



REVIEW OF HARDSHIP MEASURES TAKEN BY METROPOLITAN WATER BUSINESSES

2015-16 report

December 2016

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ACRONYMS

CALD	Culturally and Linguistically Diverse
DHHS	Department of Health and Human Services
URG	Utility Relief Grant
ESL	English as a Second Language
EAL	English as an Additional Language
VCT	Vulnerable Customers Taskforce

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SUMMARY

In 2013, the Essential Services Commission made price determinations which allowed metropolitan water businesses (City West Water, South East Water, Western Water and Yarra Valley Water) a collective \$5.25 million of additional revenue to assist customers to manage the impact of price increases. Water businesses were to use the allowance to improve customers' awareness, and to provide customers with access to support measures.

This is the Commission's third and final report on the programs and outcomes of this allowance. The data indicates there was an overall increase in the number of customers assisted through businesses' support programs since 2012-13. The most positive results were delivered on:

- payment extensions (22 per cent increase)
- instalment plans (20 per cent increase)
- concessions (7 per cent increase)
- Utility Relief Grant applications (82 per cent increase)

Since reporting began, the proportion of customers meeting their hardship payment plans has improved, with City West Water making up the most ground, with 81 per cent of customers meeting payment plans in 2015-16, up from 35 per cent in the 2012-13. All metropolitan businesses now offer payment terms that are more likely to reflect a customers' capacity to pay. Businesses report that Utility Relief Grants (URG) and payment matching in the form of hardship grants have contributed to making payment plans more manageable.

Water businesses continue to collaborate on better practice approaches to managing customer payment difficulties, and to pilot new programs. For example, businesses have collaborated extensively on programs for culturally and linguistically diverse communities, they have increased their outreach to Aboriginal and Torres Strait Islander communities, they have implemented programs to assist customers

experiencing family violence and to identify customers vulnerable to hardship, such as the aging and families with new children.

Reducing the level of debt on entry into the program was a key objective of the program, as it can reduce entrenched hardship, yielding benefits to both customers and businesses. All businesses have put measures in place to improve early identification. There is an overall reduction in the number of new customers entering hardship programs, however for Western Water and City West Water the proportion of those customers with debt above \$2000 is higher in 2015-16 than in the baseline year. For Western Water, 60 customers entered its hardship program in 2015-16 with debt over \$2000, compared to 38 in 2012-13. For City West Water 28 customers entered its hardship program in 2015-16 with debt over \$2000, compared to 21 in 2012-13. As a proportion of the overall customer base, these numbers remain low, however the importance of early intervention means this metric will receive further attention in the Commission's future annual reporting.

Applications for Utility Relief Grants (URG) have increased over three years; however the Commission notes the average approval rate remains constant over time at 61 per cent. Yarra Valley Water has a higher approval rate of 66 per cent and carries out extensive outreach and works with the Department of Health and Human Services (DHHS) to train frontline staff to assist customers to complete applications. Businesses report that uptake of government support assists customers' ability to manage payment plans. We urge businesses to continue to share and adopt initiatives shown to improve the rate of successful applications. This includes working with DHHS and the community sector to assist financially vulnerable customer to manage the URGs application process.

Overall the funding has positively contributed to increased awareness and access to support for customers experiencing payment difficulties. Businesses have improved their outreach and engagement to raise awareness and have broadened their programs, and targeted some new areas. There are instances where businesses have adopted approaches their peers have piloted successfully. We encourage businesses to continue meeting regularly and sharing with their peers to identify new opportunities to improve outcomes for customers. The final year of reporting on the outcomes of the hardship funding will be included in the Commission's Annual Performance Report in 2018.

1 INTRODUCTION

In 2013, the Essential Services Commission made price determinations which included price increases to customers of metropolitan water businesses. Our consultation highlighted the likely impact these price increases would have on low income and vulnerable customers and that those experiencing payment difficulty for the first time may not be aware of the hardship support available to them. Our price determination included a combined allowance of \$5.25 million over five years for City West Water, South East Water, Western Water and Yarra Valley Water. The allowance was intended to expand and raise awareness of existing programs, rather than for direct financial assistance, which is provided by the Victorian Government through concessions and the Utility Relief Grant (URG) 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 worked with the water industry and welfare groups to develop quantitative and qualitative indicators to measure how effectively water businesses met these objectives. The Commission required water businesses to report to it annually on these measures in the form of quantitative data and qualitative reports. The Commission undertook to publish the results annually. Tables 1.1 and 1.2 set out the agreed measures and where the results are located in this report.

When designing the metrics, it was anticipated that successful programs would lead to most indicators increasing over time. The exception being retrospective concessions and entry into hardship programs with debt over \$2000. For these two metrics it was anticipated that effective activity in the early years of reporting would lead to reduced numbers in later years of reporting. This report includes businesses' commentary around the observed changes.

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

Indicator reference	Indicator name	Chapter
H1	Customers aware of assistance available	2
H2	New customers identified and assisted through the programs	2.1
H6	The level of debt when a customer begins a hardship program, differentiated by the level of debt	2.2
H3	Retrospective concessions applied	3
H4	Customers in hardship programs meeting their agreed payment plans	4.2
UPP1	Instalment plans*	4.1
H5	Meetings between water businesses to discuss best practices	5.3

* 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	5.3
Feedback from customers supported through programs	4
Awareness of customer support available	NA
Staff training and awareness of vulnerability and hardship indicators to implement early intervention strategies	5.2
Effectiveness of outreach activities to engage with vulnerable or hardship customers	5
Water businesses' co-operation through innovations and using similar programs or techniques with success	5.3

In this year's report, we changed some definitions to specify only those customers accessing programs for the first time as we considered this a better measure of improved awareness. This format of this year's report is different to previous years. Earlier reports included qualitative surveys with community sector and financial councillors. Now with four years of data, the report focuses on the quantitative measures and uses comparison with the baseline year of 2012-2013 to identify overall change as a result of the allowance.

The Commission's Annual Performance report provides further information about water businesses' hardship programs and directly compares some hardship metrics. This year's report highlights that prices charged by metropolitan water businesses are flat or falling which may contribute to the changes reported here.

This paper is structured as follows:

Chapter 2 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 3 reports on the number of concessions applied to measure whether businesses' are identifying eligible customers.

Chapter 4 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 5 reports on water businesses' efforts to improve their management of customer hardship issues, including outreach activities, staff training, and cooperation among water businesses.

Chapter 6 reports on the types and progress of activities undertaken with the additional allowance, and on possible future programs under consideration.

2 NEW CUSTOMERS

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 for customers who have not accessed these programs before. The second indicator measures how early in the debt cycle water businesses identify and support customers in hardship. In most instances, the higher the debt, the longer the period that lapsed before hardship support was offered.

Table 2.1 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 2.1 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.
Centrelink	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.

2.1 CUSTOMERS IDENTIFIED AND ASSISTED THROUGH THE PROGRAMS

Businesses use all of the hardship management programs identified in table 2.2. The data shows payment extensions and instalment plans are the most widely accessed forms of assistance and that Utility Relief Grants have seen the largest increase in uptake over the reporting period.

