

WONDERFUL ON TAP



SEVERN TRENT

VULNERABILITY STRATEGY

How we will support customers who need extra help.



WELCOME

Welcome to Severn Trent's first Customer Vulnerability Strategy.

At Severn Trent we are proud to supply one of life's essentials to over eight million people across our region. In doing this, we recognise that many customers will need extra support at some point in their lives. This strategy outlines how we will deliver better outcomes for all customers, including those in vulnerable situations.



Whether it is being present in the communities we serve, helping people in crisis or spreading the word on the support that's available, we're proud of the positive progress we've made so far. And in the places where our customers live, we are working with local partners to make it easier for people to access the help they need.

Our £575 million financial assistance package will help 700,000 customers – about one in six households to help manage their bills. Stamping out water poverty isn't just a hope for us at Severn Trent, it's something we're committing to, and it starts here.

This strategy is just a beginning. It sets out the areas we are going to focus on in the years to come, and how we will deliver these plans by 2030. It's the purpose that's driving us to do better, so let us tell you now...



Jude Burditt
Customer Solutions Director

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Our Affordability strategy aims to eradicate water poverty by helping 1 in 6 households.



HOW DO WE DEFINE VULNERABILITY AT SEVERN TRENT?

Many people might not consider themselves as being vulnerable or needing extra help. However, the sad truth is that vulnerability comes in many different forms and can impact anyone at various times in their lives. It can be short-term, long-term, or permanent and can affect physical health, mental wellbeing, the ability to communicate or manage finances.

At its simplest, being vulnerable or needing extra help could mean some people need support just to access our services. This could be because of a serious illness or other physical condition, recent life event or communication challenges. Our Priority Services Register, to which over 415,000 customers have signed up, makes sure we can identify and support these customers whenever they need it.

For some customers, cost of living pressures – such as energy costs, food inflation, rent or mortgage increases – could mean they are

struggling financially. In 2024/25 we already supported more than 290,000 through our tailored support schemes, however we want to go further. We aim to eradicate water poverty across our region by 2030, meaning no-one will spend more than 5% of their disposable income on water bills.

Regardless of the vulnerability, we want our customers to know about the extra help we have available and how to access it when they need it. Our strategy document shows the various ways we can help to make life easier for those who need extra help. But we will go further, by collaborating with partners in communities local to our customers.

We believe that by using local community-based experts we can help people to recognise their needs, understand what help is available and get the support they need, when they need it.

DOING THE RIGHT THING

We pride ourselves on doing the right thing for our customers, and for the communities where we live and work. We help hundreds of thousands of customers with additional tailored support, through money off bills or by supplying devices so they can become more water efficient.

In 2020 we launched our Community Fund to provide grants to groups and organisations across the Midlands for the projects that are so close to their hearts. Since then, we have given away £11.6m to nearly 900 not-for-profit organisations, benefiting around six million Severn Trent customers, helping to make a tangible difference in our communities.

We will not stop there; over the next five years, we'll continue to donate up to £2million a year to our Community Fund. As well as supporting

new charities that benefit People, Places and the Environment, we'll be extending our Core Funding support, helping organisations with their day-to-day running costs. We'll also significantly increase the number of vulnerable customers we support to ensure that they never need to worry about their water supply.

To make sure we never stop focusing on improving the support we provide, we regularly discuss our plans at Severn Trent. Our Customer Solutions Director holds responsibility for this within our Severn Trent Executive team. However, we manage our plans and their progress in our Corporate Sustainability Committee. This committee includes representatives across the business, including Severn Trent Board members. As well as regular reporting, we update the Committee on the progress of our plans annually.

ABOUT US

As one of Britain's largest water companies, we impact the lives of millions of people across the Midlands, from the outskirts of Sheffield, down to Bristol.

What we do

We provide over eight million people across our region with fresh, clean drinking water every day – that is about two billion litres. And when they have finished with it, we take it away again then clean and treat it before returning it safely to the environment.

Affordable bills

To make sure that our customers continue to enjoy our product for years to come **we are investing a record £15bn between 2025 and 2030 in our water, our environment and our communities – the equivalent of more than £3,000 for every household we serve.** We do all of this while currently continuing to offer one of the lowest average combined bills in the country.



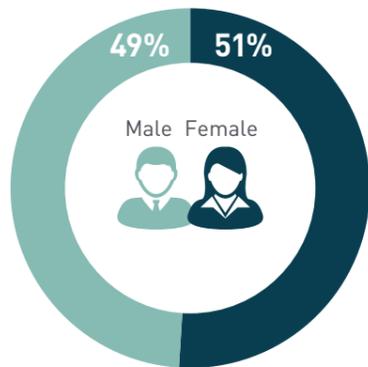
Investing £15bn between 2025 and 2030 ≡ more than £3,000/ household.

1. OUR CUSTOMERS AND PRIORITIES

We care about the people we serve, so it's important to us to make sure that the services we build are responsive to who they are and what they need from us.

So, who exactly is a Severn Trent customer?

GENDER BREAKDOWN



CUSTOMER PROFILES



CUSTOMER AGES



We know 44% of our customers may be experiencing financial pressures. We'll use this data to ensure our focus and attention is on providing these customers with the support needed. This insight allows us to target our community presence and communications during the AMP to make a real difference.



