



REVIEW OF HARDSHIP MEASURES TAKEN BY METROPOLITAN WATER BUSINESSES

2014-15 report

December 2015



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ACRONYMS

CALD	culturally and linguistically diverse
City West	City West Water
ESL	English as a second language
South East	South East Water
URG	Utility Relief Grant
VCWG	Vulnerable Customers Working Group
Yarra Valley	Yarra Valley Water

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OVERVIEW

Last year, water businesses refined their hardship programs to better target assistance: City West Water and South East Water agreed payment amounts under instalment plans more in line with a customer's capacity to pay; and Yarra Valley Water and City West Water increased assistance to customers to complete applications for the Utility Relief Grant Scheme.

Customers contributing to our review expressed a high degree of satisfaction with the hardship support provided to them.

A focus area for the metropolitan businesses was to raise awareness of hardship support available to culturally and linguistically diverse (CALD) communities, who can be particularly vulnerable to hardship. Feedback from financial counsellors and customer advocacy groups generally praised water businesses' efforts in this area.

Advocacy groups said more work could be done to better tailor communication with CALD communities, including by working through established community networks or structures. The main issue to address is language barriers.

Customers and customer advocates also noted the need for water businesses to focus on early intervention to help avoid customers accumulating high levels of unpaid bills. Financial counsellors suggested businesses tailor their approach to reflect a growing incidence of people facing hardship because of unexpected events which impact their capacity to pay.

Instalment plans are a particularly effective way to help customers manage their payments and avoid the accumulation of debt. The number of customers on instalment plans for City West Water, South East Water and Western Water has declined, following a large rise in 2013-14.

1 INTRODUCTION

In 2013, the Essential Services Commission made price determinations which included an allowance of \$5.25 million over five years for the metropolitan retailers, City West Water, South East Water, Western Water and Yarra Valley Water, to expand existing hardship programs or adopt new ones to help customers manage large price increases. The allowance was not intended for direct financial customer assistance, which is provided by the Victorian Government through concessions and the Utility Relief Grant Scheme.

The Commission decided, in consultation with water businesses and welfare groups, that the objectives of the increased allowance would be to:

- increase awareness among low income and vulnerable customers of the services available to them
- make customers comfortable seeking assistance from water businesses
- intervene early with vulnerable customers or those experiencing financial difficulty
- increase the flexibility of instalment plans
- increase cooperation among water businesses on identifying approaches to hardship support that work best.

The Commission developed quantitative and qualitative indicators (tables 1.1 and 1.2) with the water industry and welfare groups to measure how effectively water businesses met these objectives. The Commission required water businesses to provide quantitative data annually showing the results of their hardship-related initiatives. The Commission undertook to survey customers, financial counsellors and customer advocacy groups to gather information on the qualitative measures and to publish annual reports on the quantitative and qualitative measures.

TABLE 1.1 QUANTITATIVE MEASURES OF THE EFFECT OF SPENDING ADDITIONAL HARDSHIP ALLOWANCE

Indicator reference	Indicator name	Measure	Chapter
H1	Customers aware of assistance available	Percentage increase	2 and 3
H2	New customers identified and assisted through the programs	Percentage increase	4
H6	The level of debt when a customer begins a hardship program, differentiated by the level of debt	Number	4
H3	Retrospective concessions applied	Percentage increase	5
H4	Customers in hardship programs meeting their agreed payment plans	Percentage increase	6
UPP1	Instalment plans*	Number of customers	6
H5	Meetings between water businesses to discuss best practices	Number	7

* Already collected for the Commission's annual water performance report.

TABLE 1.2 QUALITATIVE MEASURES OF EFFECT OF SPENDING ADDITIONAL HARDSHIP ALLOWANCE

Measures	Chapter
Feedback from external community service agencies who are aware of vulnerable and hardship support programs	2
Feedback from customers supported through programs	3
Awareness of customer support available	2 and 3
Staff training and awareness of vulnerability and hardship indicators to implement early intervention strategies	7
Effectiveness of outreach activities to engage with vulnerable or hardship customers	7
Water businesses' co-operation through innovations and using similar programs or techniques with success	7

This paper is the second report of these measures; the first is available on the Commission's website at www.esc.vic.gov.au.

The 2013-14 report established a baseline against which the 2014-15 results can be compared. The Commission made two changes to the content of the qualitative survey to identify evidence of:

- changes in water businesses' hardship programs, particularly around awareness of the programs and their effectiveness

- variations in client experience, specifically those from culturally and linguistically diverse (CALD) communities.

This paper is structured as follows:

Chapter 2 reports on the survey's findings on the water businesses' hardship programs from financial counsellors and advocacy groups, and includes information on customer awareness of hardship programs.

Chapter 3 reports on feedback on the survey's findings from customers about their experiences in hardship programs.

Chapter 4 reports on the number of new customers in hardship programs and a customer's level of debt when they begin a program. This chapter provides information on how well water businesses promote awareness of their hardship programs, and whether they contact customers before their debts reach high levels.

Chapter 5 reports on the number of retrospective concessions applied to measure how early businesses identify customers eligible for a concession.

Chapter 6 reports on whether customers meet water businesses' instalment plans. A high proportion of customers meeting their instalment plans indicates the plans were well designed in relation to customers' ability to pay.

Chapter 7 reports on water businesses' efforts to improve their management of customer hardship issues, including outreach activities, staff training, and cooperation among water businesses.

Chapter 8 reports on the types and progress of activities undertaken with the additional allowance, and on possible future programs under consideration.

2 FEEDBACK FROM EXTERNAL AGENCIES

This chapter reports on the measure *Feedback from external community service agencies who are aware of vulnerable and hardship support programs*.

The Commission engaged a market research company, Wallis Consulting Group (Wallis), to repeat the interviews undertaken in 2014 with financial counsellors and advocacy groups. The only changes the Commission required to the content of the survey for 2013-14 were to add that Wallis should seek to identify evidence of:

- changes in awareness of and effectiveness of water businesses' hardship programs
- the experience of customers from culturally and linguistically diverse (CALD) communities, as this was identified in the 2013-14 report as an area requiring improvement.

COUNSELLORS

Wallis interviewed 12 financial counsellors from agencies that work with customers of the four metropolitan water businesses. Wallis reported on the counsellors' views on a range of issues including factors contributing to financial hardship, the priority afforded to water bills, the awareness of support measures by counsellors and customers, the effectiveness of support measures and client experience with water businesses.