Utility Relief Grants *initiated* refers to the applications businesses send to customers. Grants *received* refers to applications customers return to the Department of Health and Human Services for evaluation. DHHS *approves* grants only to applicants who meet its eligibility criteria. Grant applications initiated and received are the areas over which is water businesses have the most control so the ratio of received over initiated can be an important indicator of the level of businesses support.

TABLE 2.2 CITY WEST WATER — CUSTOMERS IDENTIFIED

Program		2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Utility Relief	Initiated	997	1 338	1 423	1 496	5%	50%
Grants	Received	568	763	788	824	5%	45%
	<i>Ratio of received over initiated</i>	<i>57%</i>	<i>57%</i>	<i>55%</i>	<i>55%</i>		
	Approved	505	654	714	749	5%	48%
Payment extensions		38 478	45 480	49 672	59 442	20%	54%
Hardship grant	New customers	0	0	123	161	31%	
	Total customers	532	511	391	326	-17%	-39%
Centrepay		1 388	1 645	1 586	1 755	11%	26%
Instalment plans		24 438	29 146	28 415	26 802	-6%	10%

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

City West Water reported a five per cent increase in the number of Utility Relief Grant (URGs) applications it initiated in 2015-16, which is 50 per cent increase from the baseline year (of 2012-13). Some of the 2015-16 increase can be attributed to City

West Water pilot studies. One pilot program reviewed the circumstances of 138 customers who had received an URG in the past. This resulted in 14 of these customers receiving a subsequent URG. Another pilot assessed potential new vulnerable customers and identified 258 customers as potentially eligible for URGs.

While the overall numbers of URGs has increased, the rate of applications returned by customers to the DHHS (i.e. the ratio of URGs received to those initiated) continues to sit at 55 per cent, and has also declined by two per cent since the baseline. City West Water's key initiative here is to supply a question and answer document with the URG application form and encourage customers to seek help from DHHS or their financial counsellor when completing the form. The decline in the rate of return suggests City West Water could explore other ways to support customers to complete and submit the URG application.

There was a 31 per cent increase in the number of new customers that received a hardship grant in 2015-16. City West Water attributed this to pilot programs including an automated process to assess eligibility of alternative support for URGs customers.

In terms of flexible payment options, payment extensions increased by 20 per cent in 2015-16 and have shown steady year on year increases since the baseline. Customers on instalment plans, however, declined in 2015-16 for the second year running. Customers utilising Centrepay increased by 11 per cent in 2015-16 and 26 per cent from the baseline. City West Water reported that trends in flexible payment options shows that customers are looking for short term extensions rather than locking in ongoing plans. City West Water also noted that there was an increase in flexi payment plans (not strictly an instalment plan and therefore not included in the above metrics) where customers choose the amount and frequency of payments (e.g. through BPAY) without input from the water business.

TABLE 2.3 SOUTH EAST WATER —CUSTOMERS IDENTIFIED

Program		2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Utility Relief	Initiated	1 353	2 661	2 393	3 031	27%	124%
Grants	Received	870	1 647	1 478	1 840	24%	111%
	<i>Ratio of received over initiated</i>	<i>64%</i>	<i>62%</i>	<i>62%</i>	<i>61%</i>		
	Approved	796	1 465	1 377	1 569	14%	97%
Payment extensions		91 544	121 966	139 732	134 916	-3%	47%
Hardship grant	New customers	101	70	117	74	-37%	-27%
	Total customers	-	-	-	-		
Centrepay		5 990	7 712	6 027	6 120	2%	2%
Instalment plans		36 164	48 525	45 756	45 843	0%	27%

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

South East Water reported strong increases in URGs initiated, received and approved in 2015-16, and more than doubled its URGs initiated and received since the baseline. South East Water reported that this increase is a result of its customer facing team raising customer's awareness of the grant, and seeking out past recipients to assess their eligibility for another grant.

While overall URGs increased, the rate at which applications are returned to the DHHS has declined in 2015-16 and four per cent since the baseline. South East Water attributed this to the overall increase in URGs initiated and has committed to work with its customers and DHHS to improve this process for customers.

Hardship grants to new customers was 74 in 2015-16 which was a decline from the baseline. South East Water also subsidised plumbing works for 976 in 2015-16 which it regards as an equivalent category of hardship support, but which does not meet the definition of the hardship grant metric.

With regard to flexible payment option metrics, South East Water's payment extensions declined slightly in 2015-16 although there has been a 47 per cent increase in payment extensions since the baseline. Customers on instalment plans showed little change from 2014-15, but an increase of 27 per cent from the baseline. Customers utilising Centrepay showed little change in 2014-15 and, apart from a spike in 2013-14, this method of payment has returned to a similar level observed in the baseline year. South East Water reported that both internal and external factors contributed to the plateauing

of these indicators, namely South East Water's internal payment plan management system. According to South East Water, this system has changed the way customer arrangements are managed and enables early identification of payment difficulties allowing customers to manage their payments and exit the hardship program sooner. A further reason is the increase in URGs, which in most cases covered the customer's entire account balance, foregoing the need to enter an arrangement.

TABLE 2.4 WESTERN WATER —CUSTOMERS IDENTIFIED

Program		2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Utility Relief	Initiated	297	468	372	512	38%	72%
Grants	Received	200	330	248	325	31%	63%
	<i>Ratio of received over initiated</i>	<i>67%</i>	<i>71%</i>	<i>67%</i>	<i>63%</i>		
	Approved	165	299	228	275	21%	67%
Payment extensions		3 992	3 498	2 915	3 209	10%	-20%
Hardship grant	New customers	0	0	0	141		
	Total customers	474	547	679	339	-50%	-28%
Centrepay		683	610	609	669	10%	-2%
Instalment plans		3 699	3 939	3 533	3 795	7%	3%

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

Western Water reported strong increases in URGs initiated, received and approved in 2015-16, and a significant increase in URGs since the baseline year of 2012-13. Western Water attributed the increase to the training of customer service staff to raise awareness and increase opportunities for URGs. However, the rate at which applications are returned to DHHS has declined in 2015-16, and since the baseline. Currently Western Water provides home visits or customer visits to assist customers to complete the URG application and is continually reviewing processes to improve the return rate.

For the flexible payment options indicators, payment extensions increased by 10 per cent in 2015-16 although there has been a 20 per cent decrease since the baseline. Instalment plans increased by seven per cent in 2015-16 and three per cent from the baseline. Customers utilising Centrepay showed a 10 per cent change in 2015-16 but a small decline from the baseline. Western Water attributed the increase to improved communication and awareness.