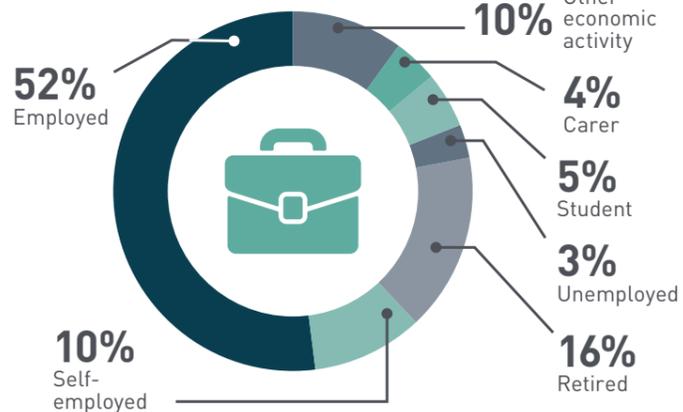
HOME OWNERSHIP STATUS



METERED PROPERTIES



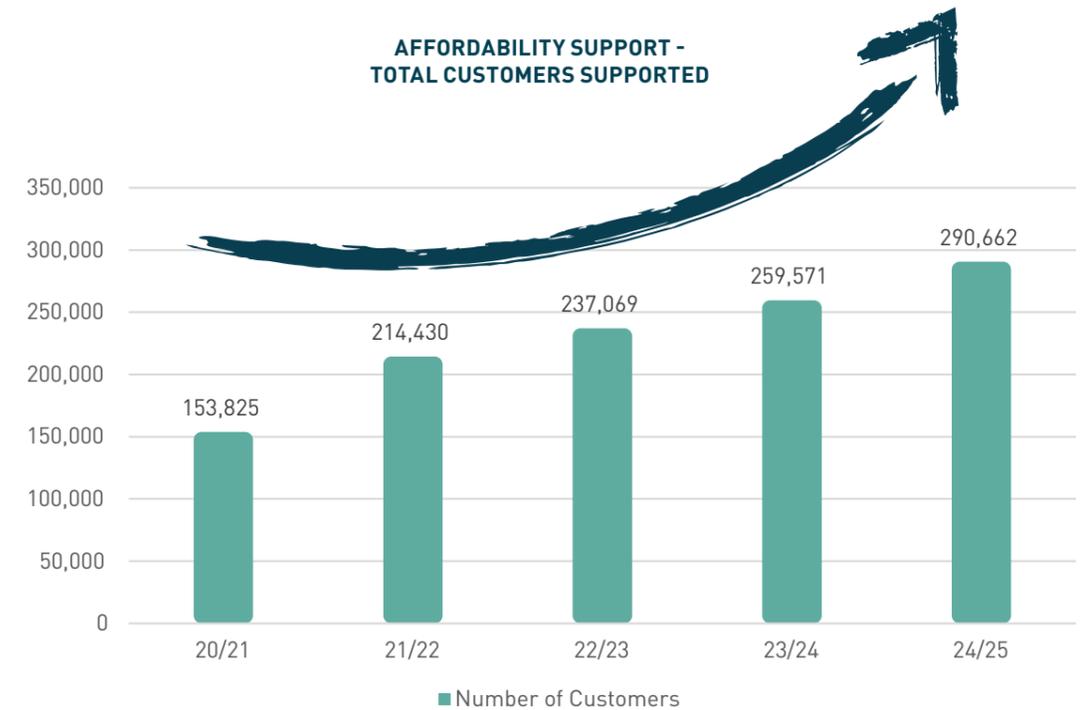
EMPLOYMENT STATUS



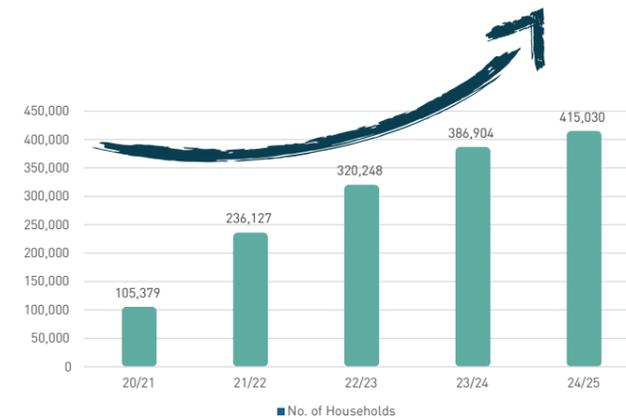
Current Support Performance

By 2020, at the beginning of the last AMP period we supported around 70,000 customers across a range of affordability support schemes. In the following 12 months we more than doubled support to more than 150,000, and have seen consistent growth in numbers since then, responding to challenges such as the Covid pandemic and cost-of-living crisis.

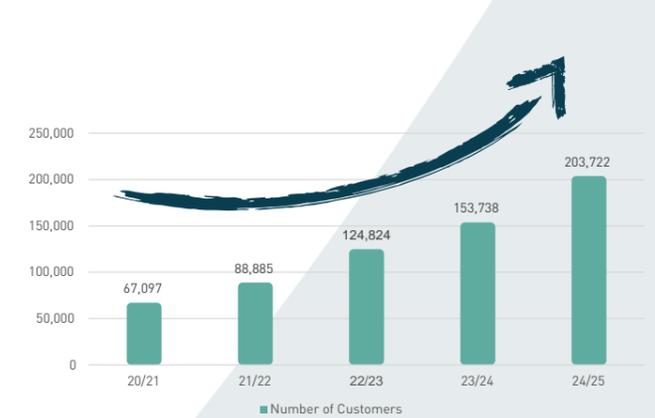
AFFORDABILITY SUPPORT - TOTAL CUSTOMERS SUPPORTED



PRIORITY SERVICES GROWTH



CUSTOMERS SUPPORTED ON OUR BIG DIFFERENCE SCHEME SOCIAL TARIFF





2. OUR PROMISES

We've worked hard to understand what our customer priorities are. Our research with customers has helped us define a set of promises that we are committing to:

In December 2024, Independent Age, a national charity focused on improving the lives of older people, published recent findings on water poverty experienced by the retiree demographic.

On page 6 we recognise that **28% of our customers are aged over 65 years old**. By working with organisations such as Age UK and Independent Age, together with our own data driven approach, we aim to identify those living in water poverty and proactively offer support.

Findings:

- Affordability of water bills is a challenge for many older people living in financial insecurity.
- 38% of older people living on a low income in England and 29% in Wales had found it either a 'constant struggle' or a struggle from 'time to time' to keep up with paying their water bill between January and July 2024.
- There are 1.9 million older people living in poverty in the UK.
- Nearly one million older people are forecast to be in water poverty by 2029/30, where water poverty is measured at the 3% threshold. Of these, nearly 330,000 pensioners will be living in deep water poverty, or water poverty measured at the 5% threshold.

Our customers truly matter to us and it's our priority to always understand what matters most to them. Whether by meeting them face-to-face, through our everyday conversations with them, or through our customer research, we are always looking to evolve. From talking to our customers, we understand what they want from us, and these priorities have helped shape our plans.

Our detailed customer priorities are on page 47.

Our top three customer priorities are:

Reliable supplies –

keeping interruptions, low pressure, and blockages to a minimum. Being kept informed of what is happening during incidents and providing clear and accurate timescales for resolutions.

Receiving the help when needed –

during emergencies, throughout and after incidents and when struggling physically or financially.

Being convenient and easy to talk to –

having an inclusive range of contact channels and deliver a high-quality customer experience when I need to contact you.

Provide services that meet our customers' needs:

Our Priority Services Register allows us to tailor our support to customers' situations and needs. We promise to find ways to make our services accessible and keep customers informed during periods of service interruptions.

Supporting our customers now and in the future:

Through financial assistance schemes and smart metering, to make bills more affordable.

Make it easy to access support:

Proactively identifying customers who may need extra help by working in partnership in our communities. Developing a single application for all schemes making it easy to access extra help.

Holistic support for our communities:

Investment in the communities we serve to create opportunities for employment and life skills to boost income.

Be easy to talk to:

We offer different channels to suit customers communication needs and our dedicated Care and Assistance team are skilled to provide the extra help that may be needed at times. We also have a team of partnership specialists embedded across our communities to help increase awareness.

Offer affordable and fair bills:

Our customers benefit from the second lowest bills in England, and we continually strive to eliminate water poverty through our range of bill reduction schemes.

OUR COMMITMENTS

Double the number of data sharing agreements held with external third parties to 25 by 2030.

Invest £10 million to our Community Fund by 2030.