The results of these indicators were substantially the same as last year:

- counsellors were usually familiar with the support measures available to clients, and were frequently complimentary about the efforts of the water companies to maintain open communications.
- counsellors reported differing levels of knowledge and understanding among their clients about support measures - broadly speaking those who have faced hardship for an extended period of time are more likely to be aware of hardship programs. Groups who tend to be less aware of hardship support are: those who have experienced unexpected events that have impacted on their finances; parts of the CALD community; and those suffering mental health issues.
- water bills in the large majority of cases had a low priority compared to other bills.
- counsellors generally agreed that most of the programs offered by water businesses to support customers in hardship were accessible and effective.
- Counsellors indicated that the reasons for water businesses' strong performance on hardship were that they:
 - had well trained staff, with lower levels of turnover than the other utilities. Consequently, counsellors were better able to establish effective working relationships. Counsellors were often on a first name basis with contacts in the water businesses whereas this was not the case with other utilities
 - had a thorough understanding of hardship and in particular an approach which is not 'vindictive or accusative'
 - set reasonable goals for getting clients back into credit, and established reasonable levels for repayment.

CHANGES IN THE PAST 12 MONTHS

Counsellors reported that over the past 12 months there was evidence that communication between water businesses, and counsellors and the community had increased and improved and that this has been initiated by the water businesses.

“We have actually met with [water company]. That was great. They are good like that...They are willing to get out there and meet the people...In the last 6 months this has happened. There has been an improvement in engaging.”

“In the last 12 months [water company] have improved in that they have established a hardship policy. They want to work with their customers to improve efficiency and to have dispute resolution.”

“It has changed with [water company] in the last year because [water company employee] actually came out...and discussed what they were doing. It seems that he is out and about now talking to financial counsellors and advocates.”

“[Water company] has made some changes — it is more evident that they’re around and who they are. They are making an effort about being more visible in the community. They also seem to be calling people proactively as well. For example, identifying instances where there may be leaky pipes.”

“[Water company] may have improved, but it was great a year ago. There is possibly more education around the accessibility of hardship; I think they do have pretty good publicity around their hardship.”

Counsellors’ reported that clients were increasingly “working poor” or facing hardship because of unexpected events. Counsellors reported that this change in the type of customer seeking assistance had led to less knowledge and understanding among their clients about water hardship support measures.

CALD EXPERIENCE

Regarding how water businesses dealt with CALD customers compared to other customers, counsellors reported to Wallis that CALD and non-CALD clients are treated well by the water companies. Wallis quoted several counsellors on this matter.

“There is no difference as far as I can tell between CALD clients and others.”

“There are fewer CALD in [water company’s area]. However, [water company] does a good job and everyone is treated well. There have been some efforts to translate materials.”

“Don’t have a huge amount of migrants... I don’t think there are any issues accessing the same services as anyone else.”

Wallis found that while customer service is perceived to be similar, counsellors believed CALD clients faced additional difficulties accessing support due to language or literacy barriers, sometimes exacerbated by not wanting to use interpreters, a lack of understanding of bill paying requirements, or a wariness of contacting authority.

Wallis reported counsellors’ suggestions to improve access for CALD customers were:

- providing education about smart usage of water. One counsellor noted that information sessions on efficient water habits for a CALD community had reduced substantially the proportion of the community facing water hardship problems.
- community events, such as ‘Bring Your Bill’ days were considered to be very useful in terms of imparting knowledge. One counsellor stated: *“A lot of time communities do not know about things, but the water company does work on it, for example, ‘Bring Your Bills Day’. [Water company] is the sponsor. It was great – someone hadn’t had a concession and then and there it was applied.”*
- having access to social workers or financial counsellors was also considered particularly important for CALD communities.
- having an interpreter service was considered important.

ADVOCACY GROUPS

Wallis interviewed eight organisations responsible for researching and advocating on consumer issues, migration and hardship. These organisations were Good Shepherd Youth and Family Services, Kildonan UnitingCare, the Ethnic Communities Council of Victoria, the Consumer Action Law Centre, the Adult Multicultural Education Service, Springvale Community Aid and Advice Bureau, Cardinia Combined Churches Caring, and the Migrant Information Centre.

Advocacy groups addressed a number of matters in their interviews including: the diversity of hardship customers, the reasons customers were in hardship, how bills contribute to hardship, and awareness of and effectiveness of hardship support.

As was the case last year, advocacy groups commented positively on water businesses' performance on dealing with customers in hardship in terms of promoting awareness of support and the way customers are treated when seeking to access hardship support.

"The customer experience with [water company] is great...Individual follow up for clients, no waiting time on the phone, and they follow up questions. I have often needed to go to the Ombudsman for electricity or gas cases, but never for water. Hardship clients are not moved to specialist teams in the way that they are for gas and electricity."

"I haven't had issues with the way water companies treat customers. They are doing very well. They have contacted us, which suggests they are willing to listen, and to see how they can support customers as much as possible."

CHANGES IN THE LAST 12 MONTHS

Wallis reported that most advocates felt the water businesses were doing a good job of communicating with counsellors and advocates, and had made a greater effort to communicate with clients, and to provide better support over the past 12 months.

“In the last 12 months it has really kicked on. They came and briefed us about all the things they were thinking and implementing.”

“In the last 12 months I have been contacted by all water businesses. Three or four years ago I would not have been contacted as much.”

“Building relationships? I think that is true and more so in the last 12 months. There’s been some good thinking around the vulnerability task force.”

“I think it’s more common now to have incentive payments in place and that it is becoming more mainstream. I think it’s been increasing in the last 12 months.”

“What has happened... is there’s been a bit of peer pressure. That’s been really good for the customer. So [water company] has a great online hub, [water company] set their solutions on tap thing where people can go and help themselves, [water company] are looking at ways they can work more closely with CALD... I think we’ve seen some really good pro-active work in understanding their customer base and looking at a number of ways they can get information to them.”

Advocacy organisations reported that all water business had improved their communication with the community sector by making direct contact with advocates, promoting hardship programs and funding counselling for their customers.

CALD EXPERIENCE

Advocacy groups reported mixed results about access to hardship support for CALD customers largely because of language difficulties.

“There are no differences with CALD, although language can be a barrier.”

“When people with little or no English go to the water companies they do not get assistance or response. There needs to be training of the staff to understand the deprivation. CALD are not treated well – it comes across more as ignorance rather than rudeness”

“They have difficulty contacting the companies. My experience is that people who have a language problem or a strong accent don’t get as good a service as staff do when they ring up.”

Wallis reported that advocacy groups stated that characteristics of some CALD customers meant water businesses needed to be mindful of additional factors when considering support strategies for them. They observed that:

- water price rises could be particularly problematic for some CALD households as some had very large families
- some CALD groups did not have high internet usage. Developing websites where people can change the language into their mother tongue would be useful.

Advocacy groups also observed:

“CALD customers, particularly those that have newly arrived are more vulnerable. Also, where gender roles are entrenched, women haven’t had access to money, so if they are abused or separated, they can have real problems.”

“With CALD it’s very important to offer services in different languages – the message should be short and simple.”