TABLE 2.5 YARRA VALLEY WATER —CUSTOMERS IDENTIFIED

Program		2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014- 15	Percentage change from 2012-13
Utility Relief	Initiated	2 103	3 482	3 323	4 319	30%	105%
Grants	Received	1 349	2 231	2 284	2 839	24%	110%
	<i>Ratio of received over initiated</i>	<i>64%</i>	<i>64%</i>	<i>69%</i>	<i>66%</i>		
	Approved	1 220	1 995	2 139	2 626	23%	115%
Payment extensions		134 193	153 160	146 450	141 742	-3%	6%
Hardship grant	New customers	0	0	0	4 029		
	Total customers	5 224	5 934	6 680	7 025	5%	34%
Centrepay		4 813	5 266	5 655	5 732	1%	19%
Instalment plans		27 738	40 795	42 139	38 501	-9%	39%

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

Yarra Valley Water reported strong increases in URGs initiated, received and approved in 2015-16, and has more than doubled URGs since the baseline year of 2012-13. Yarra Valley Water attributed these increases to targeted engagement of potential URGs customers and proactive promotion of URGs through direct mail campaigns targeting vulnerable customers. Yarra Valley Water reported that its rate of approval reflects its training with DHHS to learn how to assist customers to complete their application over the phone.

Hardship grants to customers increased in 2015-16 and by 34 per cent from the baseline. For the flexible payment option metrics, Centrepay remained stable in 2015-16 and payment extensions and instalment plans decreased in 2015-16 by three and nine per cent respectively. All payment options have increased since the baseline. Yarra Valley Water reported that a potential reason for the change in the take up of instalment plans is the increasing number of customers self-opting into their own payment plans through online payment channels such as BPAY (i.e. choosing to stagger payments when needed over the billing cycle).

2.2 LEVEL OF DEBT WHEN A CUSTOMER BEGINS A HARDSHIP PROGRAM

This metric identifies the numbers of customers entering hardship programs for the first time. Increased take up of hardship support programs may be due to increased awareness and more customers accessing the support available to them. This metric also specifies the level of debt when businesses identify customers for hardship support for the first time. If businesses intervene early, customers will enter hardship programs with generally lower levels of debt, and more manageable payment plans. Levels of debt over \$2000, reflect two years of bills¹ that can be difficult to address through payment plans.

TABLE 2.6 CITY WEST WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM
No. of customers

Level of debt on entry	2012-13 (Baseline)	2013-14	2014-15	2015-16	Change in no. of customers from 2014-15	Change in no. of customers from 2012-13
\$0-1000	157	111	50	70	20	- 87
\$1000-2000	116	114	48	63	15	- 53
\$2000+	21	43	25	28	3	7
<i>Proportion of customers entering with debt above \$2000</i>	<i>8%</i>	<i>19%</i>	<i>26%</i>	<i>21%</i>		
Total domestic customers	352 341	365 151	375 524	389 655		

¹ Essential Services Commission 2016, *Performance of Victorian urban water and sewerage businesses 2015-16*, December

TABLE 2.7 SOUTH EAST WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

No. of customers

Level of debt on entry	2012-13 (Baseline)	2013-14	2014-15	2015-16	Change in no. of customers from 2014-15	Change in no. of customers from 2012-13
\$0–1000	318	1 955	1 541	3 201	1 660	2 883
\$1000–2000	86	450	415	296	- 119	210
\$2000+	28	183	170	154	- 16	126
<i>Proportion of customers entering with debt above \$2000</i>	<i>7%</i>	<i>8%</i>	<i>9%</i>	<i>4%</i>		
Total domestic customers	627 547	639 481	651 944	669 211		

TABLE 2.8 WESTERN WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

No. of customers

Level of debt on entry	2012-13 (Baseline)	2013-14	2014-15	2015-16	Change in no. of customers from 2014-15	Change in no. of customers from 2012-13
\$0–1000	96	129	123	59	- 64	- 37
\$1000–2000	103	130	125	50	- 75	- 53
\$2000+	38	59	57	60	3	22
<i>Proportion of customers entering with debt above \$2000</i>	<i>19%</i>	<i>23%</i>	<i>23%</i>	<i>55%</i>		
Total domestic customers	52 534	53 939	55 418	57 062		

TABLE 2.9 YARRA VALLEY WATER — LEVEL OF CUSTOMER DEBT ON ENTRY TO HARDSHIP PROGRAM

No. of customers

Level of debt on entry	2012-13 (Baseline)	2013-14	2014-15	2015-16	Change in no. of customers from 2014-15	Change in no. of customers from 2012-13
\$0–1000	na	1 933	2 523	4 785	2 262	-
\$1000–2000	na	450	797	638	- 159	-
\$2000+	na	265	333	266	- 67	-
<i>Proportion of customers entering with debt above \$2000</i>		<i>11%</i>	<i>10%</i>	<i>5%</i>		
Total domestic customers	670 778	684 741	698 667	712 451		

City West Water and Western Water reported decreases in the two debt brackets of \$0-1000 and \$1000-2000 which has led to an increase in the proportion of customers accessing support with debt above \$2000. Both businesses have low numbers of customers on hardship programs relative to their overall customer base. The level of debt on entering hardship program for these two businesses is notable, but should be considered in the context of the low starting base.

3 CONCESSIONS

This chapter presents the results for the indicator *Concessions applied*. This measure was developed to determine whether businesses were reaching customers eligible for a concession but not yet registered for one, and to show the total number of concession customers. Table 3.1 lists and defines the measures.

TABLE 3.1 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.

Government initiatives such as concessions assist customers who are vulnerable to hardship to manage their bills. The Commission monitors retrospective concessions to assess how intervention strategies are working.

TABLE 3.2 CITY WEST WATER — CONCESSIONS GRANTED

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Retrospective concession	2 848	3 138	2 199	2 915	33%	2%
Total concessions payments	324 217	339 642	347 060	351 353	1%	8%
Total concession customers	76 365	79 201	78 845	80 562	2%	5%

City West Water's retrospective concessions increased in 2015-16 after a decline in 2014-15. City West Water attribute this to two pilot programs in 2015-16. One program targeted customers aged 65+ who had never had concessions applied before. The second pilot targeted customers whose details failed concession validation and found that 214 of these customers were in fact entitled to a concession.

City West Water conducted a wider program to identify opportunities to assist customers who may be financially vulnerable. The program involved assessing 8462 customer accounts and contacted them to make them aware of the services available. In addition to the granting of URGs and hardship grants, the pilot resulted in application of concessions to 1277 additional accounts.

TABLE 3.3 SOUTH EAST WATER — CONCESSIONS GRANTED

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Retrospective concession	16 397	18 315	14 804	10 108	-32%	-38%
Total concessions payments	638 929	653 622	655 743	647 966	-1%	1%
Total concession customers	119 553	145 449	173 304	170 972	-1%	43%

South East Water's retrospective concessions have declined by 32 per cent in 2015-16 and 38 per cent from the baseline. South East Water attributed the decline to the effectiveness of its proactive programs which have led to greater customer awareness of registering concessions upon opening an account. While this may be the case, pilot studies by other businesses have shown that additional activities continue to identify

eligible customers. The Commission considers this a productive area of collaboration for South East Water in the coming years.