Helping to make a real tangible difference in our communities that benefit People, Places and the Environment.

Host annual community events across our region to reach minority groups and customers requiring extra help.

Achieve a PSR reach target of 20% of HH connections by 2030 whilst also playing an active role in phase two of the Energy/Water data share project and the Government's proposed Shared Once Support Register (SOSR).

Provide bill reductions for up to 512,000 customers with our Big Difference social tariff and Watersure schemes by 2030, higher than the number of customers we forecast to be in water poverty in 2029/30.

A decade long commitment to help up to 100,000 people through free employability training in communities and work experience for schools.

OUR AIMS

Introduce video relay service or similar to assist customers with communication needs through British Sign Language.

Undertake ISO 22458 inclusive design and consumer vulnerability once our Kraken migration is complete.

Continue to increase the awareness of both our affordability schemes and priority services register with the ambition to increase awareness of PSR to 75% by 2030.

Achieve PSR satisfaction at 95%

Deliver a single application for all schemes to make sure customers find asking for help easier.

Increase our charitable partnerships with organisations to aid us in improving the lives of customers, including introducing an initiative to help tackle digital exclusion.

We have shared how we are meeting Ofwat's minimum expectations as part of the 'Service for All' guidelines on our website. If you'd like to read about what we've committed to please visit stwater.co.uk/my-account/help-when-you-need-it/



3. OUR SUPPORT

Whether it is help with understanding our bills, making sure we know how to support customers during a water supply interruption, or finding the right solution to help customers pay what they can afford, we're here to help.

Like us, we know our customers are all different and have needs that change from time to time. This is why it is important that we are flexible for our customers and our Priority Services Register helps us understand and adapt to individual needs.

Once registered for Priority Services we will ensure that customers know exactly what extra help they can expect and the services they will receive through their preferred contact channel. This includes a welcome letter so they are clear they are benefitting from the Priority Services. In the near future, this notification will also confirm the services they can expect from us, as a result of being registered with us.

We will also let them know our contact details should they need us. We will contact customers at least every two years to check in and make sure their situation hasn't changed, so we can keep up to date with their needs.

We know that people may need extra help at any point in their life. Sometimes this can be temporary, for example if a customer is recovering from an operation, an expectant mum with a new addition to the family on the way. Or it could be a longer-term need, such as a health condition or other disability.

When we are made aware of a customer's circumstances, we will also capture individual customer needs as long as we receive consent from them. For example if a customer is visually impaired and can only read off yellow paper, we will record this need in its entirety ensuring any extra support is tailored and completely individual.

Here are just a few examples of where we can provide extra help. We want customers to let us know if any of these apply to them, or someone else in their household:

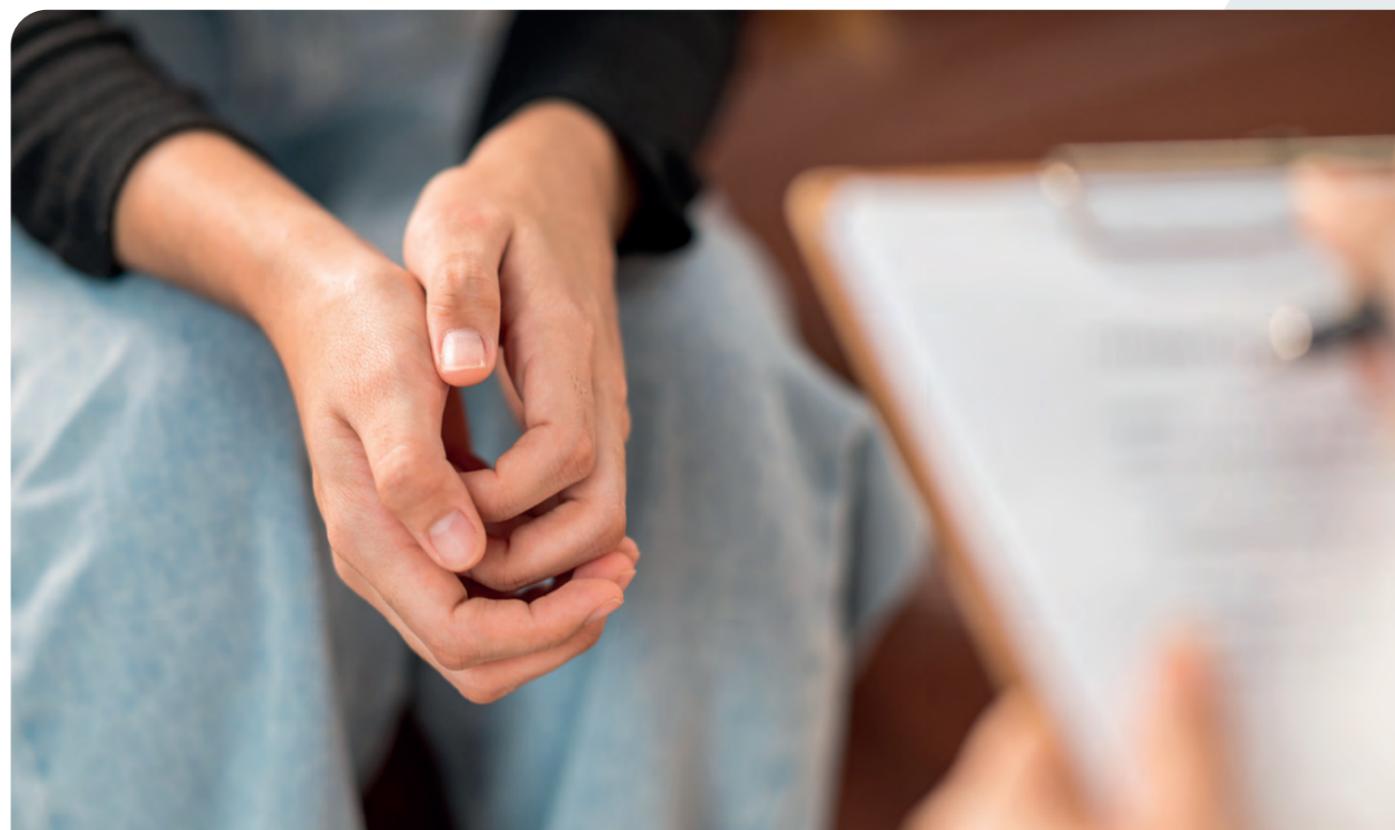
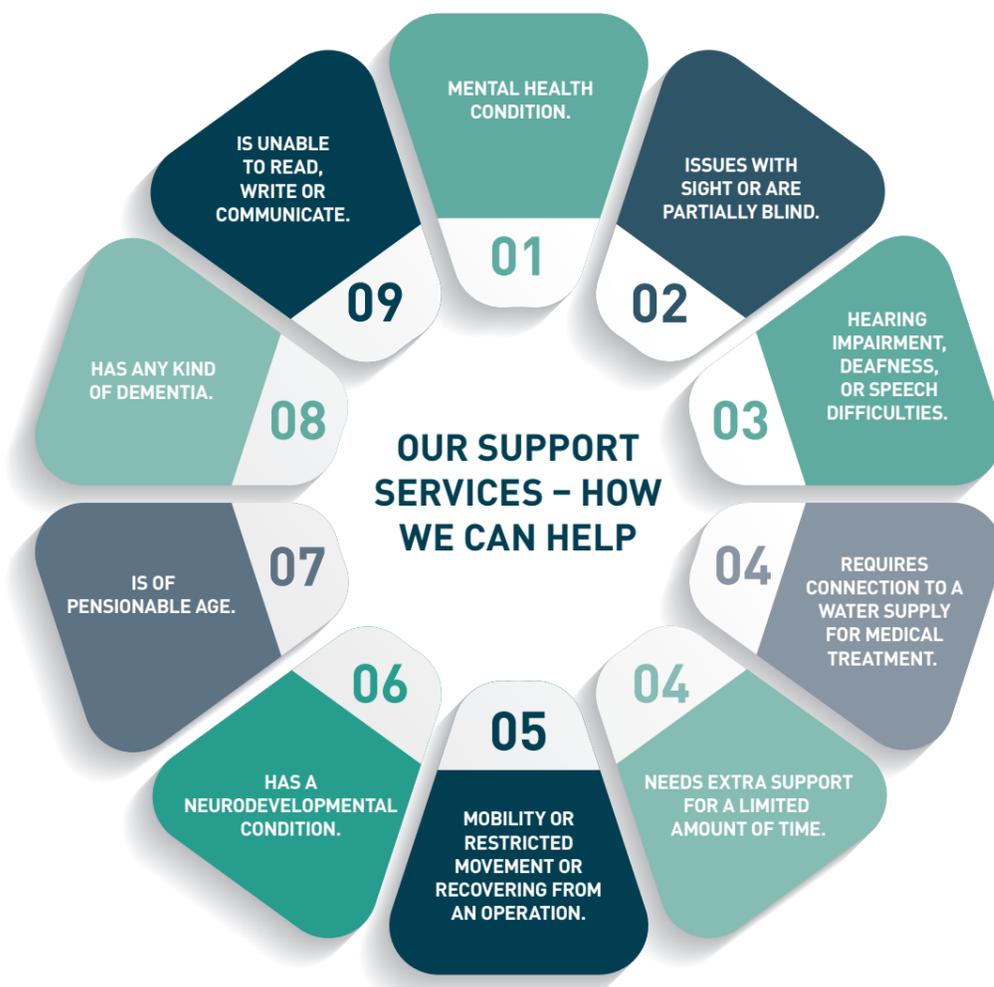
01 **Has a mental health condition that impacts the ability to deal with day-to-day tasks or leaving the house:**

