places such as GP surgeries
- Emphasised information with the water bill
- Bringing a 'human' aspect with real life stories and examples of those in receipt of the Water Support Scheme
- Use local community pages and interest groups on Facebook to provide information to customers

Within the design sprint and representative in-depth interviews, when considering the promotion of the Water Support Scheme to those who may be eligible representatives highlighted the use of key words such as 'reduction', 'discount' and 'made easy'. Suggestions were also made to update the name of the Water Support Scheme to the 'Water Support Discount' to resonate with customers.

Across the customer workshops and design sprint respondents expected SES Water to contribute a monetary amount to the scheme, with the majority feeling SES Water should match customer contributions. For customers contributing to the Water Support Scheme, the knowledge that SES Water were also paying into the scheme was seen to have a positive impact upon acceptability.

Customers within the workshops also highlighted that in order to increase acceptability amongst customers contributing to the Water Support Scheme, SES Water should provide customers with a choice as to whether they contribute to the scheme.

Recommendations

Helping hand scheme

- Add translation services, bills in multiple languages and in easy read formats to the Helping Hand Scheme if these aren't currently available

Awareness

- Overall the Helping Hand Scheme and Water Support Scheme are positively received and accepted by customers, therefore a key area of concentration for SES Water should be promotion of the scheme and increased awareness amongst SES Water customer, with recommendations as follows:
 - Use multiple communication methods – water bill, social media, leaflets, sponsoring community events
 - Increase partnership working – network locally and tap into existing groups, forums and sessions to promote the scheme, reach out to customers in vulnerable circumstances and create partnerships with organisations who can help customers to apply
 - Place greater emphasis on highlighting the social tariffs to customers who are contributing – consider using real life examples of customers who have been helped through the scheme
 - Raise awareness amongst financially vulnerable customers (and those who work with them), encouraging applications

Contribution

- Customer support of a £6 customer contribution at a flat supplement level was obtained and should be progressed as part of the PR19 business plan
- Across the research, respondents were keen for SES Water to continue to contribute to the Water Support Scheme and this should be promoted more widely to increase acceptance

Eligibility

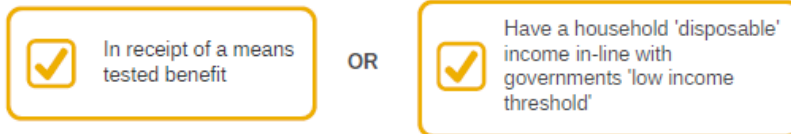
- Review Water Support Scheme eligibility criteria; base on receipt of means tested benefit or low income (removing child under 5, disabled and over 62 criteria), however also consider whether disposable income can be considered in line with some respondent concerns

Application, assessment and renewal

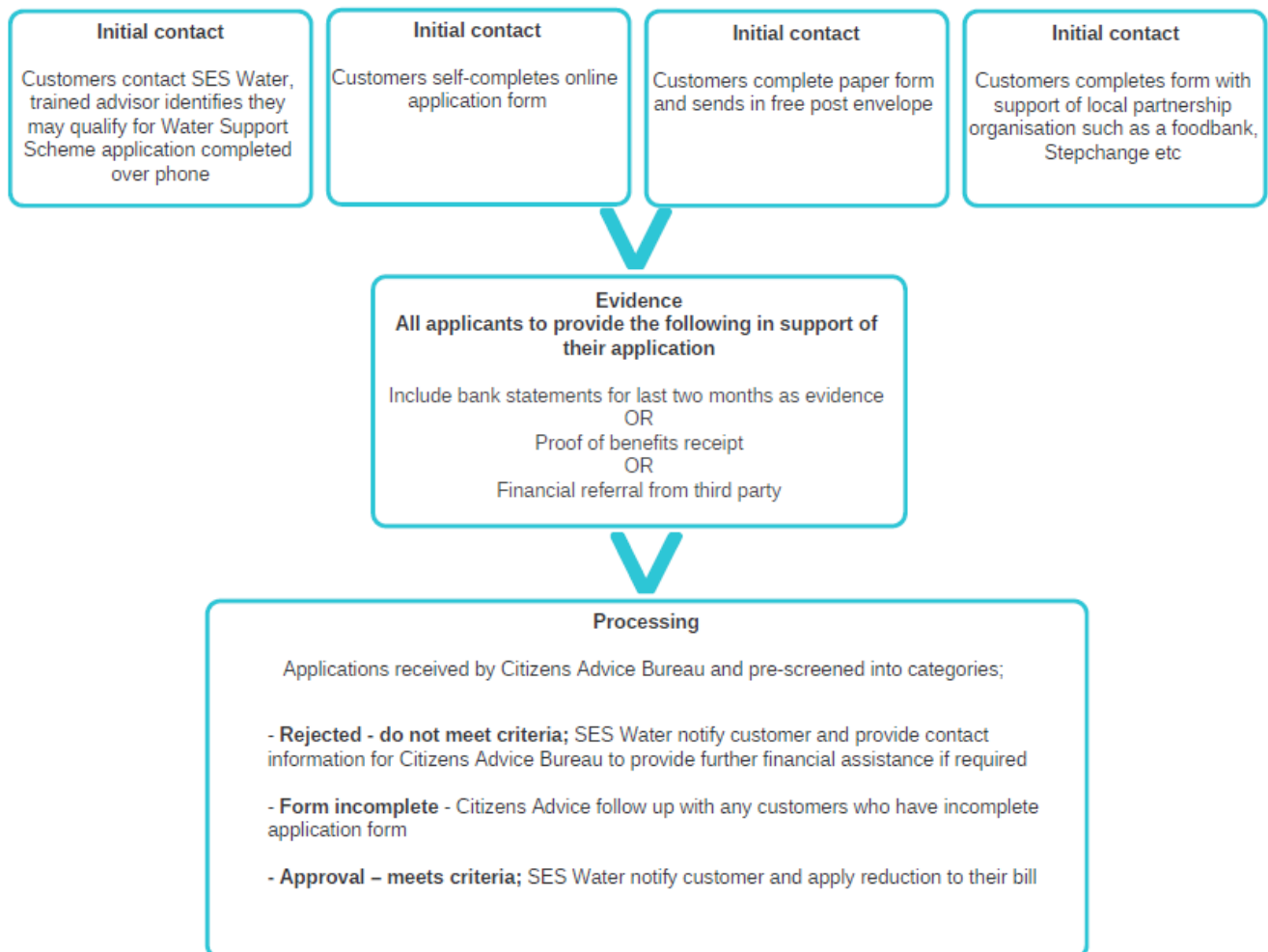
- Ensure application processes are rigorous, including the requirement of evidence from all applicants, to ensure only those in genuine financial hardship are in receipt of the scheme as this was a key customer concern

- Review the application form for the scheme, collaborating with Thames Water to align criteria and questions where possible whilst also providing further clarity around the roles of the two organisations and what level of discount each offers individually. For example, consider a form with a different brand on either side or an explanation of the roles of the two organisations
- Review promotional materials – keep simple, to the point and in Plain English
- Re-name scheme to the Water Support Discount for clarity
- Consider whether Citizens Advice Bureau can take a greater role in processing applications
- Ensure that a full review of affordability measures is undertaken when a customer applies for the Water Support Scheme e.g. switching to a meter if their household is small in number
- Ensure the telephone number promoted as part of the application process for the Water Support Scheme is a specialist number manned by staff trained and experienced in dealing with customers in vulnerable circumstances
- Review renewal process, maintaining annual renewal for those who may move in and out of vulnerable circumstances, but removing renewal for those whose circumstances will not change. Maintain the 10% audit for all renewals
- Based upon the feedback from customers and representatives the Water Support Scheme should follow the following process overleaf;







ELIGIBILITY CRITERIA



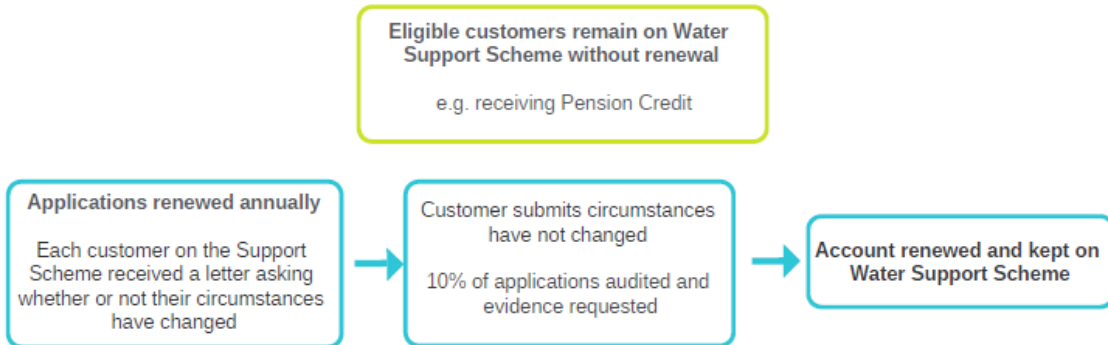
APPLICATION AND ASSESSMENT



APPLICATION FORM & INFORMATION SHEET

-  Highlight role of Citizens Advice Bureau in processing applications
-  Use different branding on information and application associated with Thames Water
-  Provide explanation of SES Water's responsibility for fresh water services and Thames Water responsibility for waste water services
-  Provide additional information on water saving devices
-  Promote further support services such as Citizens Advice Bureau
-  Combined questions for SES Water and Thames Water

RENEWAL PROCESS



LEVEL OF SUPPORT

An equal monetary contribution from SES Water and their customers

The Water Support Scheme provides eligible customers with a 50% discount on their SES Water bill as standard

Flexibility to amend discount amount dependent upon individual financial circumstances

AWARENESS

SES Water to promote its '**Water support discount**' scheme through a number of channels

Methods



Face to face communication through 'workshops' and drop-in sessions in conjunction with local partners



Partnership with local charities and support organisations. Such as: foodbanks and online community centres



Social media posts on local community pages and interest groups



On the bill clear explanation of scheme, who it supports and the impact on customer bills

Distribution of literature



GP surgeries - leaflets and posters in waiting area



Community centres - leaflets at community meetings and posters on notice boards



District nurses - provided with leaflets to hand out to patients during home visits

Key areas of emphasis

Real life examples of customer who have received assistance

Transparency as to the impact on customer bills to contribute to scheme

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1.0 Introduction

The project background, chosen methodology and respondent profile can be found in this section.



Introduction

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Methodology and respondent profile

In order to meet the above objectives a mixed methodology approach was taken as outlined below.



Customer workshops

Due to the complexity of the subject matter and desire to capture customer feelings towards different aspects of the Helping Hand Scheme, a workshop approach was adopted. Two workshops took place in Redhill and Sutton. A voting element was also incorporated into the workshop to allow indicative quantitative data to be collected in regards to acceptability.

SES Water representatives were also in attendance, presenting key information on the Water Support Scheme particularly to ensure the correct context and understanding from respondents in their responses.

Overall 63 respondents took part in the workshops, with 32 at Redhill and 31 at Sutton, split across four tables at each workshop. This approach allowed SES Water to present key information to the room, with voting taking place as a group, as well as discussion on each table and individual exercises.

Due to the subject matter, the profile of respondents invited to each workshop was based upon a representation of SES Waters' customer base, with respondents on three tables split based upon their socio-economic status.

Due to a desire for continued engagement with customers, the fourth table in each workshop held respondents who had previously engaged with SES Water either on another research project or through their online community:



Each workshop lasted approximately two and a half hours, with respondents involved in a mixture of discussions, individual activities, votes and presentations. Each table was led by an experienced Explain

moderator who used a pre-agreed discussion guide to conduct the conversations. As well as delivering key presentations SES Water representatives were in attendance to observe and to answer any queries from customers.

Explain recruited respondents in attendance for three tables using on-street researchers who had a questionnaire of qualifying questions to ensure that respondents fitted the desired profile. 'Previously engaged' respondents were recruited via email by the Explain team and pre-screened to ensure they met profiling requirements.

The conversations taking place on each table were audio recorded and notes compiled for each session. These notes were then used as the basis of qualitative analysis to identify any relevant themes and distinctions in the findings.

Both workshops included a voting element, within the Redhill workshop cards were used for individual voting due to issues with the venue wifi, votes were added up per table. Within the Sutton workshop an online tool called 'Slido' was used – this enabled true anonymous live voting, with the votes for the group displayed on screen after each question.

Business design sprint

Following on from the two customer workshops to assess customer acceptability of paying to provide the Water Support Scheme to those who may be in financial difficulty, the purpose of the design sprint was to bring together key community representatives who support customer groups who may be in financial difficulty and eligible for the Water Support Scheme.

Two local representatives attended the session:

Fran Pyratt - Christians Against Poverty

Fran and her organisation support those in the community who may be in financial difficulty, providing debt advice and setting up payment plans to overcome debt and manage finances.

Tanya Stafford – Reigate and Redhill Live at Home Scheme

Tanya and her organisation provide support to elderly community members through one to one at home support and groups, providing assistance which helps the elderly stay in their own homes.

SES Water representatives also attended the session and participated to answer any queries relating to the current social tariff process and practicality of suggested changes.

Within the session the representatives were guided through the current Water Support Scheme in key stages;

- Eligibility
- Assessment criteria
- Awareness and promotion
- Application and assessment
- Level of support

At each stage representatives were asked to re-design the scheme to meet the needs of the vulnerable customers they representative and SES Water's wider customer base. Each stage was considered in the context of current provisions and processes, with key findings from customer workshops drawn upon where appropriate.

Telephone interviews

In order to evaluate the design sprint outcomes, five in-depth telephone interviews were conducted with local representatives who provided support to vulnerable individuals. The representatives were presented with the outcomes and asked to evaluate its representation of the needs of vulnerable customers.

Vulnerable customer engagement

In order to ensure the representation of financially vulnerable customers and evaluate the design sprint outcomes, one on one discussions were conducted with service users and volunteers at Caterham foodbank.

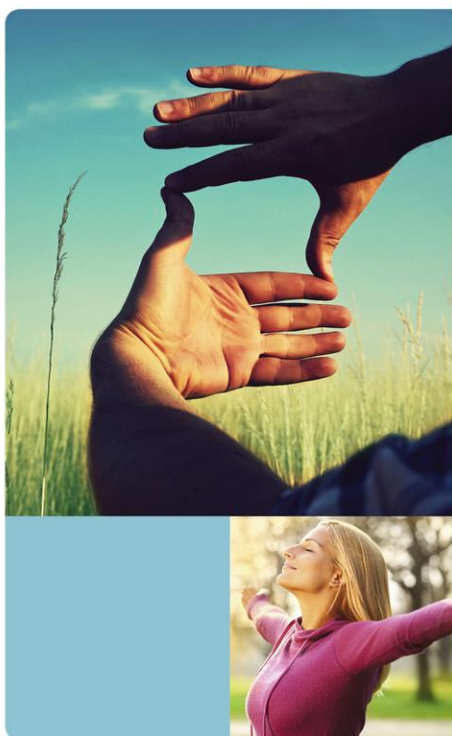
Service users and volunteers were presented with the outcomes of the design sprint and asked to evaluate its representation of the needs of financially vulnerable customers.

Notes for analysis

Please note that where voting results are presented in percentages, these are a percentage of the total number of respondents in attendance, 63 in total; 32 in Redhill and 31 in Sutton.

2.0 Results

Full results from the research can be found in this section.

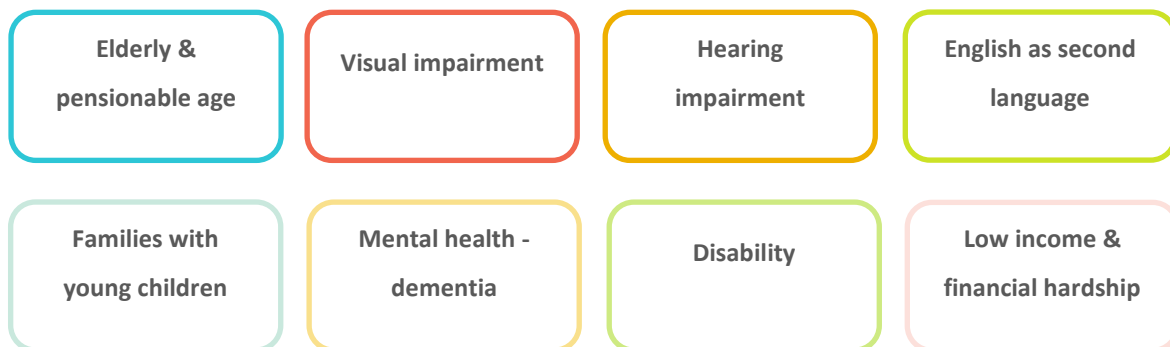


Customer workshop

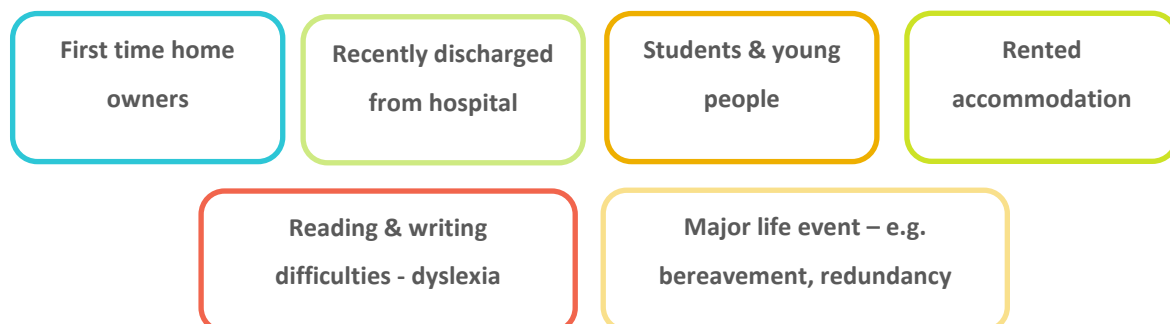
Vulnerability and additional support services

Initially respondents in the customer workshop were asked to think more broadly about the types of customers who may require additional support from any companies that they paid bills to or received a service from.