AREAS FOR IMPROVEMENT

Wallis reported that advocacy groups proposed the following areas for improvement:

- overcoming the low Utility Relief Grant receipt rate. Advocacy organisations noted the high literacy level required to complete an application and that many applicants need assistance to submit an application
- continuing early intervention with those at risk to avoid the accumulation of high debt. Counsellors and advocacy organisations identified an increase in people experiencing hardship for the first time due to unexpected events
- targeting assistance to CALD communities. Advocacy organisations noted that for cultural reasons, many people are reluctant to seek assistance for hardship and have privacy concerns about discussing hardship using interpreters who may be part of their community
- connecting with CALD communities through existing community networks
- more evaluation of the long term outcomes of programs including feedback from customers supported through programs.

3 FEEDBACK FROM CUSTOMERS

This chapter reports on *Feedback from customers supported through programs*. Wallis interviewed 24 customers with experience of water businesses' hardship programs. Water businesses identified customers to interview. Customers who volunteered to be surveyed came from a variety of backgrounds and described a diverse range of circumstances that had led to their financial hardship.

Wallis covered a variety of matters in the customer interviews including customers' sources of advice and assistance, the priority accorded to water bills, levels of awareness and understanding of support measures, and experiences of dealing with water businesses.

As was the case last year, Wallis reported that clients' experiences dealing with water companies were almost unanimously positive:

"Could not compliment the staff more. They were great, they helped with all my questions. If they said they were going to call me back in a couple of days, they called back. They followed through"

"When we were going through those months looking for work we were struggling to commit to a payment and that's when the woman told me of the opportunity to claim some \$400 from the government program to take off my bill that I owed [water company] and I didn't know that even existed. She went out to bat for me and she got it for me. She saved me over \$400. She was a brilliant woman"

"Respect, courtesy, helpful are the three words I'd choose"

These comments reflect the experiences of customers that have been successfully identified and accepted onto the hardship programs. By definition, the views of customers who are in hardship, but have not been identified and reached by an existing hardship program, are not reflected in the survey.

On customers' awareness of hardship support and its effectiveness, Wallis reported:

- customers were mainly familiar with the services that water businesses or financial counsellors had recommended to them. Customers were most aware of payment plans involving extensions and instalments. Those on Centrelink were aware of Centrepay and reported it as an effective way to manage bills. Customers were less aware of government initiatives such as concessions and Utility Relief Grants. They were least familiar with services initiated by water businesses such as subsidies for plumbers and home visits.
- customers thoughts on the effectiveness of water businesses' hardship programs were that some considered the programs to be sufficient while others considered the programs a short term solution, and accessed services provided by other organisations to address their underlying hardship. Customers also recommended more water saving tips, and assistance with plumbers and after hours services in order to reduce their water costs.

CHANGES OVER THE PAST YEAR

On the question of whether customers had experienced changes in the service they received over the last 12 months, although many customers had only been in contact with the water company for a limited time, the general consensus among customers was that the service had remained consistently good throughout the period they had been in contact with the water company:

“Companies have now, more so than ever, set up ways to help people through hardship.”

“They’ve been supportive the whole way through”

“Always been consistent, always been supportive.”

“I first called [water company] for the first time a few years ago and then most recently two or three months ago... It was just as good the first time as it was the last time. I can’t praise them enough.”

“They’re better now than what they were 20 years ago. Not sure if it’s because of changes in policy or what. Back when I needed help they weren’t helpful at all but recently when I needed to change my payment they were great. The change has happened probably over the last 5 years.”

SUGGESTIONS FOR IMPROVEMENT

Wallis reported customers’ thoughts on improvements included:

- advising water companies to be more pro-active in intervening when customers’ bills are getting too high
- improving advertising and communication strategies about hardship assistance available to customers - such as advertising about grants on bills
- eliminating the stigma about asking for help to increase awareness of support.

4 HARDSHIP SUPPORT – CUSTOMERS ASSISTED

This chapter reports the results for two indicators:

- *new customers identified and assisted through the programs*
- *the level of debt when a customer begins a hardship program, differentiated by the level of debt.*

The first indicator measures how successfully water businesses have raised awareness of support programs and provided support. The second indicator measures how early water businesses identify and support customers in hardship.

Table 4.1 lists programs and assistance offered through water businesses' hardship programs. Customers may access more than one program and therefore may be counted more than once in the data.

TABLE 4.1 METROPOLITAN WATER BUSINESSES' HARDSHIP PROGRAMS

Program	Definition
Utility Relief Grants	Government assistance for residential customers who cannot pay their utility bills due to a temporary financial crisis. Customers receive a maximum of \$500 within a two year period.
Payment extensions	When a customer requests delayed payment of a quarterly account instalment.
Hardship grant	A residential customer identified (via self-selection, the water business or an independent financial counsellor) as having the intention but not the financial capacity to pay within the timeframe of the business's payment terms. At a manager's discretion, the customer receives a one-off reduction in their bill paid for by the water business.
Centrepay	A free service for customers to pay bills as fortnightly deductions from their Centrelink payments.
Instalment plans	An instalment plan is an alternative payment arrangement (confirmed in writing) between the customer and the water businesses. This report measures only residential instalment plans.

CUSTOMERS IDENTIFIED AND ASSISTED THROUGH THE PROGRAMS

Data submitted by the businesses shows each business uses all of the hardship management programs identified in table 4.1. However, the most common programs adopted by the businesses (in terms of the number of customers offered the program) were payment extensions and instalment plans.

TABLE 4.2 CITY WEST WATER –CUSTOMERS IDENTIFIED

Program		2012-13	2013-14	2014-15	Percentage change
Utility Relief Grants					
	Initiated	997	1 338	1 423	6.4
	Received	568	763	788	3.3
	Approved	505	654	714	9.2
Payment extensions*		38 478	45 480	49 672	9.2
Hardship grant**	New customers			123	-
	Total customers	532	511	391	-23.5
Centrepay*		1 388	1 645	1 586	-3.6
Instalment plans*		24 438	29 146	28 415	-2.5

Note: Utility Relief Grants data from the Department of Health and Human Services.

*City West Water has changed the way it reports on payment extensions, Centrepay and instalment plans. Different figures are used in the 2013-14 report.

**Hardship grants - the 2013-14 report included all hardship grants. From 2014-15, reporting will include only hardship grants made to customers new to the program.

City West Water (City West) reported an increase in the number of Utility Relief Grants (URG) approved in 2014-15. However, the overall rate of applications returned by customers to the Department of Health and Human Services is low. After feedback from financial counsellors, City West has worked to increase the rate of successful URG applications. City West now attaches an information document with URG applications, makes referrals to organisations that assist customers fill out the application, and plans to assist customers to complete URGs during its outreach sessions with culturally and linguistically diverse (CALD) communities.