- Support mental health awareness campaigns each year.
- Offer a range of tailored support to their needs.
- Contact all our PSR customers a minimum of every 2 years to confirm our records are accurate.
- Provide customers suffering with mental health the ability to use our nominee scheme to allow someone else to speak to us on their behalf when needed for as long as it is needed. More information on our nominee scheme can be found on page 21.

By knowing this information, we can have better conversations with customers through awareness of their circumstances.

We promise to:

- Recognise when to signpost customers to our extra help schemes and other trusted organisations and charities.
- Case-manage customers for short periods of time to assist during difficult periods. We know sometimes customers prefer to have one dedicated contact during difficult periods.
- Provide all our customer-facing staff with mental health training and awareness, including having dedicated mental health first aiders for our employees.



02

Has issues with sight or are partially blind:

In the UK, more than two million people are living with sight loss, and over 340,000 are registered blind or partially sighted. Awareness of how we can support customers with sight issues is key to ensuring all customers receive the extra help they need.

We promise to:

- Provide bills and other communications in many different formats, including paperless billing, larger print, braille, audio, and we offer an over the phone bill read service. More information on our communications can be found on page 21.

- Ensure when supply interruptions take place that we communicate through their preferred communication type.
- Provide customers with sight issues the ability to use our nominee scheme to allow someone else to speak to us on their behalf.
- Ensure our website is accessible, and we offer the 'Recite Me' tool which lets customers customise our website to their needs.
- Give customers the option to set up a doorstep password with us if we ever need to visit their property to ensure they know our field staff are genuine.

03

Has a hearing impairment, deafness, or speech difficulties:

It is estimated hearing loss affects 11 million people in the UK which is approximately one in three adults. We know that customers who have hearing or speech difficulties are less likely to pick up the phone to communicate with us. We want to ensure our services are accessible for all customers and offer a wide range of ways a customer can communicate with us with seven different channels.

We promise to:

- Ensure that communicating with us is as easy as possible, and we offer many different channels such as:
 - WhatsApp
 - Social Media

- Face to Face support
- Email or letter writing.
- Provide customers with hearing or speech difficulties the ability to use our nominee scheme to allow someone else to speak to us on their behalf.
- Tailor our communication during all emergency incidents to suit the needs of the customer.
- Ensure our field teams use the 'Knock and Wait' scheme, allowing more time for customers to answer the door.
- Include subtitles on our customer help and educational videos across our website and social media channels.

04

Requires connection to a water supply for medical treatment or chronic illness, such as Dialysis:

1 in 10 people have chronic kidney disease (CKD) and across the Midlands that is 260,000 people. We recognise that being diagnosed with chronic kidney disease could mean a huge life change, not only financially but also the level of extra help someone needs as they go through treatment. To also manage their increased water and energy use can have a significant impact.

We promise to:

- Ensure high dependency customers always have a water supply in the event of an emergency.
- Contact customers as soon as possible if we need to turn off their supply for any reason.
- Continue our strong partnership with Kidney Care UK to reach more customers who may need extra help.
- Promote our Watersure Scheme to reduce the cost of excess water usage.
- Celebrate World Kidney Day every year (14 March) to continue to raise awareness of the help available.
- Ensure our partnership specialists are visible in communities, including visiting hospitals to meet those directly impacted with kidney disease to promote what additional help is available from Severn Trent.

05

Needs extra support for a limited amount of time due to a life event, such as divorce or bereavement:

Life events, whether big or small, can affect us all in different ways. We understand it is important to recognise when someone might need extra help, even if it's for a short period of time.

We promise to:

- Provide tailored support for customers experiencing any kind of life event.
- Signpost customers to other organisations and charities to help and support in these circumstances.
- Ensure we have mental health first aiders available to our own employees as we recognise conversations with customers about grief and bereavement can be upsetting.
- Provide all our customer facing staff with dedicated grief and bereavement training.
- Offer different communication channels including the use of Life Ledger.



06

Has mobility or restricted movement or recovering from an operation:

Mobility impairments can be wide-ranging, and regardless of the impairment – whether it be upper or lower body - requiring the use of canes, walkers, or wheelchairs, we want to ensure all customers have the support they need.