Respondents commonly stated that 'vulnerable' customers would require additional support, although when probed for specific examples common customer groups were identified across the workshops;



There were also some lesser cited groups outside of the long-term 'vulnerable' category who were seen to need additional support from their service providers;



Respondents hypothesised that the additional support provided to these customers would be tailored to their specific needs, although support centred upon two key areas;

Communication

Key groups were seen to need additional support to ensure that they were able to communicate with their service providers;



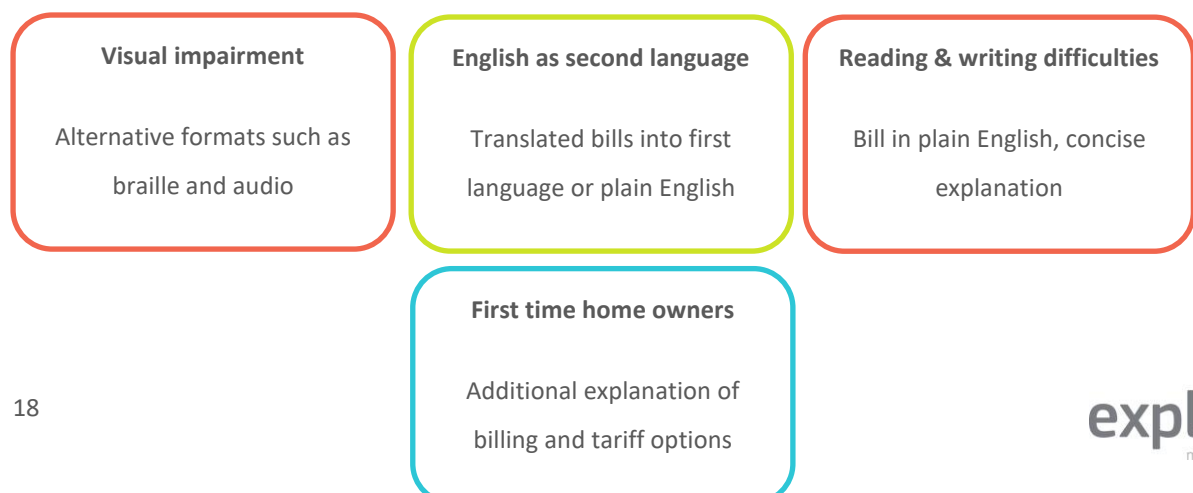
With respondents highlighting that these groups would benefit from enhanced or alternative communication methods, such as translation service, a direct telephone number and face to face communication;

- “My parents are deaf and they would rather have a visual interpreter to speak to rather than typing” (Redhill, C1C2)
- “The elderly would probably benefit from having one-on-one kind of help” (Sutton, C1C2)

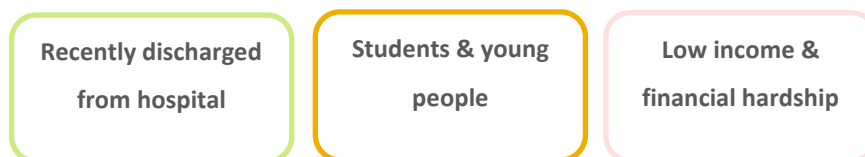
Billing

When hypothesising the support that customers may need in relation to billing, certain customer groups were seen to require additional support in order to clearly understand their bill, while other groups were seen to need additional support in terms of the affordability of their bill.

Respondents highlighted that a standard bill format may not be accessible to all customers, and some groups may struggle to understand the bill due to the presentation or language used. Therefore additional support would be required to ensure that alternative billing formats were available for these groups;



Other customer groups were seen to require additional support from organisations to ensure they were able to afford payments without failing into financial hardship or debt;



Payment plans were cited as a key support service required for these groups;

- *“They’re always skint, aren’t they, so they probably need to have access to payment arrangements and payment plans”* (Redhill, DE)
- *“What about a payment card? You know, like you top up your gas and electric”* (Redhill, DE)
- *“I was going to suggest payment plans but that fits in with what he just said about the automatic tariffs. What you don’t want is for them to be paying for six months and then find out there was a cheaper tariff hidden away and they could have spent that money on food or something like that”* (Sutton, DE)
- *“If you can prove to those suppliers that you’re home twenty-four/seven because you’re unwell, if you’re in that vulnerable situation, they could offer a discount”* (Redhill, Previously engaged)

Additional support from SES Water

When considering the additional support needs of customers specifically in relation to the service they received from SES Water, respondents overall hypothesised the same support services would be required in relation to communication and billing.

Respondents suggested that discounts or payment plans would be available to certain households who may struggle to pay their water bill;

- *“When we realised we could pay it monthly, it was more manageable because you can incorporate it into your monthly accounts. So, make sure they’re transparent with what payment plans are offered”* (Redhill, Previously engaged)
- *“Probably with most of those, they need reassurance that they’re not going to be cut-off from not paying because they haven’t got the money, they’ve been made redundant or whatever the issue is”* (Redhill, Previously engaged)

Some respondents hypothesised that all SES Water customers were seen to need additional support in relation to a water supply interruption – with communication and alternative water supply key in such a scenario;

- *“An emergency line in case somebody’s water doesn’t come through or if there’s a problem”* (Redhill, Previously engaged)
- *“If there were a burst main pipe, SES could supply drinking water in bottles”* (Redhill, C1C2)
- *“Yes, in an emergency call this number – that’s all I care about really”* (Redhill, AB)

Suggestions were also made for SES Water to work in conjunction with other organisations and government departments to identify customers who may need additional support and ensure they are aware of the additional support available;

- *“How about if SES was to link with organisations that already help people with learning difficulties and mental health. If they joined forces with them. Social services”* (Redhill, DE)
- *“It would be great if companies could work with one another”* (Sutton, C1C2)
- *“Do they do anything that lets people know that they can get support?”* (Sutton, C1C2)

SES Water were also seen to have a wider responsibility to educate customers on their water usage and provide information to assist with water saving. This support was seen to be particularly useful to those who may be in financial hardship;

- *“Ways to save water, you can get the bits in the taps, can’t you? And make people aware what uses less water, a shower or a bath”* (Sutton, C1C2)
- *“Educate on how to save water”* (Redhill, AB)

In addition to these services one Redhill respondent suggested SES Water could provide an information pack to new home owners to support them in understanding and paying their water bill. Another respondent in Sutton suggested additional support for the wider customer base to ensure that in the event of a leak or service issue in the household customers contacted a verified tradesman;

- *“An information pack for new home owners”* (Redhill, C1C2)
- *“These are recommended tradesmen, it allows them to have that additional service. Not just for elderly, you see it on TV and that, just general”* (Sutton, C1C2)

Helping Hand Scheme

Following the initial discussion in relation to wider additional support, respondents were provided with a handout outlining the current services provided by SES Water under the 'Helping Hand Scheme'. When presented with the support SES Water provides as part of the 'Helping Hand Scheme' respondent awareness of these schemes was generally low, although a small number of respondents across workshops were aware of alternative bill formats.

In addition, a small number of respondents in Redhill recalled receiving an information booklet from SES Water with some of these services outlined. One Sutton respondent had also experienced the additional support of 'Individual notification in emergency';

- *"Because I've got a disabled sister. We had our water cut-off a while back and we were given something like six hours notice before they did it, so we could store a bit of water. I was quite impressed. Then they came around putting letters through the doors saying it would be off"*
(Sutton, DE)

Some respondents were surprised by the variety of additional support services available, particularly 'Home Dialysis Users' and the 'WaterSure Scheme';

- *"I didn't think of a family having to use a lot of water for medical reasons. So, it's good that they've got that coverage, and the dialysis was surprising"* (Redhill, AB)
- *"I didn't realise there was financial help for medical reasons, if people need to use more water"*
(Sutton, AB)

Overall, although respondents were not aware of SES Water's additional support services, the scheme was received positively, with an expectation for these services set due to awareness of similar support from other utilities and service providers;

- *"A password. Normally when you phone up to speak to anyone, they'll ask you some kind of security question. I wouldn't expect them to just start talking to me about my water bill. I'd expect to have to go through some kind of security, if I was phoning them"* (Redhill, Previously engaged)

Respondents were in agreement that the current support services included in the 'Helping Hand' scheme were useful to a number of customer groups;

- *"In my case my mum, like the nominate a correspondent. She's not very good at that kind of thing and if we could get in touch with them and say to talk to us and not mum, that would be good"* (Sutton, C1C2)
- *"They're all important, for certain people"* (Sutton, C1C2)
- *"I think it hits the mark. I can't think of anything that is missing"* (Redhill, Previously engaged)
- *"I think we'd all benefit should any of these things arise"* (Redhill, C1C2)

Referencing back to customer groups that respondents had identified as needing additional support in the introductory exercise, some respondents highlighted that 'Bill format' support was not inclusive of those customers who may experience a language barrier and have English as a second language. Respondents therefore suggested the addition of bills in different languages and the availability of translators for verbal communication;

- *"I'm assuming the bill format would come under translation"* (Redhill, Previously engaged)
- *"What happens when people ring up and they speak a different language?"* (Sutton, AB)

In addition to the bill format improvement for those customers with English as a second language one Sutton respondent highlighted the need for alternative bill formats for those who may struggle to read and write, such as those who have dyslexia;

- *"What other options are there for bill formats? We mentioned people who can't read or write, like what other bill formats will then they receive for those types of groups? I suppose if it's someone who can't read or write, it's something a bit more visual and something that's a bit more simple and broken down"* (Sutton, C1C2)

Respondents in Redhill also suggested the addition of a freephone telephone number for all customers, and alternative communication methods such as a 'pop up' for face to face communication with customers.

Respondents also highlighted SES Water's role in educating customers to help them save water and understand how their water bill works – this was seen to be of particular support for young people and first time buyers;

- *"There's nothing about education and awareness"* (Redhill, Previously engaged)

- *“Maybe first-time buyers and young people... not many people really know what all their outgoings are going to be. If a utility was championing that kind of advice and education, it could only be a benefit” (Sutton, AB)*

A key improvement highlighted was the need to promote the availability of these services to those customers who would benefit from the additional support, some respondents suggested these services could be promoted in conjunction with other organisations, such as government departments or charities;

- *“I think the dole office or the government should advise people on what to do and how to claim. For sick people, hospital consultants and advisors should be telling people... there’s nothing wrong with the water companies getting involved in that. It can only be seen as a positive” (Sutton, AB)*
- *“For working with other organisations, perhaps they could team up with Age Concern, mothers’ groups, hospitals, doctors’ surgeries for them to promote it” (Sutton, DE)*

Respondents also suggested providing information in accompaniment to the SES Water bill;

- *“Need something that stands out, even if it’s on the bill. ‘Did you know this? Read the attached leaflet” (Redhill, AB)*
- *“Does a sheet like this come out with every bill? Because I’ve never seen one. I think it should do” (Sutton, DE)*

A small number of respondents suggested face to face or telephone contact with customers to raise awareness of the support services;

- *“A bit of interaction is always good. With the open day, it can be a fun day, bring the kids along” (Sutton, AB)*
- *“Even door to door, for people who can’t get out of their house to go to places like that” (Sutton, AB)*
- *“Some of those vulnerable people may not open the bill and put a pamphlet in the post. They might put their head in the sand. So, maybe a courtesy call every now and then to say, ‘are you aware of X, Y and Z?’” (Sutton, DE)*

Water Support Scheme

During the customer workshops respondents were presented with information from SES Water relating to key aspects of the Water Support Scheme, following this table discussions took place to gather initial feedback on the information provided. Each section was then re-visited at the end of the group to determine if additional information or wider table discussion had led to any changes in opinion.

An SES Water representative presented respondents with background information as to the inception and application of the Water Support Scheme, highlighting the current eligibility criteria.

Initial reactions showed a general lack of awareness of the Water Support scheme, although on the whole respondents were supporting of the scheme;

- *“I think it sounds positive. It sounds like they care about their customers”* (Sutton, AB)
- *“I think it’s good. I think it helps people in short-term hardship. It might not be a huge amount, a-hundred-and-forty pounds over the course of a year, but it does help. There are families who rely on food banks and for them to save a bit of money from the water will go some way”* (Redhill, AB)

Key concerns were clear across the workshops, with respondents disgruntled to learn they were already contributing towards this financial support, without prior notification or clarification from SES Water;

- *“It’s made me feel really annoyed... if you can afford to pay, you’re paying for somebody else’s bill as well” “Why is it our responsibility to pay for other people?”* (Redhill, DE)
- *“When I received a bill, there was a pie chart on there which broke down where the money goes from the bill. I wasn’t studying it intently, but I don’t remember seeing the percentage of our bill that goes towards families’ bills that are in hardship”* (Redhill, AB)

In their initial reactions, respondents also queried SES Water’s monetary contribution to the scheme – emphasising the need for SES Water to apply some of their profits to improve services and support for customers;

- *“I didn’t know how they funded it and whilst I don’t mind the idea of paying a bit more to help those that aren’t as well off as me, what does annoy me is when you see these water companies making massive profits. I know it’s not just SES but that’s when I think, ‘Hang on a minute, that profit could easily be a) reducing our bills, b) fixing leaks and c) helping the low-income people”* (Sutton, C1C2)

Some respondents also felt wider responsibility for such financial support schemes should fall on the government and local councils to fund – likening the funding of the social support scheme to taxation;

- *“And are there any plans for HMRC to support water companies in the same way they support the elderly with the heating and things like that?” (Redhill, AB)*
- *“I like the idea that it’s done through the company rather than through the government, because I don’t trust the government to ringfence it; I know how they delve into any pot they can lay their hands on” (Redhill, Previously engaged)*

The majority of respondents also highlighted the need for such support to only be provided to those in ‘genuine’ hardship – referencing wider issues with the abuse of other financial support schemes such as government benefits;

- *“I don’t mind doing it as long as people are genuine” (Sutton, C1C2)*
- *“Someone’s going to have to pay for it. There are people who obviously do need the benefits, but then there’s the people who don’t need them getting them, which opens a can of worms. It will affect working class families, working parents” (Sutton, AB)*

In line with this, respondents also stated more information would be needed on the criteria associated with the scheme;

- *“I know it’s not just this service, people are at it all the time with all sorts, benefits and that, but how stringent is the test, the means test?” (Sutton, C1C2)*

At this point a small number of respondents also highlighted the impact on low income households, who although not eligible within the current criteria still struggle financially, and therefore would be pushed further by the additional contribution on the SES Water bill;

- *“Well, I must admit I didn’t know about that percentage going onto hardship, but that’s fair enough. I agree with that, but there’s a lot of people out there got mortgages, children, and they’ve got hardship who don’t get anything” (Redhill, AB)*

Eligibility

Following on from table discussions to ascertain respondents' initial reactions to the Water Support scheme, respondents were presented with the current eligibility criteria applied to the Water Support Scheme and asked to outline which customer groups they felt should be eligible.

Some respondents highlighted long term vulnerabilities as key eligibility criteria, such as disability;

- *"Long-term disabled, wheelchair-bound, physical disabilities, mental disabilities that are proven"* (Redhill, C1 C2)
- *"If they're in receipt of state benefits, they should be entitled to the scheme"* (Redhill, Previously engaged)

However the majority emphasised the need for these customers to also demonstrate they were on a low income;

- *"They're the people who physically can't pay their bill through either financial, physical or mentally challenging reasons. They should get preferential treatment"* (Sutton, AB)
- *"They all come under the category of how much income you get as a household"* (Redhill, DE)
- *"People with disabilities get extra help as well from the government for various reasons, so it's low income, which will encompass anybody"* (Sutton, Previously engaged)

Respondents highlighted the need to carry out 'means tests' to determine whether households were experiencing financial hardship – referencing criteria currently in place for government administered benefits;

- *"Everyone's financial situation should be assessed at the beginning because anything can happen. To avoid going into debt down the road, when eventually you'd be offered a hardship scheme, why not at the beginning assess people's financial situation"* (Sutton, AB)
- *"I'd still relate it to income. All of these decisions should be based on means testing in some way. They have to be subject to ceilings and other factors, not just that you're unemployed, ill, have children under five. As I would hope would be the case with any other benefit"* (Redhill, Previously engaged)
- *"Anybody who can prove that they are on low income, basically proven by departments, Government, Council"* (Sutton, C1C2)
- *"I agree with means testing elderly people. A lot of people who are elderly are quite well-off so, I don't think it should be targeted to all elderly people"* (Sutton, AB)

Again, respondents drew upon their perception of the abuse of other financial support schemes;

- *“What annoys me is people who aren’t genuinely in hardship and play the system, play the benefit card, are taking the mick, don’t see why we should fund people like that”* (Redhill, C1C2)

There was some disagreement amongst tables as to the automatic application of this scheme to some vulnerable groups, such as the elderly and disabled, the respondents highlighting that as a household these customers may still have a comfortable income from other wages or benefits;

- *“I’ve just put people on low income. Everybody cites benefits, but I don’t think that should be the criteria. It’s not everybody that is equally in need gets state benefits. So if you’re... I don’t you how you’d do it, but if you were a low income, or low disposable income”* (Sutton, Previously engaged)
- *“That’s what I put, I put low income, just period, that’s it. Within that I put disability but not, an example, my nephew’s a haemophiliac so he’s registered disabled, but it doesn’t affect his ability to work and he could go on and on and have a really good salary. So, I think in that case, just because you’re registered disabled doesn’t mean you qualify”* (Sutton, C1C2)

Respondents were also wary of the application of eligibility criteria, with the distinction drawn between ‘long-term’ and ‘short-term’ eligibility;

- *“It should maybe be a short-term thing, like people using food banks, people on benefits but not long-term. Maybe it’s for the people who one-day will be able to get out of the situation”* (Redhill, Previously engaged)
- *“Should be long-term for disabled and elderly. Should be short term assessed for income threshold”* (Redhill, AB)
- *“Long-term disabled and pensioners, the situation will not change”* (Redhill, C1C2)
- *“Just for like the year or until both are back in full-time work”* (Sutton, Previously engaged)
- *“You’re not earning that because you’re off sick and it’s only a temporary condition then I think there should be something in place to support that as well because obviously it’s a big worry for when people go off sick off work about how they’re then going to pay for their bills if they’re getting reduced salaries”* (Sutton, C1C2)

Some respondents therefore highlighted the need for a re-assessment period;

- *“I think it should, I mean all benefits are reviewed regularly and so it should be something that should be reviewed annually” (Sutton, AB)*
- *“It’s basically having something available so you actually know they can provide that and a time frame, so if you’re signed off by the doctor for six months or whatever, they know you’ll provide that for six months and then review it” (Sutton, C1C2)*

Respondents also highlighted initially concerns with SES Water ensuring customers were only on the Water Support scheme for the period of time in which they were in financial need, with re-assessment needed to determine changes in circumstance;

- *“People’s circumstances change all the time” (Redhill, DE)*
- *“Don’t think the water company would be able to ‘keep on top of it’” (Redhill, DE)*
- *“I think three months would be a suitable period of time. A lot can change in a year and people aren’t necessarily going to go, ‘I’m back at work. I don’t want my incentives anymore.’ So, maybe three months and then reapply” (Redhill, Previously engaged)*

Respondents indicated the need for communication between organisations, such as other utilities and financial advisory organisations, to ensure those in financial hardship were provided with support across the board;

- *“Whether you’d go to Citizens’ Advice to see what’s available with each company” (Sutton, AB)*
- *“Does SES talk with other industries, they’re giving help to low income people, is there a process that they’ll check across the electricity, gas? There must be a way, they must either go through the Council or through Government departments to check” (Sutton, C1C2)*

One respondent also highlighted the need for water companies to collaborate and ensure a standardised approach to financial support schemes;

- *“The water companies could all get together and agree criteria. With different people doing assessments, you will get differences” (Redhill, AB)*

Changes during discussion

Following wider discussions throughout the workshop, respondents were asked to review their eligibility criteria and determine whether they would make any amendments, either adding in or removing eligible customer groups. Only three respondents highlighted an amendment to their original eligibility criteria – all further emphasising the role of financial situation in meeting eligibility criteria;

- *“Should be available to all, everyone should have an affordable amount”* (Redhill, DE)
- *“I decided anyone in immediate financial hardship, who immediately finds themselves unemployed, or unwell, or has a partner die, for example”* (Redhill, Previously engaged)
- *“Added depending on income, rather than just saying everyone will receive a benefit if they’re over the age of whatever, because they still might be a millionaire”* (Sutton, DE)

Supplement level

Following on from the discussion in relation to eligibility, SES Water presented respondents with the current supplement level taken from customer bills to fund the social tariff, with context given on the annual cost on the average customer bill. Respondents were provided with five supplement levels and asked to vote for the one they found to be most acceptable going forward – the options were as follows;

- ☒ **Option A:** Remove support from customers currently receiving a discount - £2 reduction

☒ **Option B:** Provide support to 7,000 customers – No change

☒ **Option C:** Provide support to 13,000 customers – £2 increase

☒ **Option D:** Provide support to 19,000 customers - £4 increase

☒ **Option E:** Provide support to 25,000 customers - £6 increase

In order to capture individual respondents' initial reaction to the supplement options, a group vote was taken prior to any table discussion. A final group vote then took place at the end of the group, to determine whether wider table discussions and additional context had an impact on respondents' acceptability of the payment option. Voting results across both groups were as follows;

Overall (Base size: 63)		
	Initial vote	Final vote
Option A	11%	16%
Option B	11%	10%
Option C	10%	6%
Option D	13%	11%
Option E	54%	56%

*One respondent no vote

*One respondent no vote

Redhill (32 respondents)		
	Initial vote	Final vote
Option A	16%	28%
Option B	9%	3%
Option C	13%	9%
Option D	6%	6%
Option E	53%	50%

*One respondent no vote

*One respondent no vote

Sutton (31 respondents)		
	Initial vote	Final vote
Option A	6%	3%
Option B	13%	16%
Option C	6%	3%
Option D	19%	16%
Option E	55%	61%

On the whole respondents were happy to pay an additional amount on their bill to support those in financial need, with the majority voting for option E, the largest contribution from the customer bill.