TABLE 3.4 WESTERN WATER — CONCESSIONS GRANTED

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Retrospective concession	605	847	679	733	8%	21%
Total concessions payments	41 464	44 186	45 817	47 861	4%	15%
Total concession customers	13 821	14 728	14 768	15 665	6%	13%

Western Water reported that all concession measures increased in 2015-16 and since the baseline. Western Water noted that increased promotion and communications at regular intervals (such as through on-hold messaging, its website, social media, customer bills, newsletters and welcome packs) raised customer awareness of concession eligibility. Western Water also runs customer service training and coaches contact staff to discuss to concession eligibility with customers on first contact.

TABLE 3.5 YARRA VALLEY WATER — CONCESSIONS GRANTED

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
Retrospective concession	5 718	5 436	6 344	6 150	-3%	8%
Total concessions payments	658 781	658 165	664 802	671 466	1%	2%
Total concession customers	163 946	181 222	182 871	183 394	0%	12%

Yarra Valley Water's retrospective concessions decreased by 3 per cent in 2015-16 while other measures remained flat. All concession measures increased since the baseline year. Yarra Valley Water considered the 2015-16 decline was the effect of the 2014-15 campaign targeting vulnerable groups and those born prior to 1950. Over the coming year, Yarra Valley Water plans to expand a 2015-16 pilot targeting aged customers and those living in housing provided by DHHS. .

4 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 in hardship programs meeting agreed payment plans indicates how appropriate for customers the plans are.

4.1 INSTALMENT PLANS

City West Water and Yarra Valley Water reported declines of customers on instalment plans in 2015-16 while Western Water reported a 26 per cent increase. Since the baseline year, instalment plans for all businesses have increased.

Both City West Water and Yarra Valley Water attributed the 2015-16 decrease in formal instalment plans to an increase in the less formal flexible online payment options where customers choose their own amount and frequency of payments (e.g. through BPAY) as required without input from the water business.

TABLE 4.1 NUMBER OF INSTALMENT PLANS

Water business	2012-13	2013-14	2014-15	2015-16	Percentage change from 2014-15	Percentage change from 2012-13
City West Water	24 438	29 146	28 415	26 802	-6%	10%
South East Water	36 164	48 525	45 756	45 843	0%	27%
Western Water	3 699	3 939	3 533	3 795	7%	3%
Yarra Valley Water	27 738	40 795	42 139	38 501	-9%	39%

4.2 CUSTOMERS IN HARDSHIP PROGRAMS MEETING THEIR AGREED PAYMENT PLANS

TABLE 4.2 CITY WEST WATER — CUSTOMERS MEETING PAYMENT PLANS

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16
Customers in hardship program meeting their agreed payment plans	35%	40%	99%	81%

The proportion of City West Water hardship customers meeting their payment plan decreased to 81 per cent in 2015-16 after a very high year in 2014-15 where 99 per cent met payment plans. City West Water reported that previous years' data did not include customers that had a balance owing on a closed account, but that the 2015-16 numbers do. This has the effect of increasing total customers on payment plans as well as increases the number of those who haven't met payment plans, thereby decreasing the overall percentage. City West Water also attributed the decrease to its transitioning customers off the hardship program if they met payment arrangements

TABLE 4.3 SOUTH EAST WATER — CUSTOMERS MEETING PAYMENT PLANS

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16
Customers in hardship program meeting their agreed payment plans	70%	41%	85%	95%

The proportion of South East Water hardship customers meeting their payment plan increased to 95 per cent in 2015-16, which a 10 per cent points above 2014-15 levels and a 25 per cent points above the baseline year. South East Water stated that the increase was partly attributed to system and process changes instigated in 2014-15 which has enabled close monitoring of customer plans and identification of customers who had missed payments. South East Water also considered the increase in URGs has assisted customers to manage their payments.

TABLE 4.4 WESTERN WATER — CUSTOMERS MEETING PAYMENT PLANS

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16
Customers in hardship program meeting their agreed payment plans	75%	80%	80%	80%

The proportion of Western Water’s hardship customers meeting their payment plan has been consistently around 80 per cent for the three years to 2015-16. Western Water continues to offer a 'pay and save' arrangement for customers on hardship payment plans which is a payment matching arrangement and tailored according to the individual circumstances of the customer. This program provides incentives to customers to make regular payments and encourages good payment habits. Western Water noted that the dollar value of its hardship grants increased in 2015-16 as a result of customers meeting their agreed payment plans, indicating that customers understand the program.

TABLE 4.5 YARRA VALLEY WATER — CUSTOMERS MEETING PAYMENT PLANS

Measure	2012-13 (Baseline)	2013-14	2014-15	2015-16
Customers in hardship program meeting their agreed payment plans	83%	83%	93%	91%

91 per cent of Yarra Valley Water’s hardship customers met their payment plans in 2015-16, which represented a negligible change from 2014-15 and a 10 per cent point increase from the baseline. Yarra Valley Water has dedicated case managers and also offers an ‘arrange and save’ program which rewards customers with a bonus credit every five full payments. Yarra Valley Water noted that the 2 per cent decrease may be attributed to the increase in workload experienced by the customer service team due to the large increases in customers entering the hardship program and in inbound calls. There was also an increase in the complexity of phone calls (i.e. CALD and domestic violence customers). Yarra Valley also noted that automated customer account monitoring processes were implemented and this explains the small decline.

5 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.

5.1 OUTREACH ACTIVITIES

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

- information provided on their website, on-hold messaging and customer bills
- 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
- attendance and presentations at a number of community festivals, events and service sector led initiatives aimed at CALD customers, refugees, asylum seekers, migrants and Aboriginal and Torres Strait Islander people
- attendance and sponsorship at the Financial and Consumer Rights Council (FCRC) conference. This conference provides the opportunity for water business' customer service staff to; increase their networks with the financial counselling sector; increase understanding of causal issues of hardship; and facilitate the exchange of knowledge of cross sector support programs
- attendance at the annual Financial Counselling Australia conference. In 2015-16 the theme was domestic violence
- information and presentations to community and service providers
- presentations to a variety of English as an Additional Language students
- providing hardship customers with a free plumbing and water audit service to educate them about water efficiency including installation of free water efficient devices
- undertaking social media campaigns

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

- presentations to service providers and new and emerging communities – such as to newly arrived refugees and migrants to communicate the safety of drinking water, efficient use of water, understanding a bill and how to seek assistance
- partnerships and provision of information to community service organisations (such as AMES) that work with CALD customers
- organising and hosting events such as a Day at the Zoo which engages with newly arrived migrants

- ensuring interpreters are available at relevant presentations and materials are translated

5.2 STAFF TRAINING AND AWARENESS

The water businesses continued to train customer service staff to identify and support customers in hardship.

City West Water reported that Good Shepherd delivered training to customer operations staff, with the training focused on increasing awareness of vulnerability and how to hold conversations with potential hardship customers.

South East Water continued their partnership with Good Shepherd and in 2015-16 had a subject matter expert onsite to develop and deliver tailored training sessions targeting key areas. Good Sheppard conducted domestic and family violence training to vulnerable customer team and leaders. Kildonan Uniting Care for hardship and vulnerability training for frontline team.