We promise to:

- **Ensure we arrange bottled water deliveries in the event of a supply incident.**
- **Give customers the option to set up a doorstep password with us if we ever need to visit their property to ensure they know our field staff are genuine.**
- **Ensure our field teams use the 'Knock and Wait' scheme, allowing more time for customers to answer the door.**
- **Provide tailored communications in the event of an emergency ensuring we get to the most vulnerable customers first.**
- **Offer to relocate water meters to a more accessible location if it's required.**
- **Ensure that our offices and visitors' sites are wheelchair accessible.**
- **Offer financial support through our affordability schemes if you are recovering from an operation which has put you out of work for a while.**

Safeguarding:

On occasion, we may raise concerns regarding the welfare of a customer. In such scenarios, our front-line teams may raise safeguarding concerns with local authorities or emergency services.

07

Has a Neurodevelopmental condition:

Around 1 in 6 people in the UK have a neurodiverse condition, this may affect a person's ability to communicate and interact with other people.

We promise to:

- Provide access to our dedicated Care and Assistance team to provide any extra help needed. We recognise that customers with a neurological condition can benefit from having one dedicated point of contact.
- Ensure bottled water deliveries are arranged in the event of a supply incident.

Provide many different communication channels such as SMS, two-way messaging or digital communication via email.

- Offer a nominee scheme where a nominated speaker can be added to an account as a representative.
- Provide communications in clear, jargon free and plain English.
- Ensure that neurodiverse customers and colleagues are celebrated, feel valued and supported.
- Signpost customers, nominees and carers to other organisations and charities that offer extra help.
- Provide a sensory guide at our visitor sites for customers with cognitive disabilities.



08

Is of Pensionable age:

Over ten million people in the UK are currently aged 65 and over, and whilst not everyone over the age of 65 needs additional help, we know it can make life a little more challenging.

We promise to

- Provide access to our dedicated Care and Assistance team to provide any extra help needed.
- Provide all our customer facing staff with dedicated training on how to recognise

customers over the age of 65 that may need extra support.

- Let customers know about our nominee scheme to allow someone else to speak to us on their behalf.
- Ensure customers are aware of the best affordability schemes for them, particularly through retirement.
- Give customers the option to set up a doorstep password with us if we ever need to visit their property to ensure they know our field staff are genuine.

09

Has any kind of dementia:

It is estimated over 900,000 people in the UK are living with some form of dementia, with this predicted to rise.

We promise to:

- Offer a nominee scheme where a nominated speaker can be added to an account as a representative.
- Ensure all of our customer facing teams are trained to recognise signs and have an awareness of different types of dementia.
- Ensure our field teams use the 'Knock and Wait' scheme, allowing more time for customers to answer the door.
- Signpost customers, nominees, and carers on how to set up a lasting power of attorney.
- Provide access to our dedicated Care and Assistance team to give any extra help needed. We recognise that customers living with dementia can benefit from having one dedicated point of contact.
- Ensure bottled water deliveries are arranged in the event of a supply incident.

10

Is unable to read, write or communicate:

We're proud to have very diverse region and we know that not everyone is comfortable talking about bills and essential information, particularly if English is not their first language.

We promise to

- Offer customers to speak to us in their own language through our translation services.
- To provide alternative bill and communication formats such as larger print, braille, or audio.
- Continue to offer a nominee scheme where a nominated speaker can be added to an account as a representative.
- Provide many different communication channels such as SMS, Two-way messaging or digital communication via email.
- Ensure our website is accessible, and we offer the 'Recite Me' tool which lets customers customise our website to their needs.

This list is not exhaustive, and we do encourage customers to let us know about any extra help they may need.

SUPPORT DURING AN INCIDENT

What if my water supply is interrupted?

We work 24/7, 365 days of the year to make sure our wonderful water gets to where it's needed. However, all sorts of things can get in our water's way, like burst mains or issues with our network, so things don't always run smoothly. But, whatever happens, we promise to fix it quickly and keep customers informed.

How we prioritise support for customers in the event of a supply incident

PRIORITY	CUSTOMER CATEGORY	TREATMENT
1	High priority customers i.e. Dialysis patient/water dependent/blind	<ul style="list-style-type: none"> Proactive contact to make aware of the incident. Dialysis patients may be advised to contact nearest medical facility. Arrange bottled water delivery after 6 hours, if required. Advise customer where/how to find updates on the incident/event.
2	All other customers registered on Priority Services Register as requiring alternative (bottled) water supply	<ul style="list-style-type: none"> Alternative bottled water arranged after 6 hours.
3	Anyone else in the affected area/incident	<ul style="list-style-type: none"> Alternative bottled water arranged after 12 hours.

What we'll do

- Keep customers updated:** We will put updates about the incident on our website so locals can find out what is happening. We will also send text messages to affected customers where we have their up-to-date contact details.
- High Priority Customers:** During an incident, we'll identify any highly water dependent customer and proactively attempt to contact them or their representative. If there is a medical dependency on water, such as dialysis, customers will be advised to contact/visit the nearest medical facility.

- Provide bottled water:** In the unlikely event of a lot of people being without water, we will set up local bottled water stations. If a customer has an illness or disability, and are signed up to our Priority Services Register we commit to delivering an alternative supply within six hours.
- Spotting our team:** Our engineers, support teams, and colleagues delivering bottled water will be wearing branded, protective clothing. If customers are worried, they can always check their identity card and if still unsure they can call us to check on **0345 604 1655** so we can confirm their identity. We recommend customers do not use any phone number they give them.

- Provide compensation:** We understand how frustrating it is if there is an interruption to water or wastewater services, and we will take responsibility if things go wrong. Our Guaranteed Standards Scheme outlines the length of time we will take to respond to contacts and incidents, and how much redress we will pay if we fail to meet our promises.
- What if I have an issue with sewer flooding:** We know it can be stressful if sewage floods someone's home. When we are notified about the flooding, we can help work out what caused it. Customers can:
 - Report the problem online
 - Speak to our team on web chat
 - Call us on **0800 085 8033** We're open 24 hours a day, seven days a week.

We know how important it is for customers to contact us whenever they need us, and we operate a 24/7 operational contact centre.

If the flooding is inside the property, we'll be out within four hours. Customers will be contacted by a dedicated case handler to guide and support them through the process, as well as arranging thorough clean up of the property and additional support.

For external sewage clean ups, we aim to attend within 12 hours. We will do what we can to prevent damage to lawns, landscaping, gravel, or garden furniture. This clean up includes removal of water by suction, removal of most solids and fibrous material and the disinfection of affected hard surface areas.