City West explained the reduction in uptake up of some hardship programs as in part due to it calling customers with increased water usage, to discuss the causes of high

usage and ways to prevent future high bills. During this contact it also discusses payment options and this may be contributing to the increase in the number of payment extensions.

City West advised the sharp reduction in hardship grants was because it had intervened earlier with hardship customers and therefore customers' debt levels were lower and they had less need for hardship grants.

City West reported that the decrease in the number of formal instalment plans reflects an increase in the use of its non-hardship Flexi Payment Plan, in which customers choose the amount and frequency of payments without input from the water business.

TABLE 4.3 SOUTH EAST WATER —CUSTOMERS IDENTIFIED

Program	2012-13	2013-14	2014-15	Percentage change
Utility Relief Grants				
Initiated	1 353	2 661	2 393	-10.1
Received	870	1 647	1 478	-10.3
Approved	796	1 465	1 377	-6.0
Payment extensions	91 544	121 966	139 732	14.6
Hardship grant	101	70	117	67.1
Centrepay	5 990	7 712	6 027	-21.9
Instalment plans*	36 164	48 525	45 756	-5.7

Note: Utility Relief Grants data from the Department of Health and Human Services.

*Instalment plans - the 2013-14 report included non-residential customers: 36,495 (2012-13) and 48,791 (2013-14). Current reporting includes only instalment plans for residential customers.

South East Water (South East) stated that the decrease in the number of people in its hardship programs compared to 2013-14 may be due to a change in the focus of its hardship allowance spending. It advised that in 2013-14, it focussed on increasing awareness of its programs, which led to more people accessing programs such as URGs and instalment plans in that financial year.

In 2014-15, South East focused its funding on understanding why customers on hardship programs are higher water users. It is trialling, and will roll out in 2015-16, a water management device, Aquatrip, to assist customers to reduce usage.

South East reported an increase in hardship grants paid to customers on its hardship program this year. This brings the number of hardship grants back to the higher 2012-13 level. South East advised it will trial a payment matching program for hardship customers in 2015-16.

The Commission hopes to see a resumption, if possible, in the growth of customers taking up instalment plans given that these have been shown to be an effective means of assisting customers to manage their water bill payments.

TABLE 4.4 WESTERN WATER —CUSTOMERS IDENTIFIED

Program		2012-13	2013-14	2014-15	Percentage change
Utility Relief Grants					
	Initiated	297	468	372	-20.5
	Received	200	330	248	-24.9
	Approved	165	299	228	-23.8
Payment extensions		3 992	3 498	2 915	-16.7
Hardship grant	Total	474	547	679	24.1
Centrepay		683	610	609	-0.2
Instalment plans*		3 699	3 939	3 533	-10.3

Note: Utility Relief Grants data from the Department of Health and Human Services.

* Instalment plans - the 2013-14 report included non-residential customers: 3,727 (2012-13) and 3,977 (2013-14). Current reporting includes only instalment plans for residential customers.

The number of customers using Western Water’s hardship arrangements declined in this reporting period. Western Water explained the decrease in number of URGs, payment extensions and instalment plans in 2014-15 as the result of the strong uptake of these programs in 2013-14. It also considers that increased early identification of concessions and URG eligibility, as well as grants and concessions applied in the last two years, make bills more affordable and will further reduce the need for instalment plans over time.

It explained the increase in the number of hardship grants as in part due to payment matching for customers on its hardship payment plan Pay and Save.

TABLE 4.5 YARRA VALLEY WATER —CUSTOMERS IDENTIFIED

Program		2012-13	2013-14	2014-15	Percentage change
Utility Relief Grants					
	Initiated	2 103	3 482	3 323	-4.6
	Received	1 349	2 231	2 284	2.4
	Approved	1 220	1 995	2 139	7.2
Payment extensions					
		134 193	153 160	146 450	-4.4
Hardship grant*					
		5 224	5 934	6 680	12.6
Centrepay					
		4 813	5 266	5 655	7.4
Instalment plans**					
		27 738	40 795	42 139	3.3

Note: Utility Relief Grants data from the Department of Health and Human Services.

*Hardship grant - the 2013-14 report used hardship grants: 11,086 (2012-13), 13,826 (2013-14), and this year 13,726 (2014-15). This report identifies customer numbers rather than payments.

** Instalment plans - Yarra Valley also reports on the number of instalment plans taken up including by customers not part of its hardship program: 27,806 (2012-13), 35,345 (2013-14) and 35,459 (2014-15).

Yarra Valley reported mixed results in the uptake of its hardship programs in 2014-15.

It advised that:

- the increase in the approval rate for URGs from 57 percent in 2013-14 to 64 percent this year was due to a pilot program it initiated
- Yarra Valley's hardship grants increased in 2014-15 reflecting the increased number of customers receiving incentive payments on hardship payment plans
- all increases in instalment plans were due to increased take up of its hardship payment plan. The take up of regular instalment plans, which are available to customers not classified as in hardship, remained constant
- in 2013-14, it shifted its focus to early intervention and this reduced the demand for some programs such as payment extensions
- the increases in Centrepay and instalment plans is due to the introduction of its new free call centre numbers: one promoting awareness of hardship programs, the other for concessions. It advised that call centre staff are trained to introduce bill affordability during these discussions.

Yarra Valley stated it considers the results positive given the levels in 2012-13.

LEVEL OF DEBT WHEN A CUSTOMER BEGINS A HARDSHIP PROGRAM

The Commission identified early intervention as an important objective for hardship policies and that this could be measured by the level of debt customers hold when they enter a hardship program. If early intervention is successful, customers will enter hardship programs with lower levels of debt.

TABLE 4.6 CITY WEST WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

Level of debt on entry	2012-13	No. of customers 2013-14	No. of customers 2014-15	Change in no. of customers
\$0-1000	157	111	50	-61
\$1000-2000	116	114	48	-66
\$2000+	21	43	25	-18

City West Water (City West) reported reductions in the number of customers entering hardship programs at all debt levels in 2014-15. It explained this was caused by City West contacting customers who had a significant rise in water usage, before sending an account. This provides an opportunity to discuss causes of high water use and offer solutions to prevent a reoccurrence. At this time customers are also made aware of various payment options and support if they are unable to pay the account in full.

TABLE 4.7 SOUTH EAST WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

Level of debt on entry	2012-13	No. of customers 2013-14	No. of customers 2014-15	Change in no. of customers
\$0-1000	318	1 955	1 541	-414
\$1000-2000	86	450	415	-35
\$2000+	28	183	170	-13

Most customers entered South East hardship programs in 2014-15 with debt levels under \$1,000. South East stated that this reflects a focus on the early identification of vulnerable customers and intervention before debts become unmanageable.