Western Water reported that all its Customer Service team members are provided with hardship awareness training delivered by Kildonan Uniting Care. It also reported that hardship awareness training is part of the inductee program and are were various other training programs such as URGs eligibility criteria workshops, frontline complaint handling and call coaching.

Yarra Valley Water reported that hardship awareness training is undertaken by all of its customer support team, customer debt management team, field officers, plumbers and debt collection agencies, and that training is part of the induction process for all contact centre staff. Furthermore, Yarra Valley Water reported that its Customer Support Team attended “strengthening resilience” training facilitated by Kildonan Uniting Care and training on domestic violence awareness. In addition to the identification of customers experiencing hardship and domestic violence situations, the training programs also focussed on the self-protection of staff and in staff managing their own responses when assisting customers in trauma.

5.3 WATER BUSINESSES' COOPERATION

Water businesses' cooperation is measured to promote the sharing of ideas to improve the delivery of their hardship policies. Over 2015-16, the water businesses met 27 times to share knowledge and approaches on hardship customers (see table 5.1). The meetings included those of the Vulnerable Customers Taskforce (VCT) which includes community sector agencies (such as Kildonan, Good Shepherd and AMES), to develop strategies to support vulnerable customers. A working group of the VCT is the Vulnerable Customer Working Group (VCWG) which has the objective of developing documentation at the operational level to ensure consistency of approach between water businesses.

TABLE 5.1 MEETINGS BETWEEN WATER BUSINESSES

Measure	Definition	2013-14	2014-15	2015-16
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	27

The water businesses reported that the VCT and the VCWG met over 2015-16 to discuss:

- the Fair Customer Experience project initiated by the Customer Utility Advocacy Centre (CUAC) which aims to develop a set of overarching principles to define a fair experience for water and energy consumers. This report was released in September 2016 and there is now a roundtable comprising industry and community organisations tasked with translating the principles in the CUAC report into appropriate business policies and procedures
- learnings from Yarra Valley Water's concessions pilot program which involved interrogating billing data to enable targeted concession information to DHHS properties and customers who are over 65
- City West Water's work with the CALD community including the AMES Australia CALD pilot program with Asylum Seekers (aimed at equipping newly arrived

migrants and refugees with basic life-skills, building self-confidence and independently access support services), a Day at the Zoo event, and presentations to new and emerging communities (aimed at informing newly arrived refugees and migrants about the safety of drinking water from the tap, how to use water efficiently, receiving a bill and how to seek assistance)

- the asylum seeker pilot joint initiative brings together water and energy businesses and community organisations to discuss joint initiatives to support refugee, new migrants and asylum seekers
- a consistent approach to a best practice vulnerable customers training framework
- industry guidelines paper which aims to develop consistency around industry guidelines and definitions
- collaboration on Care Ring which is a holistic case management service operated by Kildonan which involves community, corporate and government sectors working together at early intervention and referral to a number of support services

Examples of programs developed through collaboration include:

- Development and rollout of the CALD English as an Additional Language syllabus which are three key resources for use in Adult English as a second language classes for CALD communities. The resources were developed to be delivered primarily via the Adult Migrant English Program (AMEP).
- Development of the 'water babies' book which is a children's book that aims to engage customers who have new children in the family and who may be at risk of financial vulnerability. The book communicates and promotes support programs and is distributed through maternal health centres, schools and hospitals.
- Education and communication animation campaign "Water use in the home" and "How to check for leaks" in multiple languages in collaboration with SCOPE. These animations are a series of 'simple English' storyboards which can be used to simplify a number of key messages.
- Commission and EWOV Family Violence Roundtables
- AMES Staff Australia Conference

The businesses also attended, and in some cases sponsored, community events, training and conferences including:

- Financial and Consumer Rights Council (FCRC) conference sponsorship and shared engagement space. This conference enables customer service staff to connect with the financial counselling sector; increase understanding of the causal issues of hardship; and receive feedback about water hardship programs
- Financial Counselling Australia which enabled water business customer service staff to network with other organisations that have programs to support vulnerable and hardship customers
- Day at the Zoo, a community event facilitated by City West Water to engage with CALD and new migrant communities.

6 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.

TABLE 6.1 CITY WEST WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
Community involvement	Continue events participation and sponsorship in the community	Existing and new funding	Various	<p>Hosted the Day at the Zoo. There were 926 attendees from 66 countries, speaking 77 languages</p> <p>Attended 35 community events to promote assistance programs and key messages</p> <p>Delivered 158 community and adult English as a Second Language (ESL) school presentations to 2490 people</p> <p>Delivered 16 outreach events and supported 60 customers via 14 community partners</p> <p>Maintained and developed community relationships to assist in the delivery of the vulnerable customers program</p> <p>Supported service providers' events for external organisations delivering services to vulnerable customers e.g. AMES Australia and Financial Counsellors Australia</p>	<p>Deliver Day the Zoo event</p> <p>Continue to attend community events with a focus on assistance programs and key business messages</p> <p>Continue to deliver ESL program to schools and engage with Asylum Seeker service providers</p> <p>Expand on the community outreach programs as well as identify new outreach partners and opportunities</p> <p>Maintain and identify community relationships to assist in the delivery of the vulnerable customers program</p> <p>Continue to support service providers events for external organisations delivering services to vulnerable customers</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 of our normal scope	Existing and new funding	Various	<p>Piloted the distribution of Water Babies to Brimbank and Wyndham area via Maternal Health centres</p> <p>Created and delivered animations which communicate where water comes from and what we do in an easy to understand format</p> <p>In partnership with AMES Australia delivered key business messages including payment and assistance information to Asylum Seekers</p> <p>Developed programs to support vulnerable customers that are currently not accessing our initiatives, including pilots that assessed 8752 customers</p>	<p>Assess outcomes of Water Babies Pilot and continue roll out with a focus on vulnerable customer touch points</p> <p>Complete delivery of animation for using water at home and paying your bills, as well as promote animations to ensure they are delivered throughout the community via partners</p> <p>Based on outcomes from AMES Australia Asylum Seekers Project, review key message delivery to Asylum Seekers</p> <p>Continue to develop programs to support vulnerable customers based on community and service provider feedback and customer and staff feedback</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>Established a monitoring and evaluation plan for vulnerable customer program to assess the impact of the program</p>	<p>Continue to monitor proactive programs to assess current and future outcomes of programs and identify future programs</p>