Looking at the breakdown of votes, there was no significant difference between the initial and final vote, although there was a slight increase in the number of respondents who voted for 'Option E' and 'Option A'.

Comparing results from the Redhill and Sutton workshop, small differences can be found in the distribution of votes – although for both workshops 'Option E' was selected by the majority.

One Redhill respondent also declined to provide a vote as this respondent stated they wanted to support all 50,000 SES Water customers in hardship.

Although voting took place anonymously, respondents were asked to provide comments on their vote if they felt comfortable – from initial comments the majority of Redhill DE, Redhill Previously engaged and Sutton DE voted for 'Option E'. In comparison, Redhill AB mostly voted for 'Option A'.

For those who voted for 'Option A' and were happy to comment, these respondents compared the bill contribution to taxation and suggested existing income from government tax should contribute to SES Water's Support Scheme:

- *"Really, the taxation system should be changed for everyone"* (Redhill, C1C2)
- *"The reason why I do that is because I think they're tackling it in the wrong way. I think this should be coming out of general taxation"* (Sutton, Previously engaged)

One respondent who voted 'Option C' selected this as a 'balanced' answer;

- *"I just went average, really because I don't want the bill to go up too much because I know it's going to go up anyway, aside from the extra money I'm going to be paying"* (Redhill, C1C2)

Motivations for voting 'Option D' were mixed, with one respondent stating they would pay more if there was a contribution from SES Water, and another finding option D to be a more realistic payment level;

- *"Would be happy to pay if SES matched contribution from profits"* (Redhill, C1C2)
- *"With a year on year increase, I thought that amount was more realistic than option E. Four pounds, you get something back from a fiver"* (Sutton, AB)

Comments relating to 'Option E' highlighted that these respondents found the additional payment to be a small amount in the wider context of helping those in financial difficulty;

- *"Pretty much for the same reasons... In the grand scheme of things, it's negligible"* (Redhill, C1C2)
- *"I did actually go for option E, the highest one. But the caveat around it though is I'd want to make sure the extra money is being spent wisely"* Sutton, Previously engaged)
- *"I voted for option E, because in my eight-hundred pound bill, six pounds is a drop in the ocean"* (Sutton, AB)
- *"I voted for E because, for me, six pounds doesn't bother me, so I if I can help twenty-five thousand people"* (Sutton, C1C2)

Following wider discussion throughout the workshop, respondents were asked to vote again for the supplement option they found to be most acceptable, although there were no significant changes in voting, a small number of respondents identified that they had changed their vote during the session.

Two respondents from Redhill DE table changed their votes to 'Option A', commenting that they did not want to pay towards the scheme;

- *"If they do have a scheme, it should be funded by themselves and not the customers"* (Redhill, DE)
- *"In reality, any place I can save money on outgoings, I will"* (Redhill, DE)

A Sutton C1C2 respondent changed their vote, increasing from 'Option B' to 'Option E' following table discussions;

- *"I changed my mind, I was B and I changed to E and it was around the discussion because obviously if I ever needed it I would want it to be available"* (Sutton, C1C2)

A small number of respondents from Redhill Previously engaged also highlighted that they would be happy to pay a contribution about 'Option E' to provide support to more customers who may qualify for the Water Support Scheme. One respondent on this table also perceived an increase in support to be beneficial due to a subsequent reduction in the cost of debt collection.

- *"You never know, you could be that person. It's good to know there are options there"* (Redhill, Previously engaged)

The majority of respondents highlighted that the supplement amounts within the supplement options were 'negligible' across the year in comparison to the support that could be provided as a result;

- *"If you proportion it out, it's fifty pence a month, twelve pence a week. It's not a huge amount"* (Redhill, Previously engaged)
- *"Six pounds isn't going to change our lives. Fifty pence a month"* (Sutton, DE)

Although for some respondents, although the monetary amount wasn't significant, a key sticking point was the need for customers to contribute;

- *"An extra pound a month doesn't really make a difference. It's not how much, it's customers being penalised"* (Redhill, C1C2)

A small number of respondents also highlighted that in the wider customer base there may be households on the borderline of needing financial support, although these households may not qualify for the Water Support Scheme, they may be negatively impacted by the higher supplement amount.

A key point made in relation to the supplement levels was the need for customers to have a choice in their contribution to the Water Support Scheme – a number of respondents suggested an 'opt in' or 'opt out' approach for customers. With some respondents also suggesting customers could specify their level of contribution;

- *"I work for a charity and people give money every month because they choose to give money every month to help disabled children. And it's a choice, and I feel like with this we're not necessarily being given a choice, but we are effectively donating part of our own salary to help families that we don't know much about. If it was broken down and we were asked do you want to help it would be better"* (Redhill, AB)
- *"It should be an opt-in thing"* (Sutton, Previously engaged)
- *"I think that should be an option for people. If someone doesn't want to, they should have that right"* (Sutton, DE)

Although happy to contribute to the financial support, respondents stated they would expect SES Water to play a role in providing the support and also contributing to the monetary amount – with some respondents expanding on this to state that SES Water should 'match' customer contributions;

- *"I think SES should put a bit towards it as well. It shouldn't all come from the customers, an element should come from them as well"* (Redhill, Previously engaged)
- *"Six pounds is nothing, but you would expect the company to have to match"* (Sutton, C1C2)

- *“Companies have to be very clear and honest about what they’re making and giving. I’d like for them to be honest about how much they’re earning, how much their executives are paid, while they’re asking for this. Maybe then we can make an informed choice of whether it should come from the people or if it should come from them”* (Sutton, DE)

Other respondents felt that the responsibility for the monetary contributions into SES Water’s Water Support Scheme should fall with the government and current taxation;

- *“The government should be the ones supporting the scheme”* (Redhill, DE)
- *“Most of the schemes are funded out of taxation. I don’t know whether you’re the only company that fund it out of my pocket”* (Sutton, Previously engaged)

One Redhill respondent also hypothesised that a reluctance in contributing a higher amount may relate to the lack of information provided to customers, with a key concern the appropriate application of funds;

- *“If you’re going to help the higher figure, you’d want more information on the criteria on which they’re assessing people for support. If it’s being offered willy-nilly, I think there might be more reluctance in paying the extra”* (Redhill, Previously engaged)

Flat or percentage supplement

SES Water presented respondents with two supplement options that could be applied to customer bills to gather funding for the social tariff;



Flat amount: Set amount on each customer regardless of individual bill



Percentage amount: Percentage taken based upon customers individual bill

Similarly to the supplement level, a group vote was taken to determine which supplement type respondents found to be acceptable to them – this vote was taken initially following the presentation and repeated at the end of the workshop following wider discussion. Voting results are outlined below;

Overall (Base size: 63)		
	Initial vote	Final vote
Flat	48%	62%
Percentage	44%	32%

*Five respondents no vote

*Four respondents no vote

Redhill (32 respondents)		
	Initial vote	Final vote
Flat	38%	50%
Percentage	47%	38%

*Five respondents no vote

*Four respondents no vote

Sutton (31 respondents)		
	Initial vote	Final vote
Flat	58%	74%
Percentage	42%	26%

A small number of respondents in the Redhill workshop declined to vote on their preferred supplement type, these respondents stated that they disagreed in principle with customers contributing to the support scheme.

As can be seen from the votes above, during the initial vote customers were almost equally split between the 'flat' and 'percentage' options.

Following wider discussion during the workshops, the final votes showed a shift towards the 'flat' supplement – this trend was seen across Redhill and Sutton, although the increase within the Sutton workshop was found to be more significant.

When asked to provide the reasoning behind their votes, respondents sighted 'fairness' as a key motivator, with the majority finding the flat supplement to be more acceptable due to the equal contribution across customers, regardless of their water bill.

- *"It's the same for everybody. Everyone who's making a contribution is making the same contribution"* (Redhill, Previously engaged)
- *"I think if people are going to be in it then everyone should pay the same"* (Redhill, AB)

For some the flat rate was also preferable due to the consistency of it's impact on the bill, whereas percentage was seen to be less predictable;

- *"With a flat rate, you know where you are. It will be that amount each quarter. With a percentage, it fluctuates your bill"* (Redhill, Previously engaged)
- *"With a flat rate you know what you're paying"* (Sutton, C1C2)
- *"You know what you're paying. If someone's watching the pennies, they know what's coming out at the end of the month"* (Sutton DE)

It was also highlighted that those who have a higher water bill may not have a higher income, with larger families and those who use larger amounts of water unfairly penalised and struggle to pay their bill due to the increase for the social tariff supplement;

- *"It's definitely got to be a flat amount, because percentage amount... you think of those people with children, their water bill's going way up because of them and their kids, and older people, certainly they use less, so it's better for me to go on a meter"* (Sutton, Previously engaged)
- *"Water used isn't related to income so, charging on a percentage is unfair"* (Redhill, Previously engaged)

For some respondents who preferred the percentage supplement, they believed contribution should link to water usage, with some also suggesting that this may encourage customers to be more mindful of their water use;

- *"I don't think it's right that if I'm using twice the amount of water as you that you should pay the same amount in a contribution"* (Redhill, DE)
- *"I guess I would be more mindful to use less water if I thought a percentage of my fee depended on that"* (Sutton, Previously engaged)
- *"Shouldn't pay the same as someone who leaves their taps running all day long"* (Redhill, DE)

One Redhill, previously engaged, respondent stated a preference for percentage supplement as they wanted to pay a higher contribution to the social tariff;

- *“I’d pay a percentage. I wouldn’t pay less money; I’d rather pay more than on a flat rate. I think it’s a fairer way of doing it”* (Redhill, Previously engaged)

The Redhill Previously engaged table also highlighted that whether customers were billed based upon usage from a water meter or based upon rateable value may have an impact on the preferred supplement type, with the majority of this table stating they were on a water meter;

- *“I wonder whether there was any correlation between percentage and those on a water meter. Because that’s an underlying problem with this, that some people will be on flat rate water payments, and some will be on a meter payment. If you were on a rateable value and you’re a single person, if you do it by percentage you’d be paying a lot of money compared to the person next door on a water meter”* (Redhill, Previously engaged)

Change from repeat vote

All respondents on the Redhill Previously engaged table stated a preference for flat supplement on the final vote. A small number of respondents across other tables in Redhill and Sutton were also happy to identify that they had changed their vote from flat to percentages, these respondents highlighted that they no longer felt there should be a link between water usage and contribution amount;

- *“When I said percentage, I thought those with more money would pay more, but that’s not necessarily the case. Having discussed it, I’m changing my mind”* (Redhill, Previously engaged)
- *“It’s a contribution so why do you contribute more if you’re using more water? You’re paying for more water anyway, it’s irrelevant. If percentage went live, it would only work if it was based on everyone using a meter because it would be a true reflection”* (Sutton, C1C2)

Impacts on acceptability

Following wider table discussion relating to the implementation and impact of the Water Support Scheme, respondents were presented with the notion that not all SES Water customer may be happy to contribute to the Water Support Scheme, and were therefore asked to provide suggestions as to what SES Water could do to increase customer acceptability.

Across the workshops awareness of the Water Support Scheme and its impact on customer bills was seen as a key barrier to acceptance. In principle respondents were happy to contribute to provide support to households in financial difficulty, however respondents were disgruntled to learn contributions were being taken out of their water bill without their prior knowledge or consent.

- *“Would have been happy to contribute if scheme had been introduced initially”* (Redhill, DE)
- *“It’s a good option to have in place. I don’t know everyone’s situation here but for those who are not currently in that position, overnight, trauma or something happens, you could quite easily fall into that category and need the support”* (Sutton, C1C2)
- *“It’s nice to think that people who are really desperate are going to get a bit of help”* (Sutton, DE)

To overcome this lack of awareness, respondents expected SES Water to be open and honest with customers, promoting the Water Sure Scheme to all customers and specifically highlighting to customers that supplements are taken out of their bill;

- *“You don’t want to come across as being sneaky, which it does, at the moment. That gets people’s backs up. They feel like why should they have to pay it. So, I think being open and transparent about why it’s being done, that the government doesn’t do it so they have to. If people realise that, it makes more sense already”* (Redhill, Previously engaged)
- *“I think it should be clearer up front... so people are aware”* (Redhill, C1C2)

When considering how best to promote the Water Support Scheme, a small number of respondents suggested bringing a ‘human’ aspect to the scheme, suggesting the use of real life examples of customers who had received the financial support;

- *“And give examples of how a customer was struggling after something happening – make it more real to us”* (Sutton, DE)
- *“Explaining that it is local people helping other local people”* (Redhill, Previously engaged)
- *“How it’s helped the people that need it”* (Sutton, C1C2)

Respondents also predicted that further promotion of the Water Support Scheme to customers would increase awareness amongst those who may be in financial difficulty and eligible for the support;

- *“Include on the bill, ‘since we’ve increased our Helping Hands Scheme, we’ve helped X amount of people by reducing their bill to ... please let us know if you need help” (Sutton, DE)*
- *“I think they should let people know that it’s there. Maybe when they get the bill there should be something in that bill to say, ‘Should you be in any financial hardship, this scheme is here’” (Sutton, C1C2)*

Respondents felt that this information could be provided through a number of channels, such as information accompanying the SES Water bill, leaflets available within public places, and local advertisements;

- *“Through adverts, leaflets through the door” (Redhill, Previously engaged)*
- *“I know it sounds silly, but a TV campaign? Just showing someone who’s really struggling and just saying, ‘By doing this, you’re helping provide that and it’s going to a good cause’” (Sutton C1C2)*
- *“Libraries, doctors, hospitals, Age Concern etc., in the local press, and also to be delivered with water bills on a separate sheet and form to make it clear it’s separate to the bill and it’s important to read it. People can then pass advice on to others in a needy situation” (Sutton, DE)*

Respondents were also deterred by the compulsory nature of the contribution, highlighting that each customer should be provided with the choice as to whether or not they contribute to the scheme.

- *“These days things have evolved where there’s different options to help people. Agree with schemes to help people but not with us not being given a choice” (Redhill, AB)*
- *“We should be allowed to have the choices” (Redhill, Previously engaged)*

When considering the lack of choice in the contribution to the scheme, respondents also highlighted the financial impact of additions to the SES Water bill, feeling that a compulsory contribution could tip some customers into financial difficulty. With some respondents also stating that customers should be provided with a choice on the level of contribution, allowing customers to set this based on their own financial circumstance;

- *“It should be an option because there may well be people who are unaware that they’re contributing, they are financially hard-up and maybe they’d like to opt-out. It shouldn’t be compulsory” (Redhill, Previously engaged)*

- *“Just on the opt-in, opt-out, I actually put the low to mid income, obviously there’s certain caveats to that. Because some people even on the low to mid income are struggling because of their mortgage, everything else” (Sutton, Previously engaged)*

There was also a concern that the scheme may not be provided to the customers in most need if SES Water did not apply strict eligibility criteria, reassurance was needed that SES Water would carry out sufficient checks and review these at regular intervals.

- *“We should be more informed as to how they determine who gets the help from my money, and we need more figures and stats” (Redhill, AB)*
- *“A better idea of what hardship is” (Redhill, DE)*
- *“It goes back to people understanding what the definition for low income is. And if people understood it, I think you would perhaps get a better buy in” (Sutton, Previously engaged)*

Respondents expected those eligible for the Water Support Scheme to be ‘means tested’ to deter false applications. Criteria and checks were predicted to be in-line with government procedures relating to benefits;

- *“Nobody wrote in eligibility; scroungers, lazy, and the work-shy. It could well be that most of them are. Who knows? And they’re the ones who manage the money so it’s their responsibility. There’s obviously a part of the government who checks on people on benefits, they go to the job centre and feed in information. So they should obviously be on SES Water and on their database so it helps them make an informed decision and passes over information if they decide to police it” (Redhill, AB)*
- *“Means tested. Whittle out fraudulent claims” (Redhill, C1C2)*

Respondents were in consensus that SES Water should also pay a contribution to the scheme, either matching customer contributions or fulfilling the current shortfall to help all customers in financial hardship. SES Water were seen to have a moral obligation to contribute out of their current profits;

- *“I believe this, as a concept, is a really good thing. If they’re still making money and not supplying people at cost, although we’re paying for that; that to me does seem morally unfair” (Redhill, DE)*
- *“Matching monies paid by customers. If they’re saving money on debt collection and general administration, surely, they should be putting in as well. They’re a local company and the only*

- one we can go to. They should show us that they're loyal to the local area and they'll help as well"* (Redhill, Previously engaged)
- *"Matching it or more because it's showing that they're going to take it seriously and that they're actually investing in their customers and not just expecting the customers to support each other. They're actually going to support their client base"* (Sutton, C1C2)
 - *"It's a good idea to collect funds from customers to pass it on to those in need, but it would be better if SES Water could equal the amount paid this way"* (Sutton DE)

A small number of respondents felt that the customer shouldn't be required to pay any contribution to the scheme, although support should still be provided through other means;

- *"It should come out of dividends, it should come out of profits, it should come from the government as taxations"* (Sutton, Previously engaged)

Respondents from the Redhill Previously engaged table also queried what action would be taken if any money were to remain in the 'pot' for the Water Support Scheme. These respondents advised that in such a scenario SES Water should use this money to fund local charities and community projects to provide support to the wider community.

Some respondents also considered the application of the Water Support Scheme to assist those in financial difficulty, suggesting a need for some flexibility in administering financial support and also provision of additional advice and support;

- *"A payment 'holiday' while in hardship"* (Redhill, DE)
- *"It would help a percentage of people who are prepared to take advice to reduce their bills"* (Redhill, C1C2)

Stakeholder design sprint

Following on from the customer workshop, local stakeholders were presented with the current Water Support Scheme process and asked to design a new social tariff and processes suitable to SES Water customers who find themselves in financial difficulty.

The findings from the customer workshop were also incorporated where relevant to provide appropriate context on the views of SES Water customers who would be paying a contribution to the provision of the Water Support Scheme.