TABLE 4.8 WESTERN WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

Level of debt on entry	2012-13	No. of customers 2013-14	No. of customers 2014-15	Change in no. of customers
\$0-1000	96	129	123	-6
\$1000-2000	103	130	125	-5
\$2000+	38	59	57	-2

Western Water reported negligible change in the number of customers entering hardship programs at each debt level. Western Water advised that it works to assist customers before their debt increases substantially. This includes offering affordable instalment plans, concessions and training call centre staff on hardship awareness.

TABLE 4.9 YARRA VALLEY WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

Level of debt on entry	2012-13	No. of customers 2013-14	No. of customers 2014-15	Change in no. of customers
\$0-1000	na	1 933	2 523	590
\$1000-2000	na	450	797	347
\$2000+	na	265	333	68

Yarra Valley reported an increase in the number of people who entered its hardship program in 2014-15 and that the proportion of those owing up to \$1000 remained similar to those entering the program in 2013-14. Yarra Valley stated that it continues to focus on early intervention to identify customers before their debt escalates by ensuring customers can access assistance programs and that staff receive appropriate hardship training.

5 HARDSHIP SUPPORT - CONCESSIONS

This chapter presents the results for the indicator *Concessions applied*. Businesses' research has shown that many customers are unaware they are eligible for a concession. This measure was developed to determine whether early intervention and awareness programs have reached customers eligible for a concession but not yet registered for one, and to show the total number of concession customers. Table 6.1 lists and defines the measures.

TABLE 5.1 MEASURES OF CONCESSIONS APPLIED

Measure	Definition
Retrospective concession	A concession applied on past bills for which the customer was eligible. This only applies on bills raised on the principal place of residence, issued in the last 12 months and where the account is still active.
Total concessions payments	Total number of concessions granted. A single customer may have a concession on each bill, which could total up to four for the year.
Total concession customers	The total number of customers on a concession. This may include more than one customer on a single bill.

The numbers of total concession payments and total concession customers can provide an indication of how aware customers are of their eligibility for concessions.

The Commission monitors retrospective concessions to assess how intervention strategies are working. The Commission welcomes innovative approaches to increasing awareness, particularly for culturally and linguistically diverse (CALD) groups, which counsellors and advocacy organisations identify as having low awareness of hardship measures.

TABLE 5.2 CITY WEST WATER — CONCESSIONS GRANTED

Measure	2012-13	2013-14	2014-15	Percentage change
Retrospective concessions*	2 848	3 138	2 199	-29.9
Total concessions payments	324 217	339 642	347 060	2.2
Total concession customers**	76 365	79 201	78 845	-0.5

*The 2013-14 report included retrospective concessions by transaction: 11,298 (2012-13) and 9,644 (2013-14). Retrospective concessions are now reported by customer.

**Customers may be eligible for four payments a year. Total concession payments exceed four times the total concession customers due to timing differences when data is collected.

In 2014-15, City West Water (City West) reported a decrease in the number of customers who received a retrospective concession. It explained this as resulting from its promotion of concessions when customers opened an account, meaning the customer was less likely to need to have a concession granted retrospectively.

TABLE 5.3 SOUTH EAST WATER — CONCESSIONS GRANTED

Measure	2012-13	2013-14	2014-15	Percentage change
Retrospective concessions	16 397	18 315	14 804	-19.2
Total concessions payments	638 929	653 622	655 743	0.3
Total concession customers	119 553	145 449	173 304	19.2

South East Water (South East) reported it had visited community service providers and CALD groups to raise awareness of hardship support and this had led to decreases in retrospective concessions because of an increase in applications for a concession when customers opened an account. South East stated it would continue its awareness campaigns including expanding engagement through Centrelink offices.

TABLE 5.4 WESTERN WATER — CONCESSIONS GRANTED

Measure	2012-13	2013-14	2014-15	Percentage change
Retrospective concessions	605	847	679	-19.8
Total concessions payments	41 464	44 186	45 817	3.7
Total concession customers	13 821	14 728	14 768	0.3

Western Water reported a decrease in the number of retrospective concessions because call centre staff promote concessions when customers call on first contact. Western Water has undertaken a number of activities to increase concessions awareness including messaging when customers are on hold, providing information on its website, social media, bills and newsletters, and call centre staff asking the question 'do you have a concession card', when answering enquires.

TABLE 5.5 YARRA VALLEY WATER — CONCESSIONS GRANTED

Measure	2012-13	2013-14	2014-15	Percentage change
Retrospective concessions	5 718	5 436	6344	16.7
Total concessions payments	658 781	658 165	664 802	1.0
Total concession customers	163 946	181 222	182 871	0.9

Yarra Valley Water (Yarra Valley) explained the increase in retrospective concessions as arising from increased customer awareness of concession eligibility due to increased promotion. For example, Yarra Valley conducted targeted mail outs to vulnerable and at risk groups such as those who had missed multiple payments, and those born prior to 1950 who might be eligible for a pensioner concession.

6 HARDSHIP SUPPORT - INSTALMENT PLANS

This chapter reports the results for the following indicators:

- *Instalment plans*
- *Customers in hardship programs meeting their agreed payment plans.*

A water businesses' number of instalment plans reflects its flexibility around customers' preferences and needs. The percentage of customers meeting agreed payment plans indicates how appropriate for customers the plans are.

INSTALMENT PLANS

Generally, the water businesses reported decreases in the numbers of customers on instalment plans. South East Water (South East) and Western Water reported that early invention strategies had enabled customers to access shorter term solutions rather than use instalment plans. City West Water (City West) reported a large use of its bill-smoothing *Flexi Payment Plan*, which is an alternative to the other instalment plans where payments are agreed between the customer and City West.

TABLE 6.1 NUMBER OF INSTALMENT PLANS

Water business	2012-13	2013-14	2014-15	Percentage change
City West Water*	24 438	29 146	28 415	-2.5
South East Water *	36 164	48 525	45 756	-5.7
Western Water*	3 699	3 939	3 533	-10.3
Yarra Valley Water	27 738	40 795	42 139	3.3

*City West, South East and Western Water have revised the number of instalment plans they report to include only residential customers. The figures in the 2013-14 report included non-residential customers (see chapter 4).

City West, South East and Western Water reported fewer instalment plans in 2014-15. Yarra Valley Water (Yarra Valley) reported an increase in instalment plans, entirely made up of hardship payment plans. Instalment plans for Yarra Valley customers not on the hardship program remained flat (see table 4.5).

CUSTOMERS IN HARDSHIP PROGRAMS MEETING THEIR AGREED PAYMENT PLANS

TABLE 6.2 CITY WEST WATER — CUSTOMERS MEETING PAYMENT PLANS

Indicator	2012-13	2013-14	2014-15
Customers in hardship program meeting their agreed payment plans	34.9%	39.9%	99%

City West has adopted a system in which it applies concessions and addresses the cause of high bills before it establishes payment plans. This has led to a substantial increase in the proportion of customers meeting payments under their payment plan. The Commission notes this significant improvement to a level comparable to the other water businesses.