Data analysis/ reporting	Use available data to better understand our customer base	Existing and new funding	Internal / Working Group	A prototype tool has been developed	Continue to interrogate our customer data to proactively engage with our customers
Awareness, efficiency & proactive programs	Develop targeted promotions to increase awareness of support programs available. Develop proactive identification, contact and water efficiency programs. Identify existing programs from other water businesses to review for City West Water suitability	Existing and new funding	Working Group / Community Partners	Individually assessed 4178 customers and assisted 607 customers with the support of the DEWLP Community Rebate Program. This delivered positive outcomes including reduced stress, enhanced wellbeing as well as reducing costs and delivering water efficiency Implemented proactive concession program as used by Yarra Valley Water Developed communications to target non-traditional vulnerable customers	Continue to deliver the Water Efficiency Strategic Plan (WESP) program to 200 customers assessed on an individual basis (DEWLP funding not available) Participate in the West Justice Restoring Financial Safety pilot. Participate in EWOV roundtable on Domestic Violence and implement ESC & EWOV processes when available Develop processes to manage customers who identify as victims of domestic violence not only financially but safely Continue to work with other water business to share programs and outcomes and implement business initiatives where appropriate Continue to develop communications that acknowledge the needs of vulnerable customers Participate in the WESTJustice Family Violence Pilot
Research	Research City West Water customer base to establish benchmarks and target programs	Existing and new funding	City West Water	Utilised the results from the 2014-15 customer research alongside the City West Water customer strategy to influence assistance programs and pilots Participated in CUAC Fair Customer experience project	Pilot use of new City West Water customer engagement platform to gain community sentiment and feedback on vulnerability Based on outcomes of CUAC research, implement best practice guidelines as business as usual with a focus on vulnerable customer activities
Dedicated financial counsellor	Invest in a dedicated financial counsellor to refer City West Water customers to for immediate assistance	New funding	City West Water and Community Partners	Partnered with local financial counsellors (e.g. Anglicare Victoria and Good Shepherd Australia New Zealand) as well as community organisations such as West Justice and the Smith Family on targeted initiatives that increase awareness and improve financial literacy	Continue to maintain relationships with financial counsellors and service providers to support customer's financial literacy and gain insights and feedback from subject matter experts
Training	Develop targeted hardship and early identification training for the contact centre, collections and metering partners Family Violence Training and framework	New funding	Community Partners, Collections Partner, Metering Partner Working Group	Implemented vulnerable customer awareness training for key staff Continued to assess staff training needs and deliver relevant training as required	Implement Family Violence training for frontline staff subject to delivery of ESC recommendations Continue to assess staff training and deliver relevant training as required Partner with Vulnerable Customer Working Group (VCWG) to deliver appropriate training Implement Family Violence training for frontline staff subject to delivery of ESC recommendations Identify and implement changes to Policy and Process in accordance with the recommendations from the Family Violence Royal Commission

TABLE 6.2 SOUTH EAST WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
Community engagement and outreach	Attendance and sponsorship of community events i.e. Cranbourne Family Fun Day Using local community services and noticeboards as platforms for engagement Reaching the broader community through targeted collateral, bill banners, SMS and email campaigning Centrelink engagement programs Evaluating and evolving Solutions On Tap Leveraging our relationship with Good Shepherd Using the CUAC pillars findings to further develop our engagement strategies	New funding	Community stakeholders, service providers, local council	Continue to expand our community outreach activities across our service region	In progress
Family & domestic violence	Raising awareness and providing guidance and assistance to victims and vicarious victims of family and domestic violence Internal and external policies being designed and implemented External providers being used as subject matter experts for training and rollout Multiple workshops and conferences upcoming	Existing funding	Internal and external customers and stakeholders		In progress
CALD communities	Continue delivering presentations to migrant and refugee groups Roll out ESL syllabus 3 to ESL service providers and education partners Participation in CALD network group Partnering with community radio on language and community specific programs to broaden awareness Developing new relationships with Aboriginal and Torres Strait Islander communities and service providers Providing a dedicated asylum seeker and new settler presentation with assistance tie-ins	New funding	Various	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	Syllabus 3 planned for early 2017 Community radio partnership being established Programs with Aboriginal and Torres Strait Islander service providers in progress Asylum seeker and new settler presentation complete
Training integration across departments	Providing all customer facing roles with additional training to identify, assess and assist customers facing vulnerability and hardship	Existing funding	Internal and working group	Continue to rollout training	In progress.
High usage	Further developing AquaTrip and using the program to educate and assist high water users In line with our wider Target 155 initiative, further collateral around high use and water efficiency will be created including in multiple languages	Existing and new funding	Internal	Continue to develop and enhance water efficiency information with a cost focus Expanding AquaTrip pilot with an additional 200 devices	Water efficiency information In progress

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
Concession management and assessment	Working with DHHS to provide a snapshot of customer quantity by suburb for comparison and action Identifying eligible customers internally based on account behaviour	Existing and new funding	DHHS and internal		Late 2016
Social media	Expanding our social media capacity and reach via our two platforms Allowing greater interaction and customer experience Providing targeted articles, FAQ's and seasonal messages and campaigns	Existing funding	Internal		In progress
Feedback platform	Develop and implement a customer and stakeholder feedback platform Allowing 360 degree feedback to provide renewed focus back to our customers and stakeholders	Existing and new funding	Internal with support from external providers		Format and design due for early 2017
Proactive intervention	Using our data to identify potentially at risk customers Contacting and managing the URG's process with outbound action for unsuccessful applicants and those approaching their two year period.	New funding	Internal		In progress
System enhancements	Providing additional tools within our system to allow greater functionality Preferred language option, predictive SMS, expanded bill calculator (translated)	Existing funding	Internal	Continue to review and rollout our process and system enhancements	Early 2017
Bill control	Programs to continue to educate our customers on water use and impacts to their bill University of Melbourne trial using the AquaTrip device A focus on 'peak periods' and associated high use Bill predictor in functional testing, with the ability of a customer to forecast their bill next quarter	Existing funding	Internal and potential external provider		Through 2016-17
Joint initiative	South East Water in collaboration with Yarra Valley Water and SCOPE are developing a series of animated short films on a range of topics for an education campaign based on how to detect leaks. This will be produced in multiple languages to continue to guide and educate our CALD communities	Existing and new funding	Internal and potential external provider		Mid 2017
Joint initiative	Asylum Seeker Pilot continues to develop to support new settlers, refugees and asylum seekers. A number of water and utility providers are collaborating to further develop support networks and increasing communication	Existing and new funding	Internal and potential external provider		Mid 2017