Firstly, a half day design sprint was conducted with two charity representatives, the output of this was a newly designed social tariffs system covering aspects such as eligibility and application. The output of this is summarized overleaf:

ELIGIBILITY CRITERIA

Design sprint ammended criteria:



In receipt of a means tested benefit

OR



Have a household income in-line with governments 'low income threshold'

Removal of other criteria

APPLICATION AND ASSESSMENT

Initial contact

Customers contact SES Water, trained advisor identifies they may qualify for Water Support Scheme (application sent via post or completed over phone)

Initial contact

Customers complete online application form – **include bank statements for last two months as evidence**

Initial contact

Customers complete paper form and sends in free post envelope – **include bank statements as evidence**

Pre-screening

Applications received by Citizens Advice Bureau and pre-screened into categories;

- Rejected - do not meet criteria
- Form incomplete
- Approval – meets criteria

Citizens Advice follow up with any customers who have incomplete application form

Citizens Advice Bureau notify those who do not meet criteria

Processing

Dedicated SES Water Support Scheme team process **approved applications** received from Citizens Advice Bureau

Approved applications

SES Water send out letter to confirm acceptance

APPLICATION FORM

Suggestions were made to include additional information and emphasis on the application form



Highlight role of Citizens Advice Bureau in processing applications



Promote water meters as a possible money saving device

SES Water's application form is combined with Thames Water to allow customers to apply for both at the same time - suggestions were made to clarify this further



Use different branding on information and application associated with Thames Water



Provide explanation of SES Water's responsibility for fresh water services and Thames Water responsibility for waste water services



Remove 'What is a social tariff?' explanation

RENEWAL

Design sprint renewal process:

Applications renewed annually
Each customer on the Support Scheme received a letter asking whether or not their circumstances have changed

Eligible customers remain on Water Support Scheme without renewal

Those who's circumstances will not change - e.g. receiving Pension Credit

Customer submits circumstances have not changed

10% of applications audited and evidence requested

Account renewed and kept on Water Support Scheme

LEVEL OF SUPPORT

The Water Support Scheme provides eligible customers with a 50% discount on their SES Water bill



It was suggested this bill reduction could be more significant, in line with other utilities



SES Water should also promote their contribution to the scheme and wider community work

AWARENESS

Methods



Face to face communication through 'workshops' and drop-in sessions



Partnership with local charities and support organisations. Such as: Churches, foodbanks, Children's Centres, adult social care centres



Promotional materials such as water bottles given to schools



Social media posts on local community pages

Distribution of literature



GP surgeries - leaflets and posters in waiting area



Libraries - leaflets and posters in waiting area



Churches - leaflets at community meetings and posters on notice boards



District nurses - provided with leaflets to hand out to patients during home visits

Key message

Key for the message to be simple and to the point - emphasising the bill reduction straight away

Do use

- ☒ Reduction
- ☒ Discount
- ☒ Made easy

Don't use

- ☒ Benefit
- ☒ Tariff
- ☒ Entitlement

You might be eligible for 50% off your bill

Do you want to reduce your water bill?

Are you on Pension Credit?

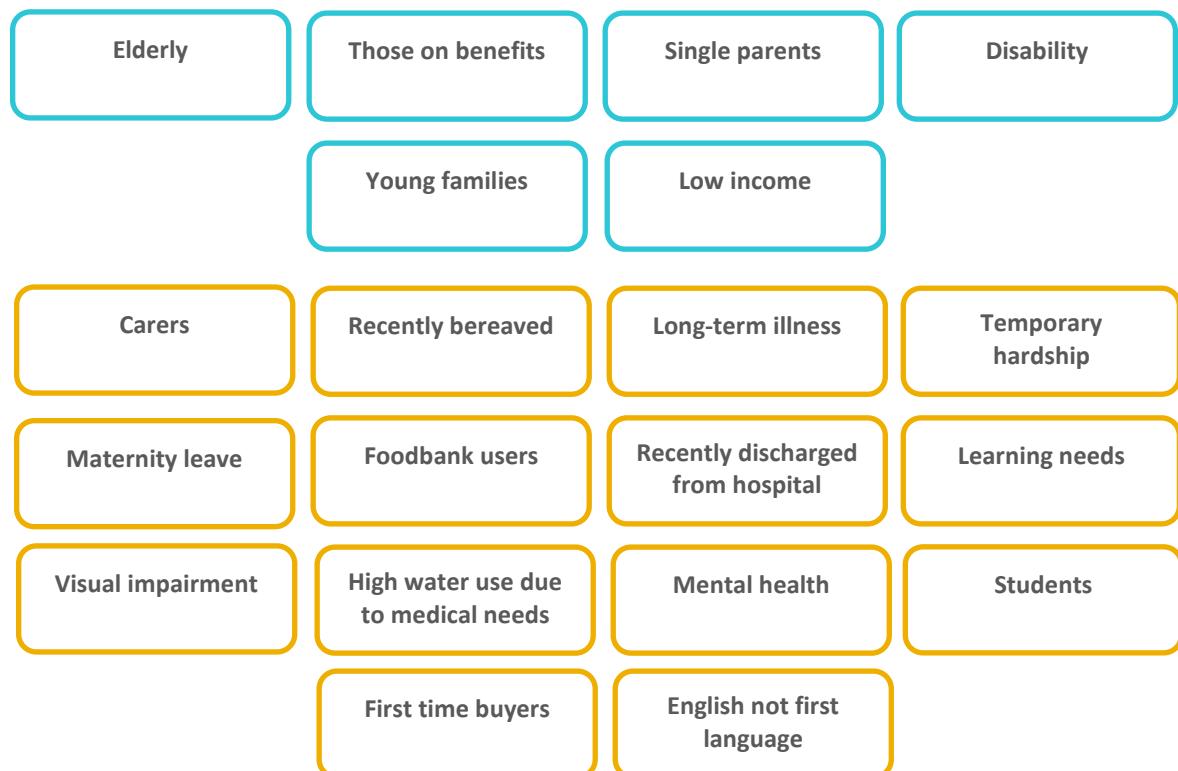
Water Support Scheme

Suggestion for the title 'Water Support Scheme' to be updated to **'Water bill discount'**

In order to validate the outcomes of the design sprint, the infographic was presented for feedback to an additional five local representatives through in depth interviews, and to service users and volunteers from Caterham foodbank through one on one consultations.

Eligibility

Representatives within the Design Sprint were presented with the eligible groups put forward within the customer workshops. As outlined below;



The representatives queried the eligibility of the 'student' group, highlighting the variances within this group, such as a teenager who may receive financial support from parents or a parent returning to education with children to support.

There was an agreement that all other customer groups identified within the workshops should be eligible for the Water Support scheme, although it was highlighted that fitting into these customer groups should not be the only eligibility criteria.

Within the design sprint 'Those on benefits' and 'Low income' were seen as customer groups that would encompass others on the list, and it was therefore agreed that these should be the two primary eligibility criteria, regardless of whether a customer fell into any of the other customer groups identified.

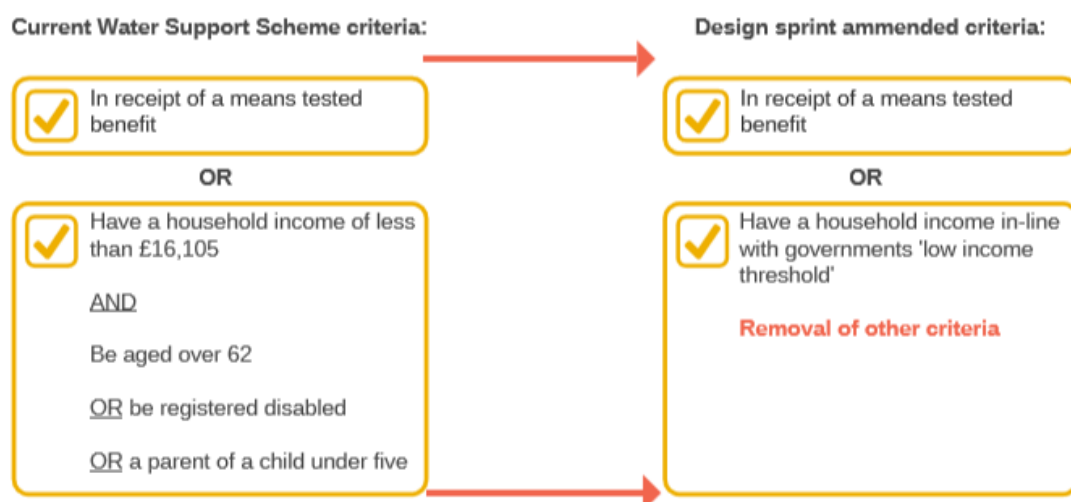
Assessment criteria

Having defined which customer groups should be eligible for the Water Support Scheme, the representatives within the design sprint were then asked to determine the appropriate assessment criteria associated with the eligibility guidelines.

The representatives were presented with the current eligibility criteria applied to the Water Support Scheme; initially representatives queried the benefits which would be included or excluded within the 'means tested' criteria, once an additional breakdown was provided both agreed that this criterion was suitable in order to ensure the correct customers received financial support.

Within the design sprint, when considering the criteria relating to household income in conjunction with being over aged 62, disabled or a parent of a child under five, there were questions raised as to the relevance of this additional criteria. An advisor from SES Water also highlighted that there were often applicants who, although on a low income, were unable to receive support due to missing the criteria of being a parent, over age 62 or disabled.

Upon further consideration it was determined that the additional criteria was not required and should be removed – as indicated below:



Across the local representative follow ups and foodbank consultation there was a consensus that the design sprint amended criteria was most appropriate to ensure that SES Water provide financial support to those in financial difficulty. However, there were a number of potential amendments highlighted.

What is income?

One area for debate, was what classified as “income.” Whereas the design sprint respondents agreed this should include all income for simplicity, during the follow up a Stepchange representative indicated the need to consider the impact of other outgoings, such as payment of other debts;

- *“If they're paying towards a large percentage of unsecured debt, for example, then it might put them into financial hardship by saying, 'well you don't meet the criteria'” (Stepchange)*

In addition, follow up feedback from foodbank users highlighted the need for ‘income’ to be taken after the deduction of household bills, childcare and other essentials. One local representative follow up also highlighted this, with the need for child and housing bills not to be taken into account as ‘income’ due to their necessity in paying essential bills;

- *“It shouldn't include income from child and housing benefit as these are essential for paying bills” (Anonymous)*

Addressing short term vulnerability

In the follow up interviews, suggestions were also made to add in additional criteria for certain circumstances, with one foodbank service user and one local representative suggesting the addition of ‘unemployment at short notice’ as an additional eligibility criterion to assist those in short term financial difficulty.

- *“Very temporary short term financial situation where they haven't got money and they're going to the food bank, they're not going to be able to afford their water bill. So if you've got something written into the system that there is going to be a criteria whereby there can be a discretionary reduction then that's going to help those people” (Age Concern)*

Solutions for those with medical conditions

A representative from Stepchange also highlighted a gap in the criteria to identify those who may face higher water bills due to a medical condition, leading to increased water usage;

- *“That might not necessarily fit into either the means tested benefit or the income support or the low-income threshold, but still have a specific need, that might be something” (Stepchange)*

Higher income threshold needed

When looking specifically at the income level of less than £16,105, in line with government guidelines, two local representatives indicated the need for the income level to be increased in the follow up interviews;

- *“I would say that the household income should be higher, in my opinion. £16,000, you can’t live on that, in my opinion, unless you’re maybe in a council house and paying nothing for rent, so I think that would need to be increased”* (Anonymous)

Individual Vs household eligibility

A further point of discussion raised within the design sprint was possible loop holes within the newly defined criteria that SES Water would need to be aware of. An example was given wherein one person within a household may fit the means tested benefit criteria to be eligible for the Water Support Scheme, for example be in receipt of Pension Credits, however could be living with their son or daughter who may be a high earner. A consensus could not be reached as to how to tackle this potential issue, additional restrictions such as the benefit recipient being the named bill payer or primary proprietor of the house were suggested, but ultimately deemed too complex to administer.

Local representative follow ups suggested requests for additional information relating to the wider household to determine any other sources of income;

- *“Say for example the elderly parent is within that income range but they’re living in a house with other people, you could perhaps just have a ‘who else is in the house’ and then a tick box, ‘are they in full time employment’ and if you’ve got one or more other people in full time employment the assumption would be that they would be on a higher wage so the discount wouldn’t apply”* (Age Concern)
- *“I suppose you could get around that by pegging it to council tax, because if three people living in a property earn £10,000, for instance, they would be all on that council tax bill”* (Sutton Women’s Centre)

Awareness and promotion

A key barrier highlighted within the customer workshops was a lack of awareness of the Water Support Scheme amongst the customer base. The representatives within the design sprint were therefore asked to provide suggestions as to what SES Water should do to effectively promote the support to those who may be in financial hardship.

Starting with an initial focus on the elderly group, the Live at Home representative highlighted face to face communication as preferable for this group, with many relying on support from local organisations. The representative drew upon experience of previous community 'workshops' and drop in sessions which allowed elderly service users to learn more about the additional support available and apply face to face. It was highlighted that the elderly group are often 'proud' and would not be likely to actively seek additional support or discounts.

Follow ups with representatives echoed the preference for face to face communication and a workshop or drop in session approach for customers such as the elderly – although it was highlighted this communication should taken place within pre-existing community groups these customers are familiar with;

- *"I do agree that face to face communication, workshops, drop in sessions, and things like that, if you are able to get to the areas in which its best being used, then they are very effective.... When it comes to the elderly you need to look into the areas in the local community that they are using. So, I mean churches, food banks, social care centres, any form of local transport charities and things like that, these are all really good areas for SES to look into"* (Stepchange)
- *"So we're saying drop-in sessions. I would say in the organisations that people are engaging with. So rather than giving them something else to come to"* (Anonymous)

An Age Concern representative also highlighted the need for this to be done within pre-established groups or meetings, indicating that Age Concern are already running similar sessions with their service users;

- *"If somebody came here to our centre then they would listen, and we have had people doing water awareness here before but not about this scheme, just about drinking more water and things like that. Not many of them use social media, but we do often have guest speakers in who can talk about this stuff, and they would... The only way they're going to do it is to go to established groups who are already there on the day, set an appointment time, and then turn up and do the spiel"* (Age Concern)

Within the design sprint a number of local organisations and networks were put forward as possible SES Water partners to raise awareness of the Water Support Scheme:

- Living at Home – elderly customers
- Christians Against Poverty – those in financial hardship
- Age Concern – elderly customers
- Local children's centres – young families and single parents

- Foodbanks
- Churches
- Adult social care centres
- Mental health charities – such as Richmond Fellowship
- Merstham community Facilities and other borough community facilities
- Social housing organisations e.g. Raven
- Surrey Information Point
- The Voluntary Bureau
- Local community network meetings
- GP Surgery
- District Nurse
- Red Cross

The need to work in partnership with other community organisations resonated in follow up discussions, with additional local organisations put forward by foodbank users and other representatives;

- Benefits office (Foodbank)
- Sutton Housing Association (Foodbank)
- Religious buildings (Stepchange)
- Local banks (Stepchange)
- Local Authority Office (Stepchange)
- Wellbeing prescribers (Age Concern)
- Citizens Advice Bureau (Sutton Women's Centre)
- Suffolk Home Start (Sutton Women's Centre)
- Job Centre's (Anonymous)

Across the design sprint and follow ups there was a need identified for SES Water to make literature relating to the Water Support Scheme readily available to these local organisations, with partnership working enabling these organisation to provide advice and guidance on applying for the Water Support Scheme. Literature was also expected to be available to the wider customer base in key public locations - suggestions within the design sprint included GP surgeries, Churches and libraries, while representatives from the Caterham foodbank suggested public places such as cafes and hairdressers.

Within the design sprint suggestions were made for leaflets and literature to include the application form to allow customers to apply without additional contact with SES Water.

When considering the literature that should be available in these locations, leaflets were suggested across the design sprint and follow up discussions, with design sprint representatives also suggesting the use of posters in key locations such as GP surgeries. Although it was highlighted that the format and wording of the literature would need to be considered to resonate with those who may require financial assistance.

Across the design sprint and follow ups there was an emphasis on the need for the wording and message to be simple and to the point.

Within the design sprint representatives put forward three key phrases which would be used on literature to resonate with those who may be in financial difficulty;

You might be eligible for
50% off your bill

Do you want to reduce your
water bill?

Are you on X benefit?

Reactions to these phrases during follow up discussions were positive, with one representative also putting forward an additional phrase;

Do you know the Water
Support Scheme?

(Anonymous)

Representatives within the design sprint and follow ups also highlighted the need for a call to action within the literature, encouraging customers to seek additional information or apply for the scheme. Within the design sprint representatives suggested the inclusion of a telephone number and website link to contact SES Water. During follow up discussions a Stepchange representative also suggested the inclusion of QR codes on literature to allow customers to 'save' the information for a more convenient time or fill out an application digitally.

Within the design sprint it was suggested that the telephone number should be a direct line to talk about the Water Support Scheme, rather than a general switchboard.

Within the design sprint an SES Water representative detailed that the Water Support Scheme is currently promoted on the SES Water website and through information provided on the bottom of paper bills. The community representatives highlighted that bills are only received every six months

and those in financial hardship may avoid reading their water bill if they're struggling to make payments. This was reiterated by one representative in follow up discussions, indicating that those who need financially help may not consult their bill;

- *"No. A lot of people don't open their bills - they're just so concerned"* (Anonymous)

Within the design sprint it was suggested that the information accompanying the bill could be updated to stand out more or sent separately to households. It was also advised that the information and application form be sent to households with a new owner or proprietor to target new customers from the start.

When considering wider promotion of the Water Support Scheme, within the design sprint one representative stated she had previously received SES Water bottles at previous school events and that this would have been a good opportunity to share information about the scheme. Respondents also suggested the water bottles would be useful for promotion of the scheme in general – although it was highlighted that a balance needed to be taken in the monetary impact of additional promotional materials.

Follow up discussions showed representatives did not feel the use of promotional materials struck the right balance due to their financial cost, indicating money could be used more wisely to promote the scheme;

- *"I would really balk at part of my water bill being used to buy water bottles to promote a discount for people who can't afford it. So no, I don't think that's appropriate at all"* (Age concern)
- *"I think there's a lot of cost involved in getting promotional materials, whether it's stickers, badges, water bottles. People are trying not to use as many water bottles given the plastic situation. I think there's high costs involved with that, and a lot of people don't necessarily look at that type of promotional information"* (Anonymous)

A Stepchange representative during follow up discussions suggested sponsorship as an alternative way to raise awareness, with SES Water providing funding to or running local community events;

- *"Things like sponsoring or running community events could be quite useful for SES Water to do"* (Stepchange)

During the design sprint, the Christians Against Poverty representative also highlighted that the majority of her service users accessed information through social media channels such as Facebook and proposed this as another platform for promoting the scheme. During follow up discussions representatives highlighted that social media as an information channel may not be relevant to all customers. Representatives from Age Concern and Stepchange specifically highlighting this would not be useful for elderly customers;

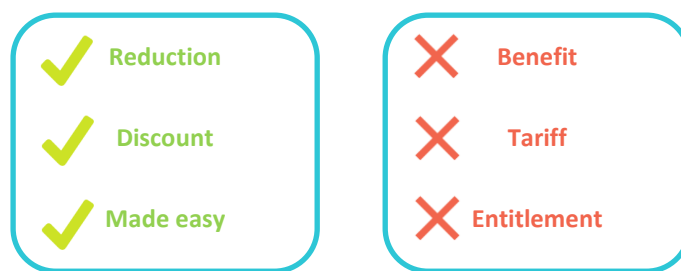
- *“Probably but as I say, for my client group, no. Most of them don’t use social media. It might come in handy if their families read about it somewhere and say, ‘oh Mum, you might want to apply’, but as the major communication forum, no it wouldn’t work for my people” (Age Concern)*

Although social media was not seen to be appropriate for all customers, within the design sprint and follow ups local community pages and interest groups were seen to be the most effective way to raise awareness amongst social media users. Within the design sprint the ‘Redhill and Reigate community page’ was flagged as a key page to target customers in the SES Water catchment area. Follow up representatives also provided additional suggestions for community pages on Facebook and wider social media channels;

- *“I would go back to the method of social media. In Sutton, we’ve got 5000 on Facebook, we’ve got the Worlington group as well, they really reach out quickly to a lot people” (Sutton Women’s Centre)*
- *“Local ones, there are sort of local apps and sites which might be applicable. There’s things such as Street Life is one of them, I don’t know all the names of them, Next Door I think is one. They’re typically, the ones that I’ve seen, are apps with local information on” (Anonymous)*

When considering the promotion of the Water Support Scheme, respondents also considered the title given to SES Water’s social tariff ‘Water Support Scheme’ and whether it resonated with those who may be eligible for the financial support.