TABLE 6.3 SOUTH EAST WATER — CUSTOMERS MEETING PAYMENT PLANS

Indicator	2012-13	2013-14	2014-15
Customers in hardship program meeting their agreed payment plans	70.4%	40.9%	85%

South East reported a substantial increase in the number of customers meeting payment plans after it put in place system enhancements that enable it to contact customers who have missed payments. The Commission notes this significant improvement to a level comparable to the other water businesses.

TABLE 6.4 WESTERN WATER — CUSTOMERS MEETING PAYMENT PLANS

Indicator	2012-13	2013-14	2014-15
Customers in hardship program meeting their agreed payment plans	75.3%	80.1%	79.6%

Western Water reported a similar number of customers meeting their payment plans in 2014-15 as in 2013-14. To assist customers in the Customer Support Program to reduce their account balances, Western Water offered a ‘pay and save’ arrangement, whereby Western Water matches customer payments. Customers who do not meet their payment plan have the opportunity to renegotiate a modified plan with Western Water.

TABLE 6.5 YARRA VALLEY WATER — CUSTOMERS MEETING PAYMENT PLANS

Indicator	2012-13	2013-14	2014-15
Customers in hardship program meeting their agreed payment plans	83%	83%	93%

Yarra Valley reported an increase in the number of customers in the hardship program meeting their agreed payments. Yarra Valley reports that its case managers work closely with customers to ensure payment arrangements are affordable, including by using the ‘arrange and save’ program which rewards customers for making agreed payments on time. For every five payments a customer makes on time, in full, they receive a bonus credit to the value of one payment.

Yarra Valley also conducted research on the experiences of its hardship customers, which showed positive results on the service and affordability of its payment arrangements.

7 HARDSHIP AWARENESS - BUSINESSES' STRATEGIES

This chapter reports the results of the following indicators:

- *Effectiveness of outreach activities to engage with vulnerable or hardship customers.*
- *Staff training and awareness of vulnerability and hardship indicators to implement early intervention strategies.*
- *Water businesses' cooperation through innovations and using similar programs or techniques with success.*
- *Meetings among water businesses to discuss best practices.*

Information on these indicators is provided by the water businesses. Water businesses focus externally (via outreach activities) on engaging customers who may be in hardship to ensure those customers are aware that assistance is available. In addition, they have an internal focus, training staff to improve early intervention and cooperating with the other water businesses.

OUTREACH ACTIVITIES

The water businesses reported that they conducted a range of outreach activities to engage vulnerable and hardship customers, including:

- attendance at community festivals and events
- letters and phone calls to customers with payment problems and providing them with information on customer support
- personal visits to customers at risk of hardship who could not be contacted by phone or mail

- information kiosks at Centrelink offices
- involvement with community events that include culturally and linguistically diverse (CALD) groups
- presentations to English as a Second Language students
- providing hardship customers with a free plumbing and water audit service to educate customers about water efficiency
- undertaking social media campaigns
- attending community sector conferences such as those held by the Financial and Consumer Rights Council and Financial Counselling Australia
- electronic marketing campaigns promoting hardship assistance.

City West Water (City West), South East Water (South East) and Yarra Valley Water (Yarra Valley) reported that the focus of their outreach programs was building strong relationships with CALD communities.

STAFF TRAINING AND AWARENESS

The water businesses have continued to train customer service staff to identify and support customers in hardship. South East reported it worked with Good Shepherd to identify areas where training in awareness of vulnerability and hardship is required. A finding of this work was that plumbers who visit homes to repair facilities are often faced with confronting situations. South East proposes to address this issue by providing plumbers with skills to refer customers to hardship assistance. Yarra Valley and City West reported working with Kildonan UnitingCare on training and to review internal programs around hardship and vulnerability awareness.

WATER BUSINESSES' COOPERATION

Water businesses' cooperation is measured to promote the sharing of ideas to improve the delivery of their hardship policies. Over 2014-15, the water businesses met 30 times to share knowledge and approaches on hardship customers (see table 7.1).

The meetings included those of the Vulnerable Customers Taskforce (VCT) which includes community sector agencies, to develop strategies to support vulnerable customers. Table 8.1 shows the number of meetings the businesses held.

TABLE 7.1 MEETING BETWEEN WATER BUSINESSES

Measure	Definition	2013-14	2014-15
Meetings between water businesses to discuss best practice	Any meeting or discussion between multiple water businesses that is directly related to vulnerable and hardship customers — that is, the Vulnerable Customers Taskforce, working groups, meetings with hardship representatives, and any phone meetings or conference calls	30	30

The water businesses reported that the VCT and the Vulnerable Customer Working Group met over 2014-15 to discuss:

- progress on joint initiatives such as an English as a second language syllabus
- learnings from programs/activities underway. For example Yarra Valley’s pilot concessions work, City West’s work with CALD communities and South East’s AquaTrip trials
- the consistency of industry guidelines and definitions.

The businesses also attended community events, training and conferences including:

- the Financial Counselling Australia conference
- the Financial and Consumer Rights Council conference
- Day at the Zoo, a community event facilitated by City West to engage with CALD and new migrant communities
- “Clean Slate Prison Project’, a program that seeks to reduce the propensity for prisoners to be re-incarcerated as a result of having unmanageable debt
- The Kildonan Family Violence forum.

8 KEY INITIATIVES

In addition to reporting on the qualitative and quantitative measures, the metropolitan water businesses are required to provide an update on the types and progress of activities undertaken with the additional funding, and on future programs under consideration.

CITY WEST WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
Community involvement	Continue events participation and sponsorship in the community	Existing and new funding	Various	<p>Hosted Day at the Zoo to engage with newly arrived refugees and migrants from 70 countries and speaking 72 languages</p> <p>Attended 47 community events to promote CWW assistance programs</p> <p>Delivered 200 community and adult English as a Second Language (ESL) school presentations</p> <p>Piloted nine additional community outreach sessions</p>	<p>Continue to coordinate Day at the Zoo</p> <p>Continue to attend community events targeted at culturally and linguistically diverse (CALD) and vulnerable customers</p> <p>Continue presentations to CALD communities</p> <p>Expand the language school and community group outreach piloted in 2014/15</p>
Information programs	Continue programs to schools and new migrants and extend existing information/education programs run by external service providers to vulnerable customers outside our normal scope	Existing and new funding	Various	<p>Finalised the review of Unit 3 of the ESL Syllabus</p> <p>Worked with YVW to adapt Western Water's book, Water Babies, for distribution in our service area</p> <p>Continuing with current information programs</p>	<p>Pilot the distribution of Water Babies to Brimbank and Wyndham area</p> <p>Evaluate the effectiveness of Water Babies and consider expanding to full service area</p> <p>Develop programs for vulnerable customers not accessing our initiatives</p>
Program review/ consulting	Review our current approach, programs and plans etc	Existing and new funding	Kildonan UnitingCare / Collections Partner / Metering Partner / Working Group	<p>Implemented recommendations from the Kildonan UnitingCare review</p> <p>Reviewed hardship grant and implemented changes</p>	Establish monitoring and evaluation plan for vulnerable customer program to assess the impact of the program including the number of customers transitioned out of hardship