TABLE 6.3 WESTERN WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
Customer support program	Development of appropriately enhanced vulnerable and hardship customer initiatives through yearly review of Western Water's Customer Support Guidelines Apply contemporary best practice methods in working with this customer group	Existing and new funding	Financial counsellors, Kildonan and industry networks	Existing programs in place and Customer Support Guidelines and programs reviewed	Continuing refinement of existing programs through review and seeking feedback Collaborate with industry networks and other utilities such as energy retailers and financial institutions to assess best practice methods
Care Ring	Kildonan Care Ring Referral Service -implementation of a referral service to Care Ring A holistic case management service for customers who are experiencing multiple issues that contribute to financial hardship	New funding	Western Water / Kildonan	Partnered with Kildonan to implement this service into business as usual Use of information from Care Ring to better identify and assist customers earlier Shared information to increase knowledge between Care Ring partners	Utilise outcomes reported by Kildonan to better understand issues faced by our customers Ensure that cross referral from Care Ring increases
Domestic violence	Development of a policy and procedures to assist those affected	New funding	Financial counsellors, Kildonan, West Justice, EWOV, ESC	Consultation with other partners in the VCT around best practices	Development of policy and procedures. Training of all staff to equip them to deal with difficult calls, to minimise the impact on victims and to provide easy pathways to assistance programs
Awareness programs	Continue to include wording on all payment arrangement letters to ensure inclusion of offer to assist Use kiosk, pop up stall and Water Café options to promote concessions, payment options and increase awareness of Western Water's programs	Existing and new funding	Western Water Western Water, financial counsellors and DHHS	Western Water involvement in any options that provide information to community service providers	Increase communication with local networks and attendance at community events
Efficiency program	WaterTight – actively promote the WaterTight program through mailouts to targeted vulnerable customer groups Expand Western Water's existing WaterTight program to include essential leak repairs for customers who do not have capacity to undertake works on their own, and to prevent future high bills through retrofitting and appliance replacement	Existing and new funding	Western Water	Accessed community rebates program to increase range of assistance options and maximise number of customers assisted	Continue to refine and enhance existing Water Tight program Ensure program is utilised by those that need it the most and receive the maximum benefit Investigate opportunities for shared services with local councils and assistance providers within the community
Community engagement	Community events	Existing and new	Local councils, financial	Worked with councils to share information	Continue relationships with local councils and

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
	Financial counsellors Meetings Financial counsellors newsletter Hope Street Youth and Family Services	funding	counsellors, Hope Street	and source local assistance services Attended Bring Your Bills Days and Financial Counsellors Group meetings	financial counsellors Providing assistance to Hope Street in the form of WaterTight and trade services
Deliver efficiencies in administration of existing programs	Billing system enhancements Implementation of CRM replacement Improved reporting to enable earlier identification of customers requiring hardship assistance	Existing and new funding	Western Water, Thinking Windows, CRM Vendor	SMS before final notice due date was implemented as early intervention. Further enhancements and requirements for new CRM and Aquarate have been developed and awaiting implementation CRM replacement was delayed until August 2016	New CRM to be implemented which will provide better reporting to identify opportunities to intervene early with customers experiencing financial difficulty or vulnerability

TABLE 6.4 YARRA VALLEY WATER

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
Joint Initiative	Working with City West Water to produce education programs to schools and new migrants and extend existing information/ education programs run by external service providers to vulnerable customers.	Existing and new funding	Various	Worked with ESL schools on an ongoing basis	Continuing to work with ESL schools on an ongoing basis
	Working across water business to promote support programs at conferences, NAIDOC, bring your bills days and Centrelink outreach events	Existing and new funding	Various	Undertook community outreach across our service area including in locations that have seen increase in financial vulnerability	Continuing with community outreach and expanding across service area
	Water Babies – children’s book that is a communication tool 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	Complete design and print of Water Babies Launch at the FCRC conference Create water babies’ animation Create Water babies’ additional engagement tools	Enhance relationships with maternal health centre and other trusted sources for new families. Use these sources to promote all the support programs for new families
	Partnership between Yarra Valley Water and other water and energy retailers on the Asylum Seeker Pilot – an initiative to support refugee, new migrants and Asylum seekers who have been widely recognised as being vulnerable to financial hardship.			Participate in the joint cross sector pilot programs to improve communication, education and easier access to hardship support for asylum seekers	Further develop the Asylum seeker communication and support initiatives from the pilot Formalising the internal intake processes with Asylum Seeker refugee organisations Increase communications to better support asylum seekers
	Yarra Valley Water in collaboration with South East Water and SCOPE are implementing a joint education and communication animation campaign “Water use in the home” and “How to check for leaks” in multiple languages, designed to ensure that vulnerable customers understand the impacts of water use around the home, how to check for leaks and access the correct information and tools for support.			Through engaging the services of SCOPE we have developed a series of ‘simple English’ storyboards which can be used to simplify a number of education and communication pieces.	Utilise storyboards in the creation of an animation series specifically targeted to assist those customers with low literacy and language barriers Develop an extensive series of communications that will support CALD customer understand what support programs are available.
WaterCare	WaterCare was established to assist customers in managing their water and sewerage bills in order to	Existing and new funding	Yarra Valley Water, Customer Consultative	Increase brand awareness through promotion through trusted sources such as: DHHS, Centrelink, Welfare	Continue to Increase awareness through promotion through trusted

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
	break down the barriers so that customers are aware of (and understand) the support programs we offer, don't associate shame, or fear in requesting help, trust us and know we offer support		Committee, Key Customer Advocacy Agencies, e.g. CALC, FCRC, Kildonan Uniting Care	organisations, NFL Welfare officers, Councils	sources such as: DHHS, Centrelink, Welfare organisations, NFL Welfare officers, Councils, hospitals
WaterCare Hub	The WaterCare Hub provided us with a tool that assists in reaching a broader base of customers through agencies working as our advocates. Agencies register into the hub and then have access to all the support information their clients require. It facilitates directing customers towards assistance options earlier in the vulnerability cycle, supporting them to financially stabilise, minimising the risk of transition into financial hardship.	New Funding	Yarra Valley Water, Customer Consultative Committee, Key Customer Advocacy Agencies, e.g.: CALC, FCRC, Kildonan Uniting Care (usability testing with financial counsellors)	Worked across multiple organisations looking for opportunities to work together and create further conversations around the possibility of a one stop shop Undertook various communication updates through the hub and increase resources. Developed a calendar of outreach events that has bene incorporated into the HUB	Continue to focus on increased communications through the Hub Update the WaterCare Hub and develop the Vulnerability round table information platform
WaterCare Communications	Undertake stakeholder engagement and customer awareness of various WaterCare support program initiatives	Existing and new funding	Yarra Valley Water, Customer Consultative Committee, Key Customer Advocacy Agencies, e.g. CUAC, CALC, FCRC, Kildonan Uniting Care	Communicating our programs in various publications including articles in Your Child magazine, promotions in community and sporting materials such as EFL football fixtures and in industry publications such as Vic Water promoting the WaterCare hub	Continue to Increase awareness through various communication programs, such as publications, events conferences and outreach Create a range of simple and easy English customer communications including: <ul style="list-style-type: none"> • New Yarra Valley Water simple hardship policy • Simple leak and meter read communications • Simple CST information flyer
	Create communication pieces to increase awareness of support programs and assist with our early intervention strategies.	Existing and new funding	Yarra Valley Water, Customer Consultative Committee, Kildonan Uniting Care	New Family engagement - developed a series of information tools designed specifically to engage new families, this included brochures, information fliers, letters, posters and newsletter and magazine articles. We have reached 484 Early Learning Centres with the WaterCare new family and Water Babies family assistance communications. We have also undertaken a pilot to have Water Babies delivered to all maternal health centres in Whittlesea council area. Aboriginal Communications - We have engaged First Nations Foundation, who we have commission to create brochures and posters to be more in line with the Koori	New Family engagement – promote the communication series targeted specifically to engage new families. Through local government, maternal health centre and hospitals Continue to work with various aboriginal organisations to increase Aboriginal community engagement, cultural awareness and early intervention through targeted communications.