Within the design sprint representatives found the title to be ambiguous, with one suggesting it could be linked to needing extra water rather than financial support - in comparison the term 'social tariff' was also seen to have little meaning to customers. Representatives highlighted key words which they believed would appropriately promote the support, and key words to avoid;



Follow up respondents agreed with the design sprint outputs of words to use and words to avoid, with a Stepchange representative also putting forward **struggling** and **having difficulty** as additional. After considering the appropriate title to use to resonate with customers, the design sprint representatives put forward **'Water bill discount'** or **'Water support discount'** as more appropriate titles for the Water Support Scheme.

The majority of follow up respondents preferred the title **'Water support discount'** – with the word 'support' being key to resonate with customers;

- *"I think that 'water support' is a better term than 'water bill discount' because obviously it is what it is, a water bill discount is definitely what it says on the tin, but I think 'water support' is a better name"* (Stepchange)
- *"I prefer 'support', myself. I'll stick with that one"* (Sutton Women's Centre)
- *"I don't know how you'd word it actually but I think support is a key word"* (Anonymous)

Application and assessment

Within the design sprint, representatives were provided with a breakdown of the current application and assessment process for customers applying to the Water Support Scheme

Looking at the current process, representatives highlighted concerns with the volume of applications being processed by the dedicated SES Water team, specifically referencing the time and resource required to re-contact those who had incomplete application forms. To manage time and resource it was suggested that the Citizens Advice Bureau play a greater role in the processing of applications, taking on responsibility for sending out rejection notifications and for contacting those who had

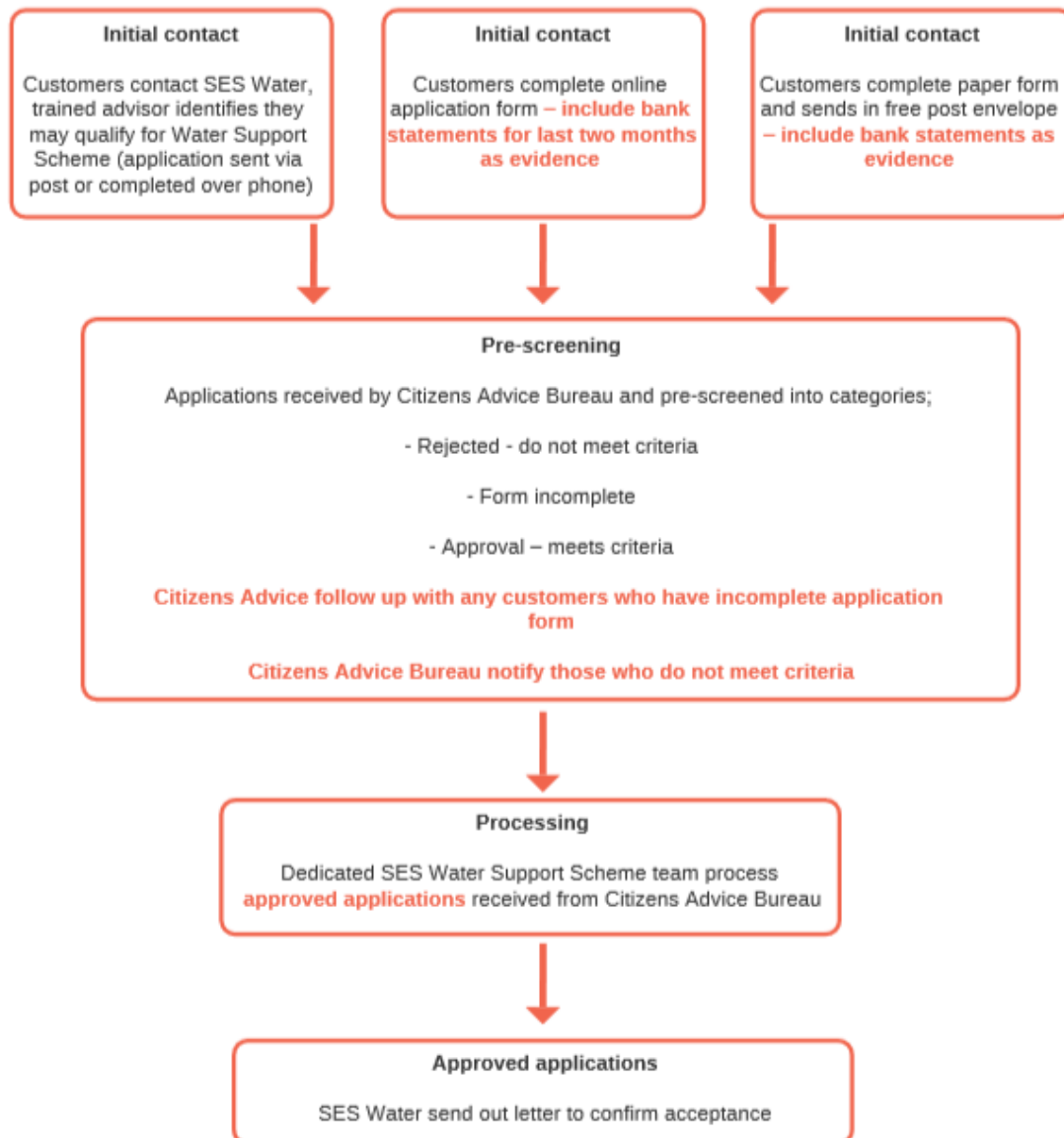
incomplete applications. Although it was highlighted that this may not be plausible due to GDPR and other data restrictions.

The representatives also queried the evidence required during application, at present no evidence is required unless an application is selected for auditing, again time and resource were highlighted as issues when re-connecting with customers to complete application audits – it was suggested that evidence such as bank statements be provided up front as part of the application process, therefore removing the requirement for auditing.

Following this discussion, the representatives suggested the following update to the process:

- Requirement for evidence to be provided as part of application process – two months bank statements attached
- Citizens Advice to take additional responsibility for re-contacting those with incomplete forms and sending out letters of rejection – saving time and resource for SES Water team
- Removal of audit due to evidence requirement for all applicants

With the final output from the design sprint provided overleaf;



When considering the output from the design sprint, some follow up respondents highlighted the need for an additional method of contact for applications through third party organisations. Respondents hypothesised that customers would go through a 'referral' process with organisations such as foodbanks and community support groups.

An interview with a Stepchange representative also suggested the inclusion of more digital channels, such as requesting an application form via text.

When considering the increased role of the Citizens Advice Bureau, perceptions were mixed. The majority of representatives were happy for Citizens Advice Bureau to have a more integral role within the application process, this was further supported by a number of foodbank users. These respondents

perceived Citizens Advice Bureau as having the relevant expertise to assist SES Water and hypothesised within the role Citizens Advice Bureau would also be able to provide support with applications and wider financial advice. One foodbank user also indicated that Citizens Advice Bureau would be looked at positively by customers;

- *“I think that’s quite fair, because they do have a range of expertise in areas of hardship”* (Sutton Women’s Centre)
- *“So I think it gives an opportunity to say hang on let’s look at this and make sure that it’s been done correctly. That you are actually getting the help that you need and you are eligible to and eligible for”* (Anonymous)

However other representatives and foodbank users did not agree with the increased responsibility of the Citizens Advice Bureau and felt SES Water should continue to be primarily responsible during the application process. One foodbank user found their involvement unnecessary and another felt it would lead to a prolonged process;

- *“I think that Citizens Advice can highlight somebody is eligible for it, and they can also guide the – let’s say ‘customer’ – to the application form, they can support them through it, but I don’t know why they would do anything else”* (Anonymous)
- *“They could then have a combined role. Helping people, going through the process with people, and it would presumably make it a much more user friendly service because they’ll be dealing with probably just the one person, and there could be a kind of advocacy role involved there as well. Rather than dealing with a third party, who’ve then got to feed it back to SES, I couldn’t understand why they wouldn’t keep it in house”* (Age concern)

One follow up representative also suggested the involvement of other larger support organisations in addition to Citizens Advice Bureau, to support customer through the application process;

- *“I suppose charities like ourselves it wouldn’t be something we could do ourselves at the moment with our current workload but definitely, yes. So charities and financial advice charities and organisations”* (Anonymous)

Within the design sprint it was acknowledged that the requirement to provide information at the start of the application may be a barrier for some customers, although many would have experience with filling out similar forms and evidence for other support such as means tested benefits.

During follow up discussions foodbank users indicated that they would be happy to provide evidence to support their application, with some having previous experience in providing this information for other support applications.

Follow up representatives emphasised the need for flexibility within the provision of evidence, stressing that dependent upon the customer's circumstance a copy of bank statements dating back two months may not be available or relevant. Suggestions were therefore made for alternative means of sharing bank statements, or alternative evidence such as benefit paperwork;

- *"You're assuming everybody has a bank account. I would have to say women who have been in domestic abuse situations, and there's new laws now about financial coercion, sometimes don't have access to a bank account"* (Sutton Women's centre)
- *"It perhaps needs a little bit of flexibility. I don't know about you but I don't even get bank statements any more. So again, if you have somebody in the role whose job it was to complete the applications I would be happy to take my tablet in to show them my bank statement but I wouldn't be able to produce a bank statement without going to the bank and requesting one"* (Age Concern)
- *"I think it might be different for different categories. So if you have a benefit, then evidence of that benefit. If you're being considered because of household income, then a bank statement. Or I mean it might be that the bank statement covers both but yes, it's just something to consider"* (Anonymous)

A suggestion was also made to allow for referrals from support organisations as sufficient evidence, especially in circumstances such as short-term or sudden financial difficulty;

- *"Through something like an income and expenditure form, through someone like Step Change or Citizens Advice, National Debt Line, all the sort of free, not-for-profit, debt advice organizations, could help provide that evidence to say, 'look, this is the situation, this is what it's going to be for the foreseeable future', and sort of catch them sooner rather than wait until" If they've got an income and expenditure from Citizens Advice Bureau or from Step Change, do they need to fill that financial statement?"* (Stepchange)

Application form

Across the design sprint and follow up discussions the inclusion of the joint application for with Thames Water was discussed – across respondents there was limited awareness of the current joint application form and accompanying information sheet.

In principle the design sprint and follow up representatives agreed with the joint approach, although stressing the need to make this clear within the application. In comparison the majority of foodbank service users advised that the Thames Water application should be removed to reduce confusion and make the application easier for customers to complete

Within the design sprint when considering the format of the application form, representatives found the format to be straight forward and easy to understand, although the secondary side of the form containing the Thames Water application was found to be 'frustrating'. Suggestions were made to simplify the joint application by combining duplicate questions and therefore reducing the demand on the applicant. It was also advised that further explanation be provided to establish that eligibility for the SES Water Support Scheme would not mean automatic eligibility for the Thames Water scheme, and therefore reduction may not be 50% off the total bill that they receive, and only the water element.

Respondents also suggested a clearer distinction between the two sides of the form with different branding and an explanatory paragraph of the responsibility of SES Water for fresh water services and Thames Water for waste water services. For example, each side of the form could be a different colour.

During follow up discussions one foodbank user indicated they had previously filled out the SES Water application form, identifying themselves as dyslexic, and found the application form easy to complete and understand.

Design sprint representatives also suggested the inclusion of additional information, such as the requirement for a bank statement as evidence and highlighting the role of the Citizens Advice Bureau in processing applications. The promotion of water meters as a money saving device was also suggested as an addition, providing an example of an average non-metered bill and average metered bill for context. This would enable the customer to be assessed to determine whether a water meter would be a useful additional measure to help them reduce their bill, or leave the customer on an unmeasured supply if not.

When considering the layout of the application form – one foodbank service user and Age Concern representative suggested the removal of the box formatting to fill in answers, finding this to add to the complexity of the application;

- *“I think it’s a busy form, too busy. It’s very boxy, isn’t it? Lines are better than boxes. People don’t like boxes because they worry about going outside the box. Lines are easier”* (Age concern)

The Sutton Women’s Centre representative also queried the relevance of the ‘National Insurance Number’ request, advising that some service users may not have access to this information and be deterred by it being a mandatory field;

- *“I think some of them might not have it, might not have access to it, and might have been isolated so long. It comes under ‘mandatory fields’ as well, it might put people off”* (Sutton Women’s Centre)

The Age Concern representative also suggested the addition of a ‘referred method of contact’ to ensure SES Water followed up on the application by the most appropriate method for the customer.

Information sheet

In terms of the current information sheet which is supplied with the form, representatives found the information to be ‘too wordy’ and felt this could be simplified into ‘Plain English’. Suggestions included the removal of the section ‘What is a social tariff?’ and the first line of the ‘Am I eligible’ section.

Follow up discussions reiterated the view that the SES Water information was ‘too wordy’;

- *“I completely agree with what have people have said, the fact that it is quite wordy.... The ‘what is a social tariff’ is not particularly useful information so I would definitely agree with that to be removed”* (Stepchange)
- *“I do agree with the sentiment that it’s too wordy, I think you need some more bullet points or infographics on there. Visually it does put you off”* (Sutton Women’s Centre)

Although there was disagreement as to whether the ‘What is a social tariff?’ section should be removed, with some findings this information to be relevant and suggesting simplification of the section rather than removal;

- *“The ‘what is a social tariff’ is not particularly useful information so I would definitely agree with that to be removed”* (Stepchange)
- *“I think that’s really good actually, because I think that it promotes what the government want to do. I think it’s positive”* (Sutton Women’s Centre)

- *“I think the social tariff paragraph could be summarised in ‘Did you know there is help for people who are struggling to pay their water bills?’” (Anonymous)*

Further suggestions were also made to add additional useful information to the sheet – including advice on water saving to reduce the bill, as well as advice on other financial and vulnerability support;

- *“You've obviously taken the first step by filling in this form and talking about your water, have you looked at getting some help for the rest of your debts? Have you had a look at your energy company to see if you're on the best tariff?” (Stepchange)*
- *“You know you were saying they were talking about water saving things on the application form, this could perhaps come here, and the fact they can have washers fixed and things like that, because this is a document people are going to read because potentially it's going to give them a discount” (Age Concern)*

Follow up representatives also advised emphasising calls for action and support to complete the SES Water application;

- *“I think the ‘if you need help filling in this application form’, or something like that. I noticed there's something quite small down on the bottom of the, right at the bottom of the application form – so maybe make sure that is clear. Maybe even at the top” (Anonymous)*
- *“The thing that's got me is the call to actions... ‘If you need help to apply then give our customer services a call’, on that one, or ‘seek advice from a debt advisor or your social landlord’. Then when it comes to these sorts of situations, because the call to action is hidden, people might be finding it very difficult to know what they need to do once they've got that form, or once they've got that fact sheet” (Stepchange)*

Application renewal

Within the design sprint representatives were provided with an overview of the current Water Support Scheme renewal process. At present SES Water carry out an annual renewal process, contacting all Water Support Scheme customers via letter to verify whether their circumstances have changed. Customers must fill out the renewal form to state whether their circumstances have changed or not – if the customer confirms their circumstances have not changed they will be renewed onto the scheme. This is a manual process with a renewal letter sent out to all customers, if a customer does not complete the renewal form they will receive a ‘chaser’ letter, followed by a ‘final’ letter. Following these three

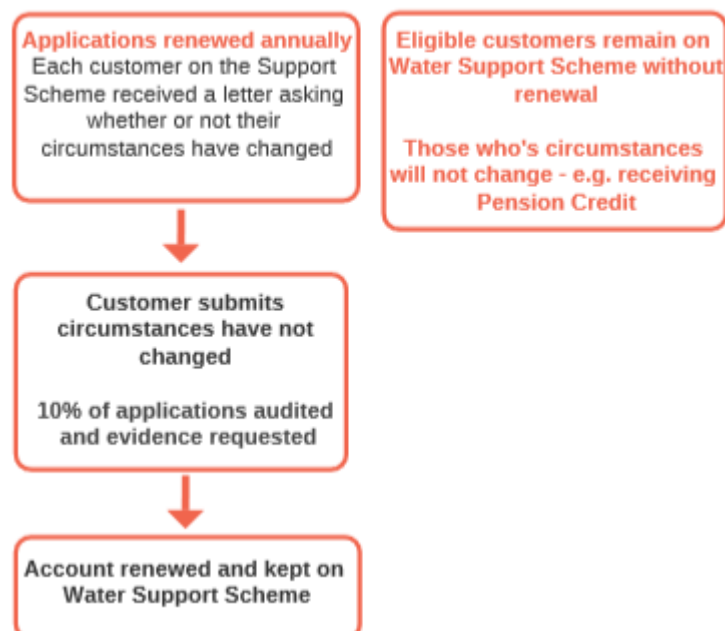
letters if the customer still hasn't sent the renewal form, they will receive a notification letter of their removal from the scheme. Renewing customers do not need to provide evidence for their current circumstances, but like the current application process, 10% are audited.

Design sprint representatives stated that it should be made clear to all customers during the initial application that there is an annual renewal in place, so customers do not assume they are on the scheme indefinitely.

However, representatives highlighted that not all customer groups should go through a renewal process, if the criteria for being on the Water Support Scheme was unlikely to change. An example given was customers who are eligible for the support due to being in receipt of Pension Credits – in this case the representatives stated such customers should be on the scheme indefinitely without an annual renewal. Some further segmentation of customer groups and an appropriate renewal process for each was therefore felt to be required.

Following wider discussion within the design sprint, the following output was produced to re-design the renewal process to ensure the needs of financially vulnerable customers are met, and ensure SES Water are using the appropriate resources;

Design sprint renewal process:



When presented with the application renewal output from the design sprint, all follow up respondents were in agreement that annual renewal should not be applied to all customers, and in some circumstances enrolment on the Water Support Scheme should be indefinite;

- *“If they are on things like a means tested benefit income, then obviously those should be reviewed because if you’re on JSA you might get a job and then obviously your situation changed, and you might be able to afford your water payments. So, I definitely agree that there are certain criteria or certain customers that should sit away from that renewal process because it’s not necessarily that their situation is going to change”* (Stepchange)
- *“I think renewal – yeah. I mean for things like Job Seekers Allowance, that could change more quickly than annual but then it won’t necessarily... Lives don’t get fixed overnight if you see what I mean. So annual yeah, I think is a fair assessment”* (Anonymous)
- *“So if they’re going to receive pension credit indefinitely then it would also cut on paperwork”* (Anonymous)

Follow up respondents were also in support of a 10% audit for renewed applications;

- *“I think that’s appropriate, I don’t think that necessarily someone should have to resubmit all their evidence again every single time they renew, certainly if it’s going to be an ongoing process. So, I think a 10% audit review process is fine”* (Stepchange)

Although suggestions were made by representatives and foodbank users to make the renewal period more flexible dependent upon individual circumstances, with one suggestion to extend to a bi-annual renewal;

- *“I prefer the idea of it being something like two years. A year goes very quick, doesn’t it, and then all of a sudden you’ve got to do the process again. Yeah, so I would say 24 months”* (Anonymous)

Level of support

Within the customer workshops respondents indicated that SES Water could do more in relation to the level of support provided; customers highlighted the need for SES Water to assist more customers in financial difficulty, with some suggestions also made to provide funding to the local community.

Within the design sprint when considering the current Water Support Scheme reduction of 50% on the SES Water bill it was highlighted that other water utilities may provide a more significant bill reduction.

Although it was acknowledged that SES Water were the most transparent water utility in relation to its administration of the social tariff.