Examples of our Guaranteed Standards Scheme

CUSTOMER CATEGORY	PAYMENT AMOUNT
<ul style="list-style-type: none"> Failure to give you notice of planned interruptions to your water supply 	£50 (Household)
<ul style="list-style-type: none"> Restoring your supply when we say we will after a planned interruption 	£50 (Household)
<ul style="list-style-type: none"> Restoring your supply after an emergency supply interruption 	£50 (Household)
<ul style="list-style-type: none"> Dealing with sewer flooding (outside your property) 	A payment that is equal to 50% of your annual sewerage charges up to maximum of £1000 (minimum £150) for each flooding incident
<ul style="list-style-type: none"> Priority Service Registered customers - not receiving the promised help 	(*new standard as of 1st October 2025) £100

WE'RE HERE FOR CUSTOMERS

What if I'm on Priority Services?

If a customer is on our Priority Services Register, once we are notified of the circumstances our duty Catchment Lead will be their point of contact. They will make sure the work is prioritised and that our customers get the support they need, depending on their personal circumstances.

We're here for our customers

Our customers can appoint a nominee when joining the Priority Services Register. We advise customers to make sure they ask their nominee's permission before giving us their details.

If customers would prefer to chat to us, they can give our friendly team a call on **0345 7500 500**.

We very rarely need to enter a customer's property unless it is to fit, read or access the meter but if we ever do need to visit, our doorstep password scheme helps protect our customers.

Customers can simply pick a password that they can ask for from any person who says they work for Severn Trent. When a caller arrives, we can check their identify for them or they will need to phone our offices to get the password.

Nominee scheme

Some customers might need someone to help them at times, which is where our nominee scheme helps make things easier. If a customer has dementia, suffers from anxiety, or there is anything else that makes managing their account with us difficult, they can appoint a nominee.

We simply ask for them to give us details of a friend, relative or carer who they allow to speak to us on their behalf. We can even send information directly to them if this is referred, so they can help make sure bills are always up to date.

If there is a water emergency such as a supply interruption, we will also contact them as well as the customer, in case they need any extra help.

Inclusive and accessible services

We use the Recite Me accessibility software on our websites to provide customers with the tools needed to navigate and access our information. The communication toolbar allows visitors to customise the content into an easy-to-read format in a way that works best for the individual. The translation tool contains over 100 languages as well as tools to assist with visual impairments and learning difficulties such as dyslexia. You can see our Contact Us details on the last page, with all our different channels we have available.

Free leak repair service

If we detect a leak on a customer's private supply pipework we may be able offer a free repair service, dependant on circumstances.

We will usually carry out a free repair for customers who need extra help or are on one of our financial support schemes.

Tailored communication

We offer several types of alternative formats to make bills as clear as possible. Joining our Priority Services Register will provide customers with a bill that suits their needs.

The types of bill we can provide:



Large print: Our standard bills are written using the font Arial in size 16 point. However, if a customer needs larger print, we can arrange this for them.



Braille: If a customer needs their bill in Braille, we can arrange Class 1 and 2 Braille versions.



Audio: If a customer would rather receive an audio bill, we can send the bill on CD or cassette. We can also read a bill out to customers over the phone.



Alternative colour paper: If a customer has dyslexia, it can help having the bill printed on paper that is not white. We can print bills on alternative coloured paper if a customer needs this.



WE'RE HERE FOR COMMUNITIES

Our Community team

We have a dedicated team of customer specialists whose role is to engage with organisations and communities across our region and increase awareness of our vulnerability assistance schemes and services. We regularly visit foodbanks, community centres and outreach centres to raise awareness of the support we provide and to engage with customers. This allows us to engage with hard-to-reach customers, including family and friends of those who most need help.

The team helps customers to apply for our financial support schemes. In cases of acute hardship, we issue foodbank vouchers so that customers can access emergency food donations.

We aim to create partnership arrangements with organisations such as housing providers and associations, local authorities and charities. These help us to identify customers in financial hardship and passport them straight onto our support schemes. We believe this will help to remove any potential barriers which may have prevented people from accessing support and ensures we are making every effort to spot customers who need our help.

Awareness and Training

All our Customer Delivery staff have received vulnerable Customer training to help identify when a customer may need extra help.

We have a dedicated Care and Assistance team who have been trained to deal with any specialist customer queries and are always on hand to help with advice or support relating to our bills or Priority Services. Customers can call the team directly for free on **0800 917 6901** to discuss their situation.

We also recognise that to best service our

customers, we need to understand their situation ourselves, which is why we offer Mental Health first Aid training and awareness to all our colleagues and Managers. This content is provided by Mental Health First Aid England, meaning we are up to date with the latest help. We also provide a wide range of courses by our Occupational Health team on subjects such as Diversity and Inclusion – through our “Wonderfully You” workshops, our neurodiversity support for colleagues or our menopause working group.

Our memberships

We recognise the importance of working with external experts, and utilising their expert knowledge to upskill our teams making sure we are fully equipped to deliver excellent service that suits customers' needs. This awareness and training ensures our teams are better equipped to spot any extra needs. Some of our memberships include:

Business Disability Forum – by signing up to the Business Disability Forum we are playing our part in creating a disability-smart world by linking in with other businesses, disabled people and the Government. We can access advice, support and learning from the 500 organisations who have signed up, helping us to improve the experience of our disabled employees, candidates, and customers by removing barriers to inclusion.

Disability Confident – this is a government scheme designed to encourage employers to recruit and retain disabled people and those with health conditions. We are currently at Level 2 'Disability Confident Employer'. This ensures we stay up to date with advice and guidance to help those with disabilities

Support The Sunflower – we recognise not all disabilities are visible. Living with a disability can make daily life more demanding for many people, but it can be difficult for others to identify, acknowledge or understand the challenges you face. We have introduced sunflower lanyards, pin badges and identifying cards to give our employees that little bit of extra support, but to also embody this across Severn Trent so all employees, whether they are customer facing or not can recognise the importance of hidden disabilities.

Employability

We are passionate about the role we play in our communities to help create inclusive employment opportunities that lift customers out of water poverty. Our Societal work commits to support 100,000 people in water poverty or at risk of falling into water poverty.

We are working with partners and community leaders to tackle some of the underlying causes of poverty, by helping job seekers return to work and open doors for those seeking career changes.

We are now in our second year delivering our strategy with local partners in East Birmingham, Derby, and Coventry. We have delivered a range of initiatives, such as employability training which includes CV writing skills workshops, mock interviews and mentoring with community groups, secondary schools, and prisons.

The programmes we deliver also enable us to build a stable pipeline of diverse and highly skilled talent, foster sustainable economic growth and empower community members to thrive in the job market.



Our Societal work commits to support 100,000 people in or at risk of water poverty.





As part of Societal Strategy, we've hosted 11 'Big Boost' jobs fairs across: Birmingham, Coventry, Derby, and Leicester with nearly 6,500 people attending.



Volunteering

We allow each of our c.10,000 employees to engage in two volunteering days per year, allowing us to directly give back to the communities that we serve. In recent years this has included initiatives such as environmental days with Warwickshire Wildlife Trust, Canal & River Trust and Historic Coventry.

This year, we have expanded our volunteering offering allowing colleagues to give back to our community and customers too, with initiatives such as supporting our Big Boost Jobs Fairs, NeighbourGOOD scheme to support winning projects in the community and helping to deliver employability sessions in schools.