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CITY WEST WATER (CONTINUED)

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
Data analysis/reporting	Use available data to better understand our customer base	Existing and new funding	Internal, working group	Engaged consultancy firm to further develop customer segmentation tool	Build a user interface to apply the customer segmentation tool
Awareness, efficiency and proactive programs	Develop promotions to increase awareness of support available. Develop proactive identification, contact and water efficiency programs. Identify existing programs from other water businesses to review for CWW suitability	Existing and new funding	Working group, community partners	<p>Changed communications materials targeted at vulnerable customers in line with the recommendations of Kildonan UnitingCare's review</p> <p>Updated website to make assistance information more accessible</p> <p>Broadened the scope of the Water Efficiency Strategic Plan (WESP) to include 128 vulnerable customers as a preventative measure</p>	<p>Continue to work with other businesses on initiatives where appropriate</p> <p>Develop communications to target non-traditional vulnerable customers</p> <p>Broaden WESP with the support of Departmental (DELWP) Community Rebates Program</p>
Research	Research CWW customer base to establish benchmarks and target programs	Existing and new funding	CWW	Conducted customer research to understand awareness of support programs	Utilise the results from 2014/15 customer research and the CWW customer strategy to influence assistance programs
Dedicated financial counsellor	Invest in a dedicated financial counsellor to refer CWW customers to immediate assistance	New funding	CWW, community partners	<p>Supported the Burmese Financial Counselling Clinic at Footscray Legal Centre</p> <p>Liaised with Good Shepherd and Anglicare to improve our referral service to financial counsellors</p>	Partner with local financial counsellors (e.g. Anglicare and Good Shepherd) on targeted initiatives that increase awareness and improve financial literacy
Training	Develop targeted hardship and early identification training for the contact centre, collections and metering partners	New funding	Community Partners, Collections Partner, Metering Partner Working Group	<p>Delivered regular information sessions for customer facing staff</p> <p>Delivered departmental presentations to inform broader company of works in progress</p>	<p>Implement vulnerable customer awareness training for key staff</p> <p>Continue to assess staff training needs and deliver relevant training as required</p>

SOUTH EAST WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
Community outreach	Attend Centrelink sites to raise customer awareness of our programs and services Attend bring your bills days with other service providers Networking with community service providers to raise awareness of our programs and increase referrals	New funding	Various	In progress	Continue to expand our community outreach activities across our service region
CALD communities	Participation in CALD network group Continue delivering presentations to migrant and refugee groups Roll out ESL syllabus to ESL service providers	New funding	Various	ESL syllabus 1 & 2 complete	Rollout of syllabus 1 & 2 to service providers beginning term one 2016 Syllabus 3 planned for early 2016 Rollout of payment assistance brochures in 10 languages
Systems/process enhancement	Review and enhance processes, systems and quality related to the management and early identification of hardship and vulnerable customers	Existing budget	Internal working group	Business case in development Case management system launched 2014	Continue to review and rollout our process and system enhancements
High usage	Develop online and print resources to educate customers about reducing their usage to help reduce their bills Targeted campaigns at high users to help change usage behaviour Enhance information related to leaks including information in other languages	Existing and new funding	Internal	Water efficiency information in progress	Continue to develop and enhance water efficiency information with a cost focus
Aquatrip	Expand pilot of Aquatrip devices to hardship customers Explore feasibility of joint research into the benefits of Aquatrip to support changed usage behaviours and reduce bills for vulnerable customers	Existing and new funding	Community partners	Pilot in progress	Expanding pilot with an additional 200 devices
Training	Roll out targeted hardship and early identification training for customer service staff and plumbers Ongoing internal communications initiatives to raise awareness	New funding	Good Shepherd	In progress	Continue to rollout training
Payment incentive pilot	Trial a payment incentive program for hardship customers Program aims to support customers to focus on meeting their ongoing payments and provide incentive payment grants to help clear their debt	Existing budget	Internal	Drafting guidelines	Pilot in progress
Community rebate	Provide water audits and retrofitting of water efficient fixtures and fittings for vulnerable and hardship customers Targeted promotion of the Victorian Government community rebate program to high usage concession customers	Victorian Government	Various	Work in progress	Begin targeted mail outs to high usage/low income customers

WESTERN WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
Customer Support Program	Develop enhanced vulnerable and hardship customer initiatives after reviewing WW's Customer Support Guidelines. Apply best practice in working with this customer group	Existing and new funding	Financial counsellors, Kildonan, industry networks	Existing programs in place, Customer Support Guidelines and programs reviewed regularly	Develop and build on the referral service. Use cross referral from Care Ring to better identify and assist vulnerable customers earlier
	Kildonan Care Ring Referral Service — Implementation of this service for customers experiencing multiple issues contributing to financial hardship	New funding	Kildonan	Pilot program	
Awareness programs	Continue to include wording on all payment arrangement letters of offer to assist	Existing and new funding		Investigation and communications with local financial counsellors	Ensure WW involvement in any options that provide information to community service providers
	Centrelink Kiosk option to promote concessions on water bills being considered in conjunction with local financial counsellors	Existing and new funding	Financial counsellors and DHHS		
Efficiency program	WaterTight — promote the WaterTight program through mailouts to targeted vulnerable customer groups Expand WaterTight program to include leak repairs and retrofitting and appliance replacement	Existing and new funding		Completed 80 water audits for customers to assist with reducing water usage.	Incorporate Community Rebates program to increase range of assistance options
Community Engagement	Financial Counsellors meeting Financial counsellors' newsletter	Bring your bills days		Participated in Bring Your Bills Day. Provided information to community service providers in newsletters.	Work with councils to share information and source local assistance services
Deliver efficiencies in administration of existing programs	Billing system enhancements — Implementation of Aquarate Release 12 – including work on the “Debt Management Problem Statement” – for more efficient work processes	Existing and new funding	Thinking Windows	Billing System enhancements released and implemented	Further enhancements to be included in new CRM and Aquarate functionality
	Customer Relationship Management (CRM) replacement — Improved reporting to enable earlier identification of customers requiring hardship assistance		CRM vendor		CRM replacement scheduled for April 2016. Requirements on reporting efficiencies to be included in project timelines