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
				language and the images and designs to be more in line with aboriginal culture	All CST staff to undertake aboriginal cultural awareness training Hospital program - results from Care Ring indicate customer where a family member is admitted to hospital for extended periods become heightened of risk for financial hardship. We will work with hospitals to increase awareness through communications and program in conjunction with existing hospital programs.
WaterCare Customer Support Team	<p>Information Pack</p> <p>Develop a tailored information pack for customers who are transitioned into the Customer Support Team providing them with information on all of the support options available to them to engage with customers. This tool also assists in building trusting relationships with our hardship customers to ensure open communication channels.</p>	Existing and new funding	Yarra Valley Water, Customer Consultative Committee, Kildonan Uniting Care		Review all CST information for accessibility and low literacy. Create more simplified easy English communications
	<p>CST Pilots and new programs</p> <p>New, trial and pilot programs undertaking in CST to increase the support we can offer our hardship customers and continue to communicated effectively</p>	Existing and new funding		<p>URGS pilot to assist customers with their URG application over the phone which was completed and has now been implemented as a standard practice</p> <p>Concessions pilots were undertaken after interrogating the billing data to enable targeted concession information to DHHS properties and customers who are over 65. This pilot was completed successfully and will be extended and rolled out</p>	<p>Implementation of URG pilot program to support customers in filling out forms and increased awareness communications</p> <p>Increase awareness communications pilots for concessions</p>
	<p>WaterCare Water Efficiency program. (WEP)</p> <p>This initiative is aimed at reducing water costs by providing a free water audit the properties which may include repair and replacement of water efficient fittings or fixtures and repair of leaks on the property. This is offered to customers who do not have the financial capacity to fund repair.</p>	Existing funding	Various	<p>The lead Yarra Valley Water took on creating the DELWP Community Rebate Program and accessing \$2M funding on behalf of the Victorian water industry to enable all vulnerable Victorians to have access to a water efficiently and retrofit program</p> <p>We have also created a Community Housing Retrofit Program pilot with the community sector that is now being assessed by DELWP as a model they may also be roll out across the state.</p>	<p>Continue the Community Housing Retrofit Program pilot with the community sector that is now being assessed by DELWP as a model they may also be roll out across the state.</p> <p>Continue with a water efficiency program to targeted hardship customers</p>
Preferred language	We have a highly multicultural customer base with a large number of customers who speak languages	Existing and new	Yarra Valley Water, Customer Consultative	Yarra Valley Water is part of the Asylum seeker pilot joint initiative, which brings together Water and Energy retailers	Expand the asylum seeker pilot to roll

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
	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	funding	Committee, Key Customer Advocacy Agencies, e.g.: CUAC, CALC, FCRC, Kildonan Uniting Care	with community organisations to discuss joint initiatives to support refugee, new migrants and Asylum seekers who have been widely recognised as being vulnerable to financial hardship New language material – “Handy hints to save water” fact sheets translated into our top 19 languages	out across metro Melbourne Continue to create CALD communications to support vulnerable customers
Family violence	To create support policies programs and support options for people experiencing family violence			Undertake tailored training with customers support staff to increase awareness of family violence Update Yarra Valley Water hardship policy to include family violence Develop all of business to support customers experiencing family violence	Create formal internal and external domestic violence policies Develop company-wide training and awareness training for family violence
Cross sector solutions	Vulnerable customers are often experiencing issues with a number of service providers. Working together across government corporate and community, we can have a greater impact of the support we can provide Working with Energy Australia on the Wunan Foundation, Kimberley Education Excellence Program (KEEP) program - which helps Aboriginal students to stay in school far away from their families by giving them a home environment, and helping them feel connected to their culture. Students live together in a house, rather than a typical boarding school, under the supervision and care of Aboriginal House Parents.			In 2015-16 we have been engaging with all sectors to gain greater insights into joint issues. We will be hosting a roundtable in 2016-17 which we have been preparing for. We have also developed a collaboration platform into the WaterCare hub that captures joint initiatives, enables immediate insights, and provides a space for all sectors to collaborate. We have helped make properties more energy and water efficient to reduce the cost of their bills. In addition, we secured a number of partner organisations to renovate the back yard at one of the properties to enable them to have a safe and engaging environment to spend time and improve their experience in Melbourne	Continuing to work with the Wunan Foundation, Kimberley Education Excellence Program (KEEP) program to support the aboriginal children and also learn from them. Yarra Valley Water will be running a Vulnerability Roundtable in October 2016, this event will be a platform to bring together community, government and corporate organisations to work on holistic solutions for vulnerable customers.
Community Outreach	To enable us to build trust and engagement with our vulnerable customers, we will be focusing on having a strong presence at various community events and forums. We will also be leveraging off existing trusting relationships within the community to continue to promote our WaterCare initiatives	Existing funding	Yarra Valley Water, Customer Consultative Committee, Key Customer Advocacy Agencies, e.g.: CUAC, CALC, FCRC, Kildonan Uniting Care	Understanding Your Customers conference – Customer Support Team members attended this conference that looked at the real impacts of family violence on the household budget NAIDOC Celebration – celebrating the history, culture and	To enable us to continue to build trust and engagement with our vulnerable customers, we will be having an ongoing focus on having a strong presence at various community events and forums. We will look to expand our community networks including:

Key initiative	Initiative description	Funding	Stakeholder engagement	Program status 2015-16	Program status 2016-17
				<p>achievements of Aboriginal & Torres Strait Islander peoples</p> <p>AMES Connecting People/Building Communities conference - we set up a YVV stall giving us the opportunity to speak to hundreds of attendees about how we can support vulnerable customers</p> <p>Financial Counselling Australia (FCA) conference – we work with the community sector advocates and front line staff and formed strong working relationships with other organisations that have programs to support vulnerable and hardship customers. The key topic was domestic violence</p> <p>Financial and Consumer Rights Council (FCRC) conference - we work with the community sector advocates and front line staff and formed strong working relationships with other organisations that have programs to support vulnerable and hardship customers. The key topic was financial hardship with more complex issues, CALD etc</p> <p>City of Whittlesea Welcome Expo – we participated in this one-stop-shop that informed new residents and the broader community (including refugees, asylum seekers and migrants) about the many services that Council and other community organisations provide</p> <p>Melbourne Polytechnic – presentations were made to new Australians, educating them on the water cycle, choose tap, what not to put down the drain, understanding your water bill, concessions and payment arrangements</p> <p>Kildonan Pepper Tree Festival – this festival was focussed on sharing Kildonans services the local community. Yarra Valley Water liaised with members of the community, building stronger relationships</p> <p>Welcoming the Babies event – during this event we shared information on Yarra Valley Water services to new mums making them aware what assistance available, including advise on water saving tips that will assist them to reduce water bills</p>	<p>additional CALD, aboriginal, emergency relief and family violence agencies</p>