Our teams help make a tangible difference through their volunteering and last year alone we ran mock interviews with over 1,200 pupils in schools in areas of high deprivation, sometimes reaching many pupils in one session. In February 2024 we took 30 volunteers and ran mock interviews with nearly 300 students in one day.

Within the last year, Severn Trent have invested close to 10,000 hours of our time into directly supporting our communities through these volunteering days, and we continue to drive this year on year.



COMMUNITY
CHAMPIONS

Leap Programme

We've collaborated with local Job Centres to assist people who are unemployed or facing barriers to employment in finding roles at Severn Trent. Since launching in September 2024, we've seen brilliant success with 231 attendees, over 130 of whom received guaranteed interviews or assessment centre placements, and 50 have been offered roles. This means over 40% of those that went to interview have secured positions!

In 2023 we partnered with Trailblazers, a national charity set up to mentor young people (aged 18-30), in prison with the primary objective of helping to reduce their chances of re-offending. With our focus on the underlying causes of water poverty, by supporting those in or at risk of becoming water poor, we hope to reduce long-term affordability issues and contribute where we can. We believe helping people on our patch and giving them the tools to improve their job prospects is a step in the right direction.



Work experience

We continue to offer meaningful work experience opportunities for young people at school but have expanded to create programmes and opportunities for people in our communities who would benefit from experiencing the world of work.

We are passionate about supporting and enabling meaningful and good careers education and have designed our work

experience offer to create engaging experiences for young people to explore the world of work. In 2024/25 we hosted 505 work experience placements for young people at school, which included providing discovery days and face-to-face placements, 36 paid summer placements and a further 925 individuals completing virtual work experience.

This year we also partnered with the WMCA and Coventry City Council to create 50 12-week paid work experience opportunities for individuals who were on universal credit in our first Work Readiness Programme. The placements included three days of work experience and half a day of employability training every week. It was open to anyone 16+ and we saw a range of ages join us with most of the participants being NEET or Long Term Unemployed. Local Job Centres handled the recruitment for this programme directly, for those unemployed or claiming UC. To date 14 individuals who have engaged with the programme have secured employment, 10 directly with Severn Trent.

West Midlands Employer Alliance

In collaboration with several high-profile employers across the region, we recently launched the WMEA, dedicated to removing barriers into work for individuals from the most marginalised communities. Collectively we've pledged 100 work experience placements for care-experienced young people across the region during summer 2025. Together with two weeks work experience, individuals will also be enrolled in a 12-month mentoring programme and receive employability sessions on topics including finance and CV / interview preparation.

SUPPORTING CUSTOMERS WITH THEIR BILL

If a customer is struggling with their bills, it is important that they talk to us.

We want them to feel like they are not alone and that we are there to help. We recognise it can seem like a scary or uncomfortable conversation, but it is the first step towards getting things sorted. Our dedicated Care and Assistance team will take the time to talk our customers through their options and find ways we can help:

- **Bill Cap scheme WaterSure:** Can help if the household's income is low and customers use a lot of water due to either a large young family or a medical condition requiring additional water usage. Any condition that a doctor confirms requires extra water would be eligible. If a customer meets the criteria, is on a water meter, and use our sewerage and water services, we will cap their bill. The bill is capped at our average yearly charge which will change each year. If the meter reading is lower than the capped amount, customers will only pay for the water they have used.

- **Big Difference Scheme:** The scheme is open to every Severn Trent customer, regardless of age, employment status, or whether they receive benefits. Customers do not need to be behind on their bills to apply. Eligibility is based on an assessment of the overall household income and qualifying customers could receive a discount of up to 70% of our average charge for the year, applied to your individual bill.
- **Big Difference Scheme Plus:** Where a customer is on the Big Difference Scheme and has substantial arrears along with clear indicators of financial vulnerability, we may clear elements of their oldest debt. This helps to reduce their overall financial burden and can considerably shorten the duration of their indebtedness.

- **Customer Assistance Scheme:** Working in partnership with an independent charity, we can help customers with their holistic financial needs. We can check they are receiving the right income by reviewing their eligibility for benefits, or offer debt support if they're struggling to manage debt. We may also be able to help with essential household items such as washing machines.
- **Switching to a water meter:** A water meter measures the amount of water used, so customers will only pay for what they are using. It can also help save water - many customers find that their bills are cheaper after switching to a water meter as they make a conscious effort to use less once they have a meter fitted, meaning it is a benefit for both their pocket and the environment. Using less water means less needs to be heated, so it can also save on energy bills and reduce their carbon footprint.
- **Home water efficiency checks:** We want everyone to enjoy their water – both now and in the future. To help make sure it is readily available to future generations, we're providing free home water efficiency checks where we'll look at their current water use and check for simple leaks on taps, toilets and showers, which they'll repair if possible. They can also fit water saving products such as low-flow showerheads or cistern displacement devices.

Making payments more manageable

- **Payment breaks:** If customers have short-term financial problems, we recommend they contact us, and we may be able to offer a temporary payment break for 28 days to give them some time to review their circumstances.
- **Water Direct:** If a customer receives certain benefits from the Government, they may be able to pay their water bill through Water Direct, straight from their benefits payment. The Water Direct scheme gives customers peace of mind, knowing that the water bill is taken care of, and they can use the money in their account for something other than paying bills.



CUSTOMER IDENTIFICATION – CONNECTING WITH OUR CUSTOMERS WHEN THEY NEED US

Our aim is to make it as easy as possible for customers who know they need additional support to understand the options available to them, and make an informed decision. We want this process to be as quick and frictionless as possible, removing all unnecessary barriers to entry. This is why we intend to replicate the same journey for our internal teams, so they can support a single application assessment with our customers who choose not to self-serve or require additional support through one of our live contact channels.

The best way to do this is to empower customers to make these decisions and seek out the support we have on offer. However, we recognise that there is more we can do to identify and notify customers of what’s available and the impact this could have for them personally. We plan to strategically align our customer data with a strong communication approach aimed at identifying those within our communities that could benefit the most, creating an increased level of awareness and engagement with them.

We’ll support this strong data-driven approach through completing our Kraken Migration, which in turn will make data accessible through a single customer view. This will allow us to tailor our communication approach to deliver a bespoke customer journey for each customer group, ensuring messages resonate based on their needs and preferences. An example of this is our intention to use the geographic and socio-economic data sourced by our Social Sustainability Team, directly overlaid with our customer contact preference data. With this we can build campaigns to increase take up of our Priority Services Register and support

applications into our BDS. We are already exploring the areas within our region where the potential for water poverty is higher, but BDS and PSR penetration is low. Overall, a data-driven approach ensures more effective and impactful communication, strengthening relationships with our diverse customer base.