YARRA VALLEY WATER

Key initiatives	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
Joint initiative	Working with CWW to produce education programs for schools and new migrants and extend existing information/education programs run by external service providers to vulnerable customers	Existing and new Funding	Various	Deliver Units of the ESL syllabus Created and launched interactive ESL on WaterCare Hub	Continue community outreach and expand across service area
	Working with water business to promote support programs at conferences, indigenous events, bring your bills days and Centrelink outreach events	Existing and new Funding	Various	Continuing current information programs and outreach through Community events	
	Water Babies - children's book to promote support programs and engage customers who have new children in the family, who may be at risk of financial vulnerability. This will be distributed through maternal health centres, schools, hospitals etc	New Funding	Water businesses, Maternal health workers, Councils	Work with water businesses to further develop Water Babies communications for new parents	Complete design of Water Babies Launch at the Financial & Consumer Rights Council (FCRC) conference Create Water Babies animation Create Water Babies engagement tools
WaterCare brand	WaterCare was established to assist customers manage their water and sewerage bills and to break down barriers so that customers are aware of (and understand) the support programs we offer, don't associate shame or fear with requesting help, trust us and know we offer support	Existing and new funding	YVW, Customer Consultative Committee, customer advocacy agencies (e.g. CALC, Kildonan UnitingCare)	Promotion of WaterCare through account inserts, final notices, brochures, community engagement events	Increase brand awareness through promotion through sources such as DHHS, Centrelink, Welfare organisations, Councils, hospitals
WaterCare Hub	The WaterCare Hub provides a tool to reach a broader base of customers through agencies working as YVW's advocates. Agencies register on the hub and have access to support information. The hub directs customers towards assistance options earlier in the vulnerability cycle, supporting them to be financially stable and minimising the risk of transition into financial hardship	New funding	YVW, Customer Consultative Committee, customer advocacy agencies, CALC, FCRC, Kildonan UnitingCare, usability testing with financial counsellors		Continuing to look for opportunities for the creating and implementation of a one stop shop Ongoing communication updates through the hub

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YARRA VALLEY WATER (CONTINUED)

Key initiatives	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
WaterCare communications	Undertake stakeholder engagement and customer awareness of WaterCare initiatives	Existing and new funding	YVW Customer Consultative Committee, customer advocacy agencies, Kildonan UnitingCare	Participation in conferences to promote our programs, such as: FCRC, Financial Counselling Australia (FCA), South Australian Council of Social Services (SACOSS)	Communicating our programs in publications including those produced by community and sporting organisations
	Create communication pieces to increase awareness of support programs and assist with early intervention strategies	Existing and new funding	YVW, Customer Consultative Committee, Kildonan UnitingCare	<p>Undertake targeted pilot programs promoting WaterCare products & services to customers at risk of vulnerability</p> <p>Web content, information about concessions, SmoothPay, hardship policy and customer support programs have been produced in our top 20 languages (including English)</p> <p>Development of new customer communications such as information packs and web content</p>	<p>2015-16</p> <p>Demographic profiling of at risk customers, to increase take up of support programs</p> <p>Continue to develop communications and targeted pilot programs promoting WaterCare products & services</p> <p>Work with Aboriginal Advancement League to develop WaterCare communication in Koori language and styling to improve engagement with our vulnerable aboriginal customers</p> <p>Run a direct mail campaign to promote concessions to unregistered customers who live in DHHS housing</p>
WaterCare Customer Support Team	<p>Develop an information pack on support options for customers transitioning into the Customer Support Team, to build trusting relationships with hardship customers to ensure open communication channels.</p> <p>Trial and introduce various programs in the customer support team to increase the support we can offer our hardship customers and continue to communicate effectively</p>	Existing and new funding	YVW, Customer Consultative Committee, Kildonan UnitingCare	<p>Trial of the SMS communication pilot</p> <p>Utility Relief Grant pilot to increase customers return and acceptance rate</p> <p>Implementation of Deferred Debt program</p> <p>Develop and implement the CareRing customer support referral program with Kildonan UnitingCare</p>	Continue to work with organisations to look for early intervention opportunities through pilots, communications and cross referral

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YARRA VALLEY WATER (CONTINUED)

Key initiatives	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
WaterCare Water efficiency program	The WaterCare water efficiency program aims to reduce water costs by providing a free water audit for properties which may include repair and replacement of water efficient fittings and repair of leaks. This is offered to customers who do not have the financial capacity to fund repairs themselves	Existing Budget	Various	Continued the delivery of the Water Efficiency program to 158 of our Customer Support Customers Worked with DELWP to develop a Community Rebate Program for hardship and vulnerable customers	Create reporting to determine vulnerable customers with high water usage Develop mail out to engage customers Undertake hardship awareness training with all Community Rebate Program plumbers Deliver the Community Rebate Program to hardship and vulnerable customers Develop pilot program to retrofit community emergency and DHHS houses and hostels to reduce water bills for hardship customers and for organisations supporting them
Preferred language	We have a highly multicultural customer base with a large number of customers who speak languages other than English. This can create barriers to customers accessing the right support as they do not understand the information available to them. We are working on programs that enable us to gain better insights into the requirements of our CALD customers and target communications accordingly	Existing and new funding	YVW, Customer Consultative Committee, customer advocacy agencies, Kildonan UnitingCare	Created additional support information in 20 languages and enhanced current programs Developed animated CALD education material in 20 languages Launch of the English as an additional language (EAL) syllabus	Continue to enhance and develop materials for CALD customers Build relationships in CALD communities and organisations Promote WaterCare programs on CALD mediums such as radio Create further CALD animations to assist vulnerable CALD customers access the correct programs and information

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YARRA VALLEY WATER (CONTINUED)

Key initiatives	Initiative description	Funding	Stakeholder engagement	Program status 2014-15	Program status 2015-16
Community outreach	To enable us to build trust and engagement with our vulnerable customers, we will focus on having a strong presence at various community events and forums. We will also leverage off existing trusting relationships within the community to continue to promote our WaterCare initiatives	Existing budget	YVW, Customer Consultative Committee, key customer advocacy agencies, Kildonan UnitingCare	<p>Presentations to CALD migrant communities with interpreters</p> <p>Attended community events and promotion of our WaterCare program</p> <p>Participating in community run 'bring your bills' days</p> <p>Running information kiosks at Centrelink offices to engage with vulnerable customers</p> <p>Attending community sector conferences such as FCRC, FCA and SACOSS</p> <p>Present to community organisations to train them on our support programs and introduce them to the WaterCare Hub</p>	<p>Continuing and enhancing current programs</p> <p>Work with councils on support programs</p> <p>Work with maternal health centres, schools, early learning centres and hospitals to promote WaterBabies concept and support programs to new parents</p> <p>Engage with Maroondah council to participate in the launch of the REALM building</p> <p>Run pilots with existing community networks to interact and engage with customers</p>