Within follow up discussions there was some disagreement as to the adequacy of the 50% reduction, with some finding this suitable and others suggesting the level of reduction needed may be dependent upon individual circumstance;

- *“The best way to help their customers that are struggling in financial hardship is by those water companies that are doing a sliding percentage based on the client’s income. Those that are receiving close to zero are receiving a larger reduction than those that are close to removing themselves from the low-income threshold. I can’t remember which one it is off the top off my head but they do a sliding tariff and I think it’s 20% up to 80% reduction depending on their income” (Stepchange)*
- *“I think that 50% is fair, but like I say it should be a level playing field for everybody. I don’t think the geographical location of a customer is relevant” (Anonymous)*
- *“I think it’s appropriate. I think as a standard it’s appropriate, but going back to what I said earlier, it might not be a bad call to have some flexibility in there for the emergency cases. If they’re going to introduce an emergency discount level, then it probably needs to be more than 50%... Maybe even 75%” (Age Concern)*

Mirroring conversation from the customer workshops, the design sprint representatives queried SES Water’s contribution to the Water Support Scheme, with an expectation that SES Water would also be providing funding to ensure that customers received financial support. The representatives encouraged SES Water to be more public about their contributions to the Water Support Scheme and wider community work to raise awareness and acceptance amongst customers.

There was also further discussion within the design sprint relating to the need to combine the Water Support Scheme with a review of whether the customer was measured or unmeasured, and if unmeasured, whether a metered supply would also provide a more cost effective option. It was suggested that water utilities share their ideas and processes in relation to social tariffs to create a more standardised approach to discounts available.

3.0 Conclusions and recommendations

Key conclusions and recommendations can be found in this section.



Conclusions

Overall the Helping Hand Scheme was positively received and met customer expectations as to the support services they would expect a utility provider to deliver. Although key areas for improvement included the addition of translation services for those with English as a second language, and alternative bill format for those with reading and writing difficulties such as dyslexia.

Respondents on the whole supported the Water Support Scheme and agreed with the provision of financial support to SES Water customers in financial difficulty, although suggestions were made to simplify the criteria and application process going forward to ensure support is provided to those in need

Across the customer workshops, business design sprint and follow up discussions awareness of the Water Support Scheme was a key barrier to customer acceptance and to financially vulnerable customers accessing the scheme.

Across the customer workshops and design sprint respondents expected SES Water to contribute a monetary amount to the scheme, with the majority feeling SES Water should match customer contributions. For customers contributing to the Water Support Scheme, the knowledge that SES Water were also paying into the scheme was seen to have a positive impact upon acceptability.

Recommendations

Helping hand scheme

- Add translation services, bills in multiple languages and in easy read formats to the Helping Hand Scheme if these aren't currently available

Awareness

- Overall the Helping Hand Scheme and Water Support Scheme are positively received and accepted by customers, therefore a key area of concentration for SES Water should be promotion of the scheme and increased awareness amongst SES Water customer, with recommendations as follows:
 - Use multiple communication methods – water bill, social media, leaflets, sponsoring community events

- Increase partnership working – network locally and tap into existing groups, forums and sessions to promote the scheme, reach out to customers in vulnerable circumstances and create partnerships with organisations who can help customers to apply
- Place greater emphasis on highlighting the social tariffs to customers who are contributing – consider using real life examples of customers who have been helped through the scheme
- Raise awareness amongst financially vulnerable customers (and those who work with them), encouraging applications

Contribution

- Customer support of a £6 customer contribution at a flat supplement level was obtained and should be progressed as part of the PR19 business plan
- Across the research, respondents were keen for SES Water to continue to contribute to the Water Support Scheme and this should be promoted more widely to increase acceptance

Eligibility

- Review Water Support Scheme eligibility criteria; base on receipt of means tested benefit or low income (removing child under 5, disabled and over 62 criteria), however also consider whether disposable income can be considered in line with some respondent concerns

Application, assessment and renewal

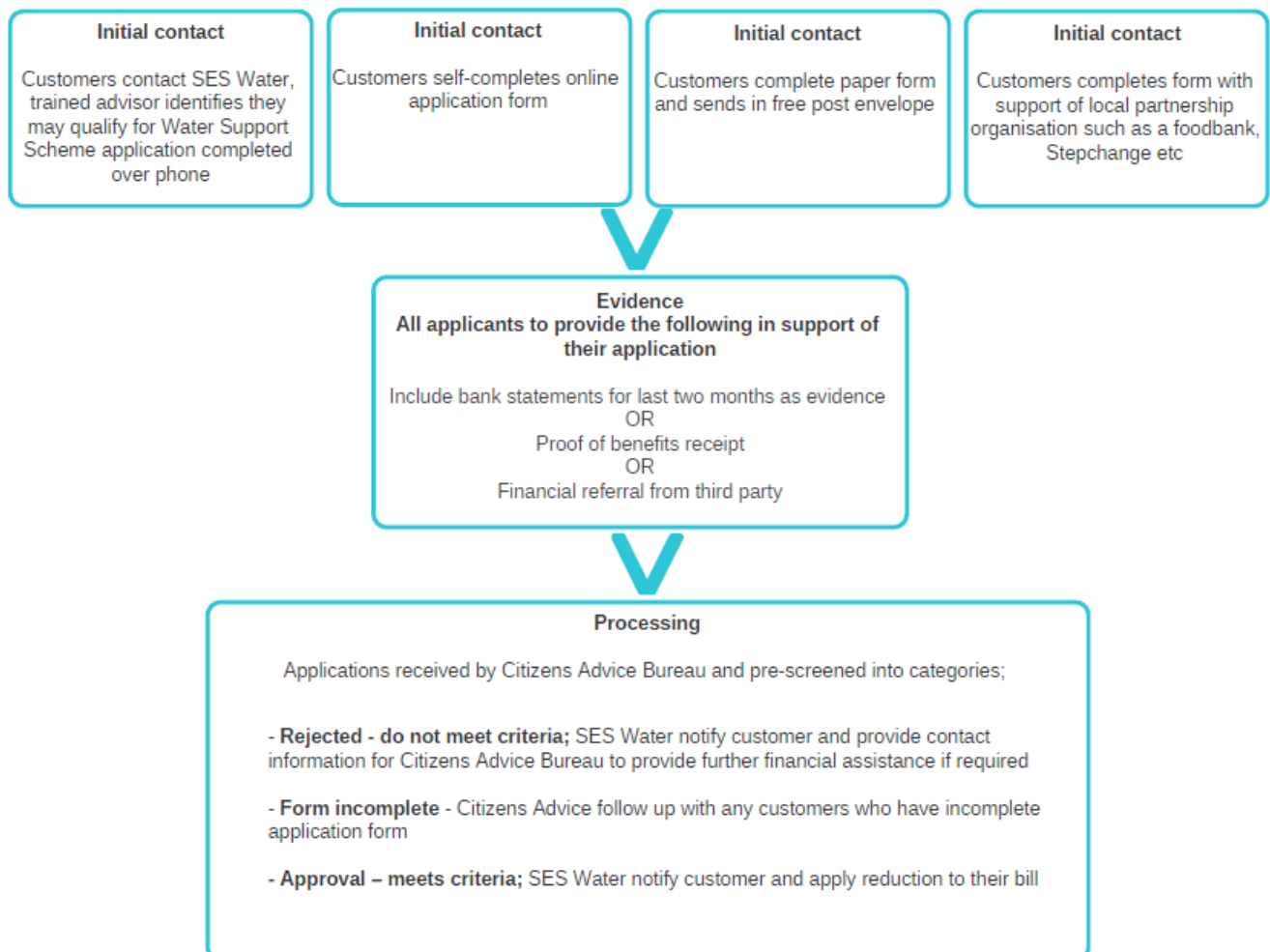
- Ensure application processes are rigorous, including the requirement of evidence from all applicants, to ensure only those in genuine financial hardship are in receipt of the scheme as this was a key customer concern
- Review the application form for the scheme, collaborating with Thames Water to align criteria and questions where possible whilst also providing further clarity around the roles of the two organisations and what level of discount each offers individually. For example, consider a form with a different brand on either side or an explanation of the roles of the two organisations
- Review promotional materials – keep simple, to the point and in Plain English
- Re-name scheme to the Water Support Discount for clarity
- Consider whether Citizens Advice Bureau can take a greater role in processing applications

- Ensure that a full review of affordability measures is undertaken when a customer applies for the Water Support Scheme e.g. switching to a meter if their household is small in number
- Ensure the telephone number promoted as part of the application process for the Water Support Scheme is a specialist number manned by staff trained and experienced in dealing with customers in vulnerable circumstances
- Review renewal process, maintaining annual renewal for those who may move in and out of vulnerable circumstances, but removing renewal for those whose circumstances will not change. Maintain the 10% audit for all renewals
- Based upon the feedback from customers and representatives the Water Support Scheme should follow the following process overleaf;







ELIGIBILITY CRITERIA



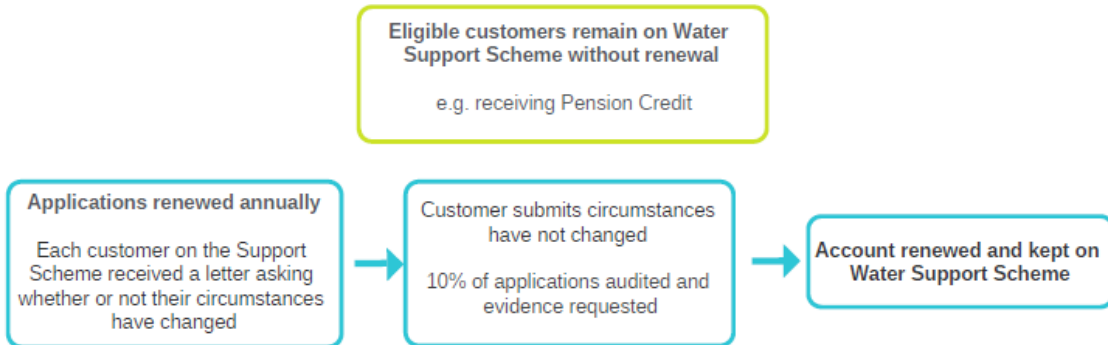
APPLICATION AND ASSESSMENT



APPLICATION FORM & INFORMATION SHEET

-  Highlight role of Citizens Advice Bureau in processing applications
-  Use different branding on information and application associated with Thames Water
-  Provide explanation of SES Water's responsibility for fresh water services and Thames Water responsibility for waste water services
-  Provide additional information on water saving devices
-  Promote further support services such as Citizens Advice Bureau
-  Combined questions for SES Water and Thames Water

RENEWAL PROCESS



LEVEL OF SUPPORT

An equal monetary contribution from SES Water and their customers

The Water Support Scheme provides eligible customers with a 50% discount on their SES Water bill as standard

Flexibility to amend discount amount dependent upon individual financial circumstances

AWARENESS

SES Water to promote its **'Water support discount'** scheme through a number of channels

Methods



Face to face communication through 'workshops' and drop-in sessions in conjunction with local partners



Partnership with local charities and support organisations. Such as: foodbanks and online community centres



Social media posts on local community pages and interest groups



On the bill clear explanation of scheme, who it supports and the impact on customer bills

Distribution of literature



GP surgeries - leaflets and posters in waiting area



Community centres - leaflets at community meetings and posters on notice boards



District nurses - provided with leaflets to hand out to patients during home visits

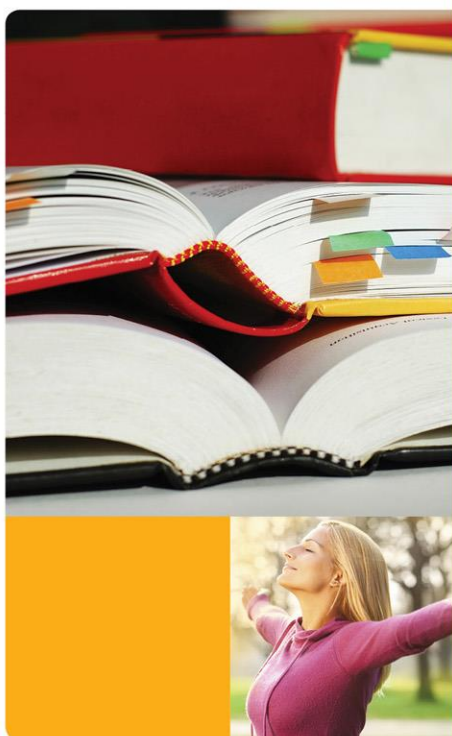
Key areas of emphasis

Real life examples of customer who have received assistance

Transparency as to the impact on customer bills to contribute to scheme

4.0 Appendices

Discussion guides and materials are held within this section.

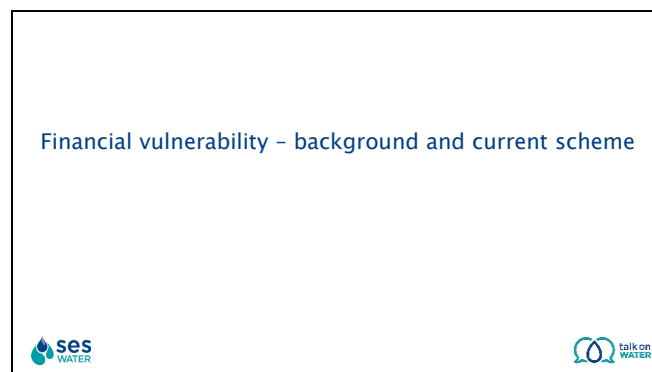


Appendix 1 – Customer workshop – SES Water presentation

Slide 1



Slide 2



Slide 3

Supporting those in financial hardship

In 2012 the UK Government introduced legislation to allow water providers to offer reduced charges to help customers in financial hardship

Water providers are allowed to use funds collected from other customers to provide this support

Other utilities have social support schemes but many are funded through general taxation, such as the Warm Homes initiative, free TV licences for the blind and winter fuel payments for the elderly





Slide 4

Taking account of customers' opinions

Water providers must consult on proposed schemes and adopt approaches that are acceptable to their customers

When we established our scheme to support those in financial hardship in 2014 customer research indicated that approximately 75% of customers were supportive

All water companies now offer a scheme to help those in financial hardship





Slide 5

The Water Support Scheme

Provides a discount on the water bill for those in financial hardship

Funding is received through all household bills and this is ring-fenced meaning it can only be used to support those in financial hardship





Slide 6

Financial hardship is defined as...

- In receipt of one or more means tested benefits; or
- Have a household income of less than the HMRC's low income threshold; and
- Be aged 62 or over, registered disabled or have parental responsibility for a child under the age of five

Checks are carried out each year to ensure those receiving support continue to meet these criteria





Slide 7

Benefits of the current Water Support Scheme

Assists low income households who would otherwise struggle to pay their bill in full

Prevents customers from falling into debt and therefore reduces our costs related to managing customer debt, which in turn lowers all customers' bills

We have a good debt collection record which is in part a result of being able to provide the Water Support Scheme





Slide 8

Back to the table...



Slide 9

The future Water Support Scheme






Slide 10

We'd like your views on some options for future funding

Statistics suggest that up to 50,000 of our customers could find themselves in financial hardship

	Option	Change in average annual bill
A	Remove support from customers currently receiving a discount	£2 reduction
B	Provide support to 7,000 customers	No change
C	Provide support to 13,000 customers	£2 increase
D	Provide support to 19,000 customers	£4 increase
E	Provide support to 25,000 customers	£6 increase






Slide 11

We'd also like your views on options for how funding is recovered

Different households pay different amounts for their water. If you have a meter the size of your bill is dependent on how much water you use. If you don't have a meter the size of your bill is dependent on the size of your property.

	Option	Impact
1	Flat amount	Regardless of the size of your water bill, everyone pays the same flat contribution to the Water Support Scheme
2	Percentage amount	Everyone pays a percentage of their water bill as a contribution to the Water Support Scheme

Appendix 2 – Customer workshop – discussion guide

SES Water

Support for vulnerable customers workshop

Discussion and activity outline v1

Arrival 18:00-18:15

- Meet & greet respondents
- Refreshments

18.15 - Introduction (10 minutes)

SES Water introductory talk

SES Water representative to introduce the evening;

I'd like to thank everyone for coming along today. My name is X from SES Water...

We also have Explain here with us today, they're a market research agency based in Newcastle, and we've asked them to come along today to run this workshop on our behalf, to gather impartial feedback from our customers. What we'll be doing here today is talking about SES Water through different discussions and activities. We want to gather your thoughts and opinions on different aspects of the additional support services that are available to customers.

I'll now pass onto Explain...

EXPLAIN MODERATOR TO THE ROOM:

Just before we begin I need to let you know Explain work to the Market Research Society Code of Conduct - this means that everything you say throughout the evening will be completely anonymous. And we're only interested today in what is said, and not who said it.

Before we start can I just check that everyone is happy for us to record your discussions today? This will allow us to listen back to the recordings, type up your quotes and use these for our analysis.

So we've started with an introduction to SES Water, we're now going to move onto our first discussion on our tables...

18.25 - Warm up (10 mins)

INDIVIDUAL TABLE DISCUSSION

As you heard from the introduction from SES Water, we want to talk to you today about additional services that may be provided to customers who require them.

If we start by thinking about the types of customers who may need additional support from the companies they receive services from or pay bills to. E.g. utility companies, internet provider, not specifically water

- Who may need additional support? (moderator write response on flipchart)
- What support might they need? (moderator write response on flipchart)

Now if we think specifically about SES Water and water services;

- Do these customers still need support in relation to water services? (go through each customer type on flipchart)
- What specific support would you expect SES Water to provide to them?
 - E.g. support with billing? Support in the event of an interruption?

18.35 - Introduction to vulnerability and additional support services (15 minutes)

INDIVIDUAL TABLE DISCUSSION with handouts

[Moderator provide one handout per person – guide respondents through vulnerabilities & schemes]

First of all, were you aware that these services were available? (Probe for specific examples of awareness)

- And from what's on the handout, what do you think about the services that SES Water offer?
 - Is there anything that surprises you?
 - Probe: do you think you or someone you know would benefit from any of these additional services?

- Thinking back to our warm up exercise, are all the customers and services we came up with covered? [reference back to flipchart]
 - If no; what's missing?
 - Is there anything else SES Water could provide that you think would be useful to customers?

18.50 - Introduction to water support scheme (25 minutes)

SES Water presentation – background on social tariff (DEFRA role) and SES Water's current scheme and eligibility (10 minutes)

INDIVIDUAL TABLE DISCUSSION (15 minutes)

So just to check before we go into the discussion – do you understand the information that SES Water have just presented on social tariffs?

- Anything not clear?
- Any questions?

And what are your initial thoughts on SES Waters' social tariff provisions?

- Any positive/ negative thoughts?

I'd like us to start with an individual exercise. Each of you has in front of you an A4 sheet split into four columns – if we start by filling in the first column. I'd like you to write in this column who you think should be eligible for the financial support services SES Water provides. This can be a certain type of customer or group of customers.

Now we've noted down our thoughts, if we bring this to the table;

- Who do we think the financial support services should be available to? [Prompts if no suggestions made: physical disability, families etc]
- And at what point do you think they should be put onto the service? [Prompts if no suggestions made: as soon as SES Water becomes aware, if on benefits after what period of time?]

19.15 - Acceptability of bill supplement – reasonable range & supplement type (40 minutes)

SES Water presentation – funding options and flat vs percentage approach (10 minutes)

INDIVIDUAL EXERCISE (5 minutes)

So now you've heard from SES Water about the options to provide support to those that are financially vulnerable, if first of all we go to our individual exercise and fill in the second and third column – in the second column, if you could note down which of the funding options you would prefer. In the third column, if you could note down whether you would prefer flat or percentage funding.

GROUP VOTE LEVELS (anonymous voting)

Moderator to room: Now we've all filled in our individual exercises, we're going to vote on the two topics covered in the presentation – so if we start with the level of supplement.

Option A: Remove support from customers currently receiving a discount

Option B: Provide support to 7,000 customers

Option C: Provide support to 13,000 customers

Option D: Provide support to 19,000 customers

Option E: Provide support to 25,000 customers

VOTE RESULTS SHOWN

Moderator to room: Now the votes are in we will have a discussion on our tables

TABLE DISCUSSION LEVELS (10 minutes)

So from the vote we can see [summarise vote, majority voted X/ split between X and X] – are you surprised to see the way the votes have fallen across the group?

Would anyone like to provide any feedback on what they voted for and why?

And what are your overall thoughts on the supplement levels?

- Probe for particular positives/negatives
- Do they seem reasonable?

GROUP VOTE SUPPLEMENT TYPE (anonymous voting)

Moderator to room: Now we're going to vote on what type of contribution you'd prefer– absolute or percentage.

Option 1: Flat amount

Option 2: Percentage amount

VOTE RESULTS SHOWN

Moderator to room: Now the votes are in we will have a discussion on our tables

TABLE DISCUSSION- SUPPLEMENT TYPE (10 minutes)

So from the vote we can see [summarise vote, majority voted X/ split between X and X] – are you surprised to see the way the votes have fallen across the group?

Would anyone like to provide any feedback on what they voted for and why?

So if we start with paying a flat amount, what do we think the positives or negatives of this approach may be?

And what do we think the positives or negatives of the percentages approach might be?

19.55 - Impacts on acceptability (15 minutes)

TABLE DISCUSSION

So now we've been presented with key bits of information about the additional financial support for customers and some of the options around this, I'd like you to think about your overall opinion;

- Overall are you happy that SES Water provide these additional financial support services and that customers contribute to this through bills?
 - Why are you happy with this?
 - Why are you unhappy with this?

- Some customers might not be happy to supplement these services, so I'd like you to think about how SES Water can help customers overcome any concerns. If we go back to our individual exercise paper, I'd like you to note down some ideas as to how they can do this –
 - So could they contribute something else?
 - Could they expand the application of this service further?

[Fill in exercise individually]

- Now we've written on our individual exercises, what have people come up with as suggestions?
 - Did you put down that SES Water could contribute something else?
 - Why do you think that may help increase acceptance?
 - Did you put down anything to expand the application of this service further?
 - Why do you think that may help increase acceptance?
- So thinking back to the start of this conversation I asked if you were happy with the additional support services and customers' bills going towards this – if SES Water were to implement some of the suggestions we've just come up with, would this make you more likely to accept this?
 - If yes; which of our suggestions would have the most impact on your acceptance?
 - If no; why? Is there anything else they could do?

20.10 - Wrap up (30 minutes)

Now we have all the information from SES Water and we've had the chance to discuss the different aspects as a table, I'd like to take us back to our individual exercises and review our responses.

Eligibility (5 minutes)

So if you remind yourself what you noted down for who should be eligible for this support – do you think your responses to this have changed from the start of the event?

- Would you remove any of the customers you previously noted down?
 - Why?
- Would you add in any customer groups?
 - Why?

If you would like to make any changes if you use a different coloured pen to write in additional points or cross out anything you'd like to remove.

Supplement level (10 minutes)

RE-DO GROUP VOTE LEVELS (anonymous voting)

So we can see that the results from the group voting are [X] and have [changed/remained the same]

- So has anyone changed their preference from the start of the session?
 - If yes – what has led you to change your mind?
 - If no – why do you think your choice has remained the same?

If you've changed your mind on this section if you could note this on your individual exercise with a different coloured pen.

Flat or percentage supplement (10 minutes)

RE-DO GROUP VOTE SUPPLEMENT TYPE (anonymous voting)

So we can see that the results from the group voting are [X] and have [changed/remained the same]

- So has anyone changed their preference from the start of the session?
 - If yes – what has led you to change your mind?
 - If no – why do you think your choice has remained the same?

If you've changed your mind on this section if you could note this on your individual exercise with a different coloured pen.

Customer concerns (5 minutes)

And finally if we look at the concerns that you noted down;

- Do you have any changes you'd like to make on this section?
 - Would you remove anything you previously noted down?
 - Why?
- Would you add in any other concerns?
 - What are they?
 - Why?

If you would like to make any changes if you use a different coloured pen to write in additional points or cross out anything you'd like to remove.

20.40 - Close (5 minutes)

Explain moderator to the room:

Thank you all for time today, we will be using the feedback and opinions gathered here tonight to feed back to SES Water and inform their decision making going forward.

The only thing left to do before you go is to give you your incentives. Each of the moderators have your incentives on their tables and we'll just need you to sign to say that you have received them. Can you also complete this sheet to let us know if you would be happy to take part in future research. There's also the option to be invited to take part in our online community 'Talk on Water'

Appendix 3 – Customer workshop - Helping Hand Scheme handout

Our Helping Hand Scheme



Bill format - braille, large print, audio/CD

We can provide letters, bills and other information in these formats, or we can read them to you over the phone.



Text Relay Service

This facility allows you to dial 18001 on your textphone followed by our Customer Services number and a text relay operator will connect to your call.



Nominated correspondent

Let us know if you would like us to speak to someone else on your behalf. We can arrange to have information about your account sent to this person.



Individual notification in emergencies

Register to receive direct notification if there's an emergency, such as an interruption to the water supply.



Home dialysis users

If you notify us you use a dialysis machine we will give you warning of any known water supply interruptions.



Password Scheme

We operate a password scheme to help prevent bogus callers. You can set a password to use when we call you - only you and SES Water will know this.



Bogus Callers

We can provide you with advice on how to avoid being a victim of bogus callers.



WaterSure Scheme

Financial help for metered customers who need a lot of water for medical reasons.



Water Support

If you are a household in genuine hardship we can offer reduced charges.



Water Direct

If you are on certain benefits, we may be able to arrange to have your water payments deducted from your benefits at source so you never have to remember to pay a bill.



Payment plan

If you are having difficulty paying your bill but do not qualify for other schemes we can discuss a payment plan.

Appendix 4 – Customer workshop - individual activity sheet

Name: <input type="text"/>		Table number: <input type="text"/>	
Eligibility	<div>Option A: Remove support from customers</div> <div>Option B: Provide support to 7,000 customers</div> <div>Option C: Provide support to 13,000 customers</div> <div>Option D: Provide support to 19,000 customers</div> <div>Option E: Provide support to 25,000 customers</div>		
Supplement level			
Flat or percentage			
Customer concerns			

Appendix 5 – Design sprint agenda

Social tariff agenda

Introduction to the day

12.00 – 12.10pm

Run through agenda and key aims for the day

Highlight link to customer workshop research – will be drawn upon during relevant sections.

ELIGIBILITY

12.10-1.00pm

Activity

Highlight customer workshop outcomes relating to eligibility – each customer group identified in workshop put onto individual post it notes and placed on the wall

Based on your experience, which key customer groups do you think should be eligible for the Water Support scheme financial tariff?

Looking at the post it notes, let's take each post it note individually and place it as to whether you think they should be eligible – for groups which you think should receive the tariff, move these into 'keep', and those you think that should not be eligible move to 'remove'

Discussion

Throughout activity – where should this be placed? Why should it be placed there?

Once all post it notes have been categorized – looking at the 'keep' group, are there any other key customer groups missing that should also be eligible?

ASSESSMENT & CRITERIA

11.00-11.45am

Activity

We're going to produce a list of criteria that would be used for customers applying to the social tariff.

Discussion

Now the eligible groups have been identified – what criteria should be in place to ensure support goes to those who need it? If we start topline with what would be measured or assessed, and we will move on to the how later on.

Is there any general criteria across groups that should be measured and met?

Should there be specific criteria for individual groups? – go through post it notes

Are there any criteria that should be linked or used in conjunction with each other?

AWARENESS& PROMOTION OF SCHEME

1.00pm-1.30pm

Activity

Highlight lack of awareness of scheme in customer workshops.

To ensure that the social tariff is being provided to those who need it, we also need to ensure that customers are aware of its availability. How do we make sure that each customer group is made aware of the scheme?

Discussion

If we go through each of our groups on the post it notes;

- What methods would we use to promote the scheme to this group? E.g. letter, leaflet, online
 - o How would we distribute the materials? E.g. sent to household, on SES Water website, third party promotion
- What key words or phrases would we need to use to relate to these customers?
 - o Are there any we should avoid?
- Thinking about using third parties for wider awareness, which charities or organisations would be best to approach this particular customer group?

1.30-1.45pm

Activity

Let's also look at the name of this social tariff 'Water support scheme' – how can we make sure that this title is relatable to customers?

Discussion

Do you think the current name is appropriate for all customers? Why?

Do you think the current name reflects the support that it provides? Why?

So, are there any changes you'd like to make to the title of the tariff to make it more relatable to those who may need the support?

What key words or phrases could be used instead?

APPLICATION & ASSESSMENT PROCESS

1.45 – 2.10pm

Activity

We previously went through the criteria for those applying for the social tariff – we'd now like to think about how that would translate in the actual application process. We're going to work together to create a customer journey for the application process.

Discussion

Our starting point is that a customer becomes aware of the social tariff scheme and they want to apply – what would they do next?

- How do they apply?
 - E.g. telephone, online application
 - What initial information would they need to provide before going through to assessment?
- Would they apply directly through SES Water?
- Would other third parties be involved in the initial application?

10 minute comfort break 2.10-2.20pm

APPLICATION & ASSESSMENT PROCESS

2.20-2.50pm

Activity

Now a customer has gone through and applied for the social tariff, what does the assessment look like?
If we look back out our list of criteria, how would these be assessed and measured?

Discussion

For each individual criteria - how should customers be assessed?

- Would a customer be able to provide evidence for this criteria themselves?
 - What third parties may need to be involved in providing evidence?
- Should SES Water be responsible for checking criteria and running through the assessment?
 - What third parties may need to be involved?
- Should the customer be provided with any additional support during this assessment process?
 - Who may provide support?

LEVEL OF SUPPORT

2.50-3.15pm

Activity

Now we've identified who should be eligible for the social tariff, how to promote it and the process for customers to apply and be assessed, let's think about what the tariff itself should look like. We want to create ideal social tariff for customers.

Discussion

What should the scheme look like to ensure customers receive the support they need?

Looking at the individual groups we identified;

- What level of discount should be offered?
 - Should this be set differently for different groups or the same across all?

- Should any other support be provided in addition to financial?
 - What else should be provided?
 - Should the additional support be provided by SES Water or a third party?

3.15-3.55pm

Discussion

Once a customer is accepted for the social tariff – how long should they be on the scheme until they are reassessed?

- Should the reassessment period be the same for all groups? E.g. annually, quarterly

For each individual group;

- Should any group be on the tariff indefinitely?
- Should there be a set reassessment timeframe? E.g. annual, quarterly
- Should there be a reassessment based upon customer triggers? E.g. change in circumstance?
- What should the review process look like?
 - Should the customer go through the entire application again?
 - Should only certain criteria be reassessed?

Wrap up

3.55 – 4.00pm

Thank you for your time, we can see that through our conversations today we have come up with our ideal social tariff;

- Who should be eligible
- What criteria should be used for assessment
- What the application and assessment process should look like
- How we can ensure customers know about the social tariff

What support should be included in the social tariff

Appendix 6 –In-depth discussion guide

Design sprint indepth discussion guide

Thank you for agreeing to take part. My name is X from Explain and as you know I have been commissioned by SES Water to speak to community representatives about their social tariff, and the support it provides to customers who may experience financial hardship.

Just to state before we begin, I work for an independent research agency and as such work to the Market Research Society Code of Conduct. This means that everything we discuss can remain anonymous and I'll check this with you at the end of the call.

Can I also check that you are all happy for me to record our conversation today for research purposes?

Introduction

So prior to this conversation you will have received a briefing document via email – can I check that you've received this and had a chance to look over its contents?

As you'll be aware from the briefing document, we have carried two customer workshops and a design sprint with local representatives, with a key aim to understand the acceptability and application of SES Water's 'Water Support Scheme'. So the Water Support Scheme provides eligible customers with financial support through a 50% reduction on their SES Water bill.

So the purpose of our call today is to run through the outcomes of our design sprint and get your professional opinion on some of the key factors within the Support Scheme.

Eligibility criteria

If we start at the top of the document with eligibility – so this is to determine which customers should be eligible to apply for the Water Support Scheme.

In our customer workshops there were a number of customer groups that respondents felt should be eligible for the Water Support Scheme, such as the elderly and young families, although these were also seen to be linked with those on a lower income or in receipt of benefits.

An outcome of the design sprint was that 'Those on benefits' and 'Low income' were seen as customer groups that would encompass all those in need of financial support, and it was therefore agreed that

these should be the two primary eligibility criteria, regardless of whether a customer fell into any other customer group.

Looking at the briefing document you can see that at the moment low income must be matched with other criteria; aged over 62, registered disabled or parent of a child under five, in order to be eligible.

The representatives therefore agreed that the following eligibility criteria should be applied to the Water Support Scheme:

In receipt of one or more means tested benefits, including; job seekers allowance, employment support, income support

OR

Have a household income in-line with governments 'low income threshold' (currently £16,105)

- Do you agree with the above eligibility criteria?
 - o Do you agree with the removal off the additional criteria relating to income?
 - o Do you think this will ensure that those who need the financial support receive it?
 - o Should there be any other criteria applied?
- The income level is based upon Government guidance and is currently at £16,105, do you think this is an appropriate level for the criteria?

It was highlighted that there may be loop holes in the criteria;

An example was given wherein one person within a household may fit the means tested benefit criteria to be eligible for the Water Support Scheme, however if living with family the household may be on a higher income and not in financial hardship. Additional restrictions such as the benefit recipient being the named bill payer or primary proprietor of the house were suggested, but ultimately deemed too complex to administer.

- Do you think there's anything else that SES Water can do to overcome this and ensure the support goes to those who are also on a low income?

Thinking about the criteria relating to 'income' – what should this include?

- Should this include all income from any salary, wage and benefit?
- Are there any types of income that you think shouldn't be counted in 'income'? e.g. benefits

Application and assessment

If we now look at the 'application and assessment' section of the briefing document.

Representatives were provided with a breakdown of the current application and assessment process for customers applying to the Water Support Scheme. The process outlined in the briefing document is the desired process from the design sprint.

You can see from the diagram that a customer may apply to the Water Support Scheme by calling SES Water, either filling out the application over the phone or requesting a form to be sent via post, or by filling in the form online.

As part of the application process each customer would be required to fill in an application form and also provide two months' worth of bank statements as evidence of income.

The Citizens Advice Bureau would then process the applications, determining which should be 'rejected', which are incomplete and need further evidence or information, and which should be approved.

Citizens Advice would then follow up with any customers who had incomplete forms and notify 'rejected' customers with a letter to state which criteria they did not meet.

SES Water would then be responsible for confirming the 'approved' applications and notifying these customers of their Water Support Scheme discount.

Looking at the process – can you see any areas for improvement or efficiency?

- Do you think there should be other methods of application?
 - o If so, what should they be? How would customers find out about them?
- Do you agree with Citizens Advice Bureau having a key role in the processing of applications?

- Do you think it's appropriate for them to be responsible for contacting 'rejected' customers?
 - Why/why not?
- Each applicant would be required to provide the last two months bank statements as evidence (although at the moment only 10% of applications that are audited require evidence)
 - Do you think this is appropriate?
 - Do you think customers may struggle to provide this evidence?
 - Why/why not?
 - Should other evidence be required?
 - If so – what?

Application form

Looking at the 'application form' which we also sent through as a separate attachment.

SES Water and Thames Water currently have a joint application form, so customers can apply for both support schemes in one application.

- Do you think the application should be joint?
 - If no – why?

From the suggestions made for the eligibility criteria, there are questions which would be removed from the application (e.g. Do you, or anyone in your household, have parental responsibility for a child under 5?). To make use of the available space, there were suggestions made to include some additional information on the application form, such as promoting water meters as a money saving device.

- Do you think water meters should be promoted on the application?
- Do you think there's any other advice that could be added to the application form?

Looking at the application form as a whole, do you think it's easy for customers to understand and fill in?

- Is there anything that you would remove?
- Is there anything that needs re-wording or explaining further?
- Is there anything missing?

Consulting the accompanying information sheet, representatives found this to be ‘too wordy’ and felt this could be simplified into ‘Plain English’. Suggestions included the removal of the section ‘What is a social tariff?’ and the first line of the ‘Am I eligible’ section.

- What do you think of the information sheet?
- Do you agree that ‘what is a social tariff’ should be removed?
- Are there any other things you would update or remove?
 - Are there any words or explanations that you think could be simplified?

In the design sprint it was also suggested to include an explanation of SES Waters’ services and Thames Water services.

- Is there any other clarifications or information you think SES Water should include with the application?

Renewal

The last part of this section is ‘renewal’ – so in the design sprint it was suggested that renewal should take place annually, although not all customers should need to renew. So for those whose circumstances are not likely to change, such as those on Pension Credits, these customers should be on the support scheme indefinitely.

- Do you agree that some customers should be on the scheme without renewing?
 - If yes – which customer groups do you think should remain on the scheme?
- Which customer groups do you think should be renewing annually?
- Is an annual renewal appropriate?
 - If no – should it be more or less frequent?

It was advised that for those submitting a renewal application evidence would not be required for all, but a 10% of applications would be audited and evidence requested (this is in-line with the current process)

- Do you agree with a 10% audit of evidence for renewals?
 - If no – what should be different? Should all renewals require evidence?

Level of support

Now looking at the ‘level of support’ section.

At present the Water Support Scheme provides eligible customer with a 50% discount on their SES Water bill – representatives were aware of other water utilities who offered a more significant bill reduction.

- Do you think the 50% reduction is at the appropriate level?
 - o If no - should it be more or less?
- Is there anything else that SES Water could provide within the Water Support Scheme to help customers?
 - o E.g. advice, other services

Awareness and promotion

Now moving onto the final section of 'awareness'.

A key barrier highlighted within the customer workshops was a lack of awareness of the Water Support Scheme amongst the customer base. The representatives were therefore asked to provide suggestions as to what SES Water should do to effectively promote the support to those who may be in financial hardship.

Starting with an initial focus on the elderly group, it was highlighted that this group of customers has a preference for face to face communication. Other organisations have previously run community 'workshops' and drop in sessions for elderly service users, it was therefore suggested that this would allow customers to learn more about the additional support available and apply face to face.

- Do you think that face to face workshops and drop in sessions would be useful for elderly customers?
- Are there any other customer groups that you think would benefit from these?
- What locations do you think would be best for these sessions? E.g. local shopping centre, high street, community centre

There was a consensus that partnerships with local community organisations and representatives were key to raising awareness of the Water Support Scheme. The following key groups and contacts were highlighted as providing support in the community;

- Living at Home
- Christians Against Poverty
- Age Concern
- Local childrens centres

- Foodbanks
 - Churches
 - Adult social care centres
 - Mental health charities – such as Richmond Fellowship
 - Merstham community Facilities and other borough community facilities
 - Social housing organisations e.g. Raven
 - Surrey Information Point
 - The Voluntary Bureau
 - Local community network meetings
-
- Can you think of any other local groups or organisations that SES Water may be able to work in partnership with?
 - o What type of support does the group/organisation provide?
 - o Who do they provide support to? E.g. elderly, disabled

The use of promotional materials was also suggested, with one representative stated they had previously seen water bottles handed out at a local school.

- Do you think promotions such as water bottles at schools would help raise awareness?
- What other promotional materials would be useful?
 - o Where would they be given out? Who to?

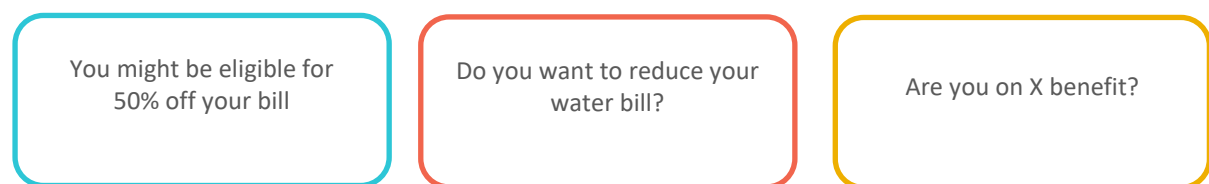
Social media was also suggested as a platform for promotion.

- Do you think it would be appropriate to use social media?
- If yes – what specific platforms would be best to use? E.g. Facebook, Twitter
 - o What types of customers do you think could be targeted with social media?
 - o What types of content and messages should SES Water post on social media?
- Are there any local community pages or interest groups that you're aware of that may be useful for SES Water to connect with customers?
 - o For example one representative suggested the Redhill and Reigate community page

Within the design sprint it was also highlighted that literature should be readily available to distribute to customers at face to face events, or to leave in key locations within the community. Suggestions included GP surgeries, Churches and libraries, with leaflets and posters available at these locations. Collaboration with GPs, district nurses and the Red Cross were also suggested to distribute the literature to those who may be in financial hardship.

- Are there any other locations where SES Water could put posters or leaflets for customers to see?
- Are there any other key figures that SES Water could collaborate with to hand out literature?
- Are leaflets and posters enough?
 - o What else could be given to customers?

When considering the key messages within promotional literature representatives highlighted the need for the wording and message to be simple and to the point – straight away emphasising the bill reduction - with the following key phrases and wording coming to mind:



- Do you think these messages would work to target customers who may need financial support?
- What other messages or wording could be used to catch the attention of customers?

As a call to action, it was also advised to include a telephone number and website link to contact SES Water for more information. It was suggested that the telephone number should be a direct line to talk about the Water Support Scheme, rather than a general switchboard.

- Do you think that a weblink and phone number would be appropriate?
- Do you think there should be a direct number available?

At present the Water Support Scheme is promoted on the SES Water website and on the bill. Within the design sprint it was suggested that customers may not read their bill and notice the Water Support Scheme information.

- Do you think customers would notice information on the bill?
 - o What could be done to make this information stand out to customers?
- What else could be done to promote the Water Support Scheme?

Within the design sprint representatives were also asked to consider the title given to SES Waters social tariff 'Water Support Scheme' and whether it resonated with those who may be eligible for the financial support. The representatives found the title to be ambiguous

In comparison the term 'social tariff' was also seen to have little meaning to customers. Representatives highlighted key words which they believed would appropriately promote the support, and key words to avoid;



After considering the appropriate title to use to resonate with customers, the representatives suggested the **'Water bill discount'** as most appropriate.

- What do you think of the name 'Water bill discount'?
 - Would this make it clear what the scheme is for?
- Do you prefer this to the current 'Water Support Scheme'?
- Can you think of another name for the scheme which may be more appropriate?

Closing

We've now run through all the sections from the design sprint, so before we finish up, can I just check whether you have any other suggestions or recommendations to improve the Water Support Scheme for customers?

- Before I let you go can I also just check that whether you would be happy to have your name attached to your responses, or would you rather remain anonymous?
- And could you please confirm the address you would like us to send the incentive to?

Thank you.

Appendix 7 – In-depth summary handout

SES Water design sprint briefing document

Following on from the two customer workshops carried out in Redhill and Sutton to assess customer acceptability of paying to provide the Water Support Scheme to those who may be in financial difficulty, the purpose of the design sprint was to bring together key community representatives who support customer groups who may be in financial difficulty and eligible for the Water Support Scheme. The Water Support Scheme is SES Water's social tariff and provides eligible customers with financial support through a 50% reduction on their SES Water bill.

During the session the representatives were guided through the Water Support Scheme design sprint in key stages, with each stage considered in the context of current provisions and processes - representatives were asked to consider what steps could be taken to improve the current processes and ensure they are fit for purpose to meet the needs of financially vulnerable customers

ELIGIBILITY CRITERIA

Respondents were presented with the current eligibility criteria for customers applying to the Water Support Scheme and asked to suggest improvements to ensure the criteria was appropriate for customers who may be struggling financially

Current Water Support Scheme criteria:

☒ In receipt of a means tested benefit

OR

☒ Have a household income of less than £16,105

AND

Be aged over 62

OR be registered disabled

OR a parent of a child under five

Design sprint amended criteria:

☒ In receipt of a means tested benefit

OR

☒ Have a household income in-line with governments 'low income threshold'

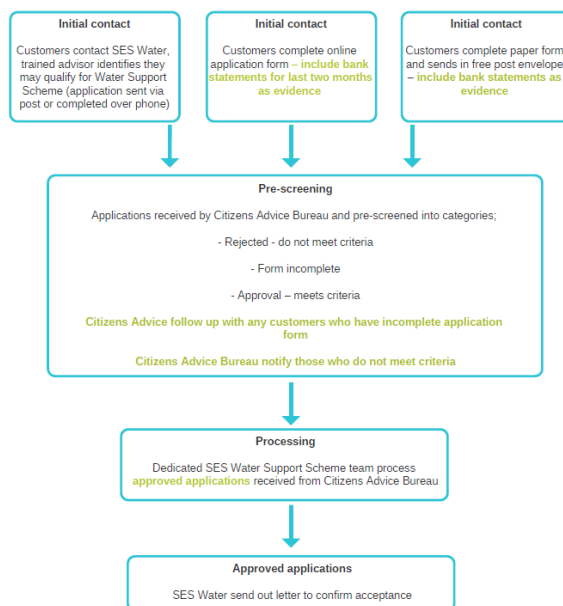
Removal of other criteria

What are your thoughts?

- ? Do you agree with the removal of the additional criteria?
- ? Do you feel there should be other criteria to ensure the support goes to the right customers?
- ? Do you feel that the income level is appropriate?

APPLICATION AND ASSESSMENT

Respondents were provided with a breakdown of the current application and assessment process for customers applying to the Water Support Scheme. The below outlines the desired process from the design sprint.




What are your thoughts?


- ? Do you think there should be other ways for customers to find and fill out an application form?
- ? Do you agree with Citizens Advice Bureau having a key role in the processing of applications?
- ? Each applicant would be required to provide the last two months bank statements as evidence (at present only 10% of applications that are audited require evidence) - do you think this is appropriate? Should other evidence be required?


APPLICATION FORM

Please see separate document - this is the current application form used by SES Water, below you will find key feedback from the design sprint.


Suggestions were made to include additional information and emphasis on the application form


 Highlight role of Citizens Advice Bureau in processing applications

 Promote water meters as a possible money saving device

 Use different branding on information and application associated with Thames Water

SES Water's application form is combined with Thames Water to allow customers to apply for both at the same time - suggestions were made to clarify this further

 Provide explanation of SES Water's responsibility for fresh water services and Thames Water responsibility for waste water services

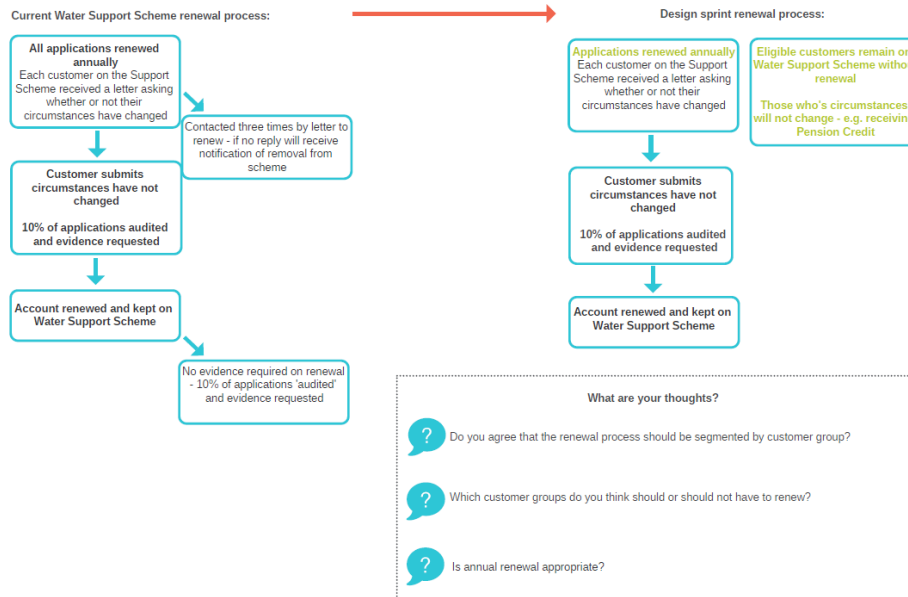
 Remove 'What is a social tariff?' explanation

What are your thoughts?

- ? Do you think SES Water and Thames Water are right in having a joint application?
- ? Should water meter advice be provided on the application?
- ? What else might SES Water need to clarify or explain on the application form?

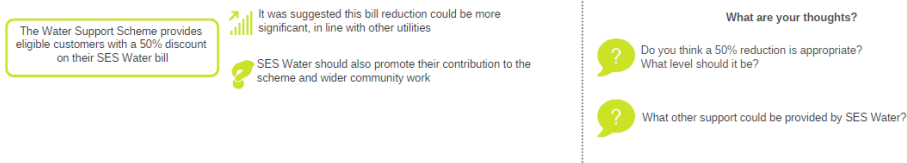
RENEWAL

The current renewal process is outlined below, with improvements from the design sprint highlighted.



LEVEL OF SUPPORT

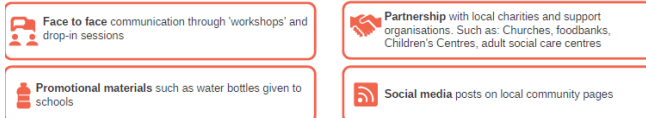
At present the Water Support Scheme provides eligible customers with 50% of their SES Water bill



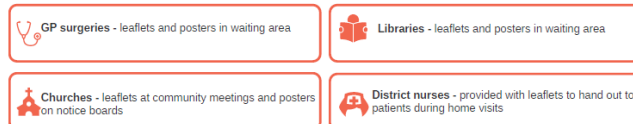
AWARENESS

Awareness was seen as a key barrier to customers receiving support - suggestions were therefore made for SES Water to promote the Water Support Scheme

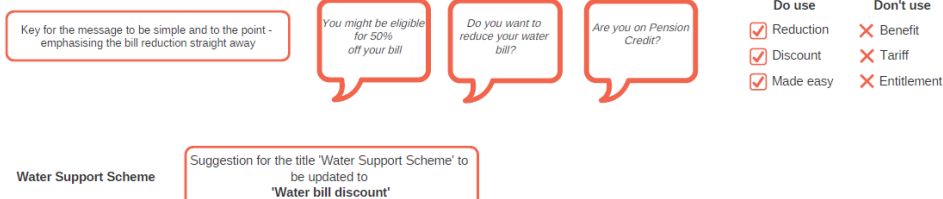
Methods



Distribution of literature



Key message



Appendix 8 – Water Support Scheme information sheet

1 Water Support



This Fact Sheet provides information on our Water Support Scheme which is available to customer for charges raised. This is a Social Tariff and is also referred to in Section 2.4 of our Charges Scheme document which can be downloaded from our website, or is available on request.

What is a Social tariff?

In June 2012 DEFRA, the government department responsible for water supply, set out guidance for water companies to offer discounts to customers who are struggling to pay their water bills. The guidance also enables water companies to impose an additional charge on all other household customers to finance the discounts to be made. The charges discount is referred to as Water Support.

SES Water's Water Support Scheme

Those offered Water Support will receive a 50% discount on all water charges. The discount is applied irrespective of whether the property has a water meter. However, as part of awarding the Water Support discount, we may suggest certain additional measures for you to take to further reduce your water bill. We would expect that you would respond positively to these recommendations.

Am I eligible ?

The only way to find out if you are eligible is to make an application to us. However, you can use the following criteria as a guide to see whether you are likely to be eligible. The criteria for eligibility are that the customer (or a member of their household) must be in receipt of one or more specified means tested benefits listed:

- Income-based Jobseekers Allowance (JSA)
- Income Support
- Income-related Employment and Support Allowance (ESA)
- Pension Credit (Guarantee Credit only or a combination of Guarantee Credit AND Savings Credit)
- OR
- Have a *household income of less than the HMRC's low income threshold (currently £16,105) AND is 62 years of age or older OR have a disability OR have parental responsibility for a young child (under 5).

Final decisions on eligibility and award of Water Support are at the absolute discretion of the Company and are applicable to domestic properties only.

How do I apply ?

The quickest and easiest way to apply is via the online application form on our website www.seswater.co.uk/watersupport. Free internet access is generally available at your local library or community advice centres.

Alternatively, we can send you an application form to complete and return to a freepost address.

If you need help to apply, then either give our Customer Services team a call on 01737 772000 or seek advice from your Debt Advisor or Social Landlord. If they do help you with an application, please get them to include their details on the form.

We will check your application form. You may then be asked to provide copies of paperwork to validate what you have told

For further information contact the Customer Services team at
SES Water, London Road, Redhill RH1 1LJ
Tel 01737 772000 or Fax 01737 766807 www.seswater.co.uk

water fact sheet

2 Water Support



us. Once we are satisfied that the data we have is correct we will then write to you confirming whether you have been offered the Water Support discount or not. Those customers offered the Water Support discount will be expected to inform the Company should their circumstances change during the year.

Applicants must receive their water supply from SES Water. There are only a limited number of customers who will be offered the Water Support discount.

Thames Water sewerage charges

Thames Water also offers customers a Social Tariff which is called 'WaterSure Plus'. WaterSure Plus will provide a 50% discount from your sewerage charges if you live in the Thames Water sewerage area (90% of our customers do). Firstly, your bill has to cost at least 3% of your net household income.

If your bill is less than 3% of your net household income, then you do not qualify for WaterSure Plus.

To work your bill out as a percentage of your income, simply divide your bill by your income and multiply by 100.

For example:

If your water and wastewater charges for the year are £350 and your household income for the year is £11,000.

$$350 \div 11,000 \times 100 = 3.18\%$$

If your bill is 3% or more, you can qualify for the tariff in either of two ways:

- You receive a specific means-tested benefit (as listed overleaf)
OR
- You have a *household income of less than the HMRC's low income threshold (currently £16,105) AND a member of your household is 62 years of age or older OR have a disability OR have parental responsibility for a young child (under 5).

*Household income means all income of the household after tax, national insurance, housing costs (housing benefits, mortgage, rent, discretionary housing payments and support for mortgage interest) and any payments received for council tax benefit, disability living allowance, personal independence payment and attendance allowance have been taken away.

The quickest and easiest way to apply is to complete the online application form on our website when you apply for our Water Support scheme. Alternatively, you can apply online with Thames Water by visiting www.thameswater.co.uk/watersureplus or by calling Thames Water on 0800 980 8800.

Southern Water sewerage charges

Southern Water also offer a Social Tariff for sewerage charges to customers in the SES Water supply area. Those customers who qualify for SES Water's Water Support discount will automatically receive the relevant discount on their Southern Sewerage Charges.


SES Water Office Opening hours:
Monday – Friday : 8am to 6pm

For further information contact the Customer Services team at
SES Water, London Road, Redhill RH1 1LJ
Tel 01737 772000 or Fax 01737 766807 www.seswater.co.uk

water fact sheet

Appendix 9 – Water Support Scheme Form

Application for Water Support Scheme to 31 March 2018



Customer Details: PLEASE COMPLETE IN BLOCK CAPITALS USING BLACK PEN *mandatory fields

Title* Mr ☐ Miss ☐ Mrs ☐ Ms ☐ National Insurance Number*

First Name*

Surname*

Address Line 1*

Address Line 2

Town* County*

Postcode* Telephone Number*

Do you have a water meter?* ☐ Yes ☐ No Water Account Number

Customer / Advice Worker Email*

Name of Advice Agency (if applicable)

Name of Advice Worker helping with this application (if applicable)

In order to apply, please answer ALL questions below by crossing (X) the applicable boxes:

Do you, or anyone in your household, receive Pension Credit (Guarantee Credit only or a combination of Guarantee Credit AND Savings Credit)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Income Related Employment and Support Allowance (ESA) or Universal Credit equivalent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Income-Based Jobseekers Allowance (JSA) or Universal Credit equivalent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Income Support or Universal Credit equivalent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your Gross Annual Household Income before tax and deductions below £16,105?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, have parental responsibility for a child under 5?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Disability Living Allowance (DLA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Attendance Allowance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Personal Independence Payment (PIP)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Contribution-Based Employment and Support Allowance (ESA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Incapacity Benefit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Severe Disablement Allowance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, or anyone in your household, receive Industrial Injuries Disablement Benefit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, or anyone in your household, aged 62 or over?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Declaration to be signed by the Applicant and Advice Worker (if applicable)*

By signing and dating this form: The Applicant confirms that the information provided is up to date and factually correct. The Advice Worker confirms they have seen the documentary evidence verifying the information provided is up to date and factually correct.

Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Applicant's Signature <input type="text"/>
Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Advice Worker's Signature <input type="text"/>

If your SES Water bill includes Thames Water Sewerage charges please also complete the form on reverse to apply for a discount on these charges as well.

6073596635

Application for WaterSure Plus Scheme to 31 March 2018



In order to apply for the Thames Water WaterSure Plus Scheme you must complete all sections on this page and the previous page. If you are only applying for SES Water's Water Support Scheme you do not need to complete this page.

Financial Statement

Please ensure you include ALL NET MONTHLY Household Income for the entire household

Wages / Salary / Self Employed Income after tax and NI	<input type="text"/>	<input type="text"/>	Housing Benefit / Council Tax Benefit	<input type="text"/>	<input type="text"/>
State / Work Pension	<input type="text"/>	<input type="text"/>	Disability Living Allowance & Personal Independence Payment & Attendance Allowance	<input type="text"/>	<input type="text"/>
Pension Credit	<input type="text"/>	<input type="text"/>	Payments for mortgage, rent, discretionary housing payments and support for mortgage interest	<input type="text"/>	<input type="text"/>
Jobseekers Allowance	<input type="text"/>	<input type="text"/>	Other	<input type="text"/>	<input type="text"/>
Employment & Support Allowance	<input type="text"/>	<input type="text"/>	Please specify what is included in 'Other' <div style="border: 1px solid black; height: 80px; width: 100%;"></div>		
Income Support	<input type="text"/>	<input type="text"/>			
Universal Credit	<input type="text"/>	<input type="text"/>			
Child Tax Credit	<input type="text"/>	<input type="text"/>			
Working Tax Credit	<input type="text"/>	<input type="text"/>	Total Income	<input type="text"/>	<input type="text"/>

Do you, or anyone in your household, receive Child Tax Credit that includes a Disability or Severe Disability element?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you, or anyone in your household, receive Working Tax Credit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you, or anyone in your household, receive Housing Benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you, or anyone in your household, registered disabled?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Declaration to be signed by the Applicant (and Advice Worker if applicable)*

By signing and dating this form, you are confirming that the information provided is up to date and factually correct and that authorisation applies to those Schemes specified above.

If you are an advice worker signing the form, doing so confirms that you have seen the documentary evidence verifying the applicant's entitlement to the tariff.

You agree to provide, when asked for, any further information that may be required to confirm you are eligible for the tariff to support your application.

Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	Applicant's Signature	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	Advice Worker's Signature	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

Committed to
creating insightful and
dynamic partnerships
that deliver powerful and
intelligent results.

t: 0191 261 5261
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