By analysing data such as water usage patterns, demographic information and geographic trends, we can segment customers into groups such as those likely to qualify for affordability schemes, those in need of additional support or those unaware of existing support. We can then customise our communications, with clear and simple messaging sent through the most effective channels for each group. We can ensure comprehensive coverage, through proactive outreach, combined with visible and accessible self-service options on our website. This approach not only raises awareness of available support but also builds trust and engagement by demonstrating the genuine care we have for our customers well-being.

- Our affordability schemes are available to provide immediate help to those experiencing difficulties paying their water bills.
- To address the underlying causes that lead to water poverty we launched our societal strategy in November 2022, a landmark scheme designed to help members of our communities recognise their potential and improve their work prospects.
- We have focused our efforts on skills development, training, and employment across areas of high deprivation within our region.

In 2024-25 we ‘auto-enrolled nearly 25,000 customers directly to our Big Difference Scheme!

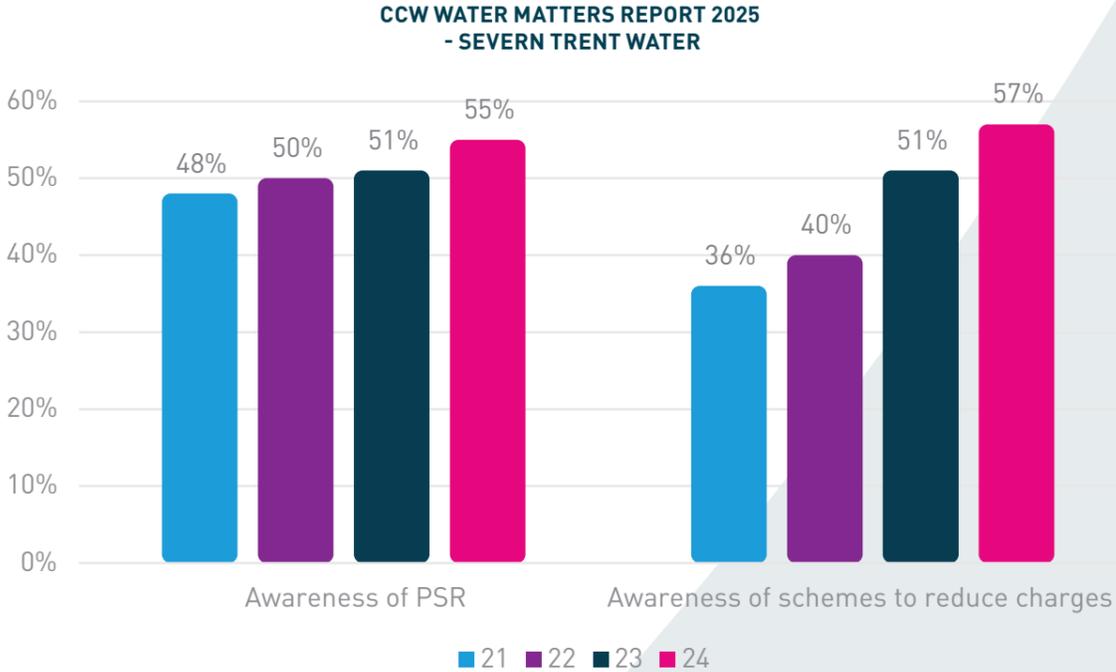
An example of this through our passporting or ‘auto-enrolment’ directly to our social tariff, the Big Difference Scheme:

Where non-paying customers have been through all potential recovery, and assessed as in severe financial difficulty, we use credit and demographic data to ‘Passport’ directly to BDS. This significantly reduces their ongoing financial burden and has been seen to actively re-engage customers due to the low value payment plan they now have.

Across 2026, we intend to use a similar passporting approach for cohorts of our customers known to be in receipt of specific benefits, who may not be aware of the breadth of financial support we offer.

We will continue to utilise the data sharing arrangement in place with Dept. for Work & Pensions in order to validate eligibility for welfare benefits. We have currently identified 20,000 customers in receipt of Pension Credits that could benefit from our schemes and are contacting these customers to offer further help.

Raising awareness of the Priority Service Register and Affordability support is vital for us to ensure that customers who need extra help receive the best possible service from us. The latest research carried out by the Consumer Council for Water (CCW) published in Water Matters 2025 report shows that 55% of people in our region are aware of the Priority Services Register and 57% are aware we offer schemes to reduce charges for households struggling to afford their bills.



We will extend our outreach work further throughout this AMP to look at various towns and cities within our region. We will begin a targeted approach on those where the PSR and BDS adoption levels are disproportionately low in comparison to the known levels of financial vulnerability within those areas (through markers such as unemployment and retirement).

Example 1:

Through our own analysis we know that our urban customers represent over 90% of our PSR and BDS customer base with a disproportionate adoption throughout. An example of this visibility is Wolverhampton currently presenting as one of our highest penetration locations with around a 19% PSR registered base, compared with Birmingham only presenting around 12%. Furthermore, data from the 2021 census indicates that over 198,000 people in Birmingham identify as having a disability, representing c.20% of the population, and over 51,000 (20.5%) residents in Wolverhampton (20.5%).

Therefore, as we look forward, we can continue the levels of engagement within the Wolverhampton area, knowing that we are seeing a steady increase, and increase our initiatives in and around Birmingham using different communication methods.

No. of people in Birmingham identifying as having a disability.

198,000



Example 2:

In section 1 – Our Customers and Priorities, we highlighted that nearly a third (28%) of our current customer base is aged 65 years and above. Although age doesn't necessarily mean all these customers would consider themselves to be vulnerable, we can at least provide the reassurance of being on our Priority Services Register where necessary. We will explore partnership working with organisations and charities such as Age UK and Independent Age to help raise awareness.

Working in local communities

We believe that it's vital for us to have a physical presence within the communities in which we serve. We have a dedicated team of specialists who's role is to engage directly with customers and increase awareness of our vulnerability assistance schemes and services. We regularly visit foodbanks, community centres and outreach centres, working alongside partner organisations such as housing providers, local councils, charities and money advice centres, allowing us to engage with hard-to-reach customers who may otherwise be unaware of the support offered.



PARTNERSHIPS

We are proud of the many charities, organisations, and other authorities that we partner with to help and support our customers. In order to successfully deliver affordable, accessible and attentive services that customers deserve, we've worked hard over the last five years to engage with our local communities and create partnerships with organisations across the region. These partnerships have enabled us to support more than 400,000 extra help customers and over 290,000 through our financial support schemes.

Working with DWP

We data share with DWP to enable us to identify customers in receipt of certain benefits who would be eligible for a bill reduction. This means we can automatically apply a discount to their bill without them having to contact us or complete an application process.

Working with Trusted Partners

To successfully deliver our tailored support services to customers, especially those in diverse and hard to reach areas, we need to work closely in partnership with local organisations.

We are proud of the work we do with external partners across our region to maximise awareness of our extra help and make sure we get the right support to our customers. Through partnership arrangements with housing providers, local authorities, and charities, we can identify customers in financial hardship and streamline the process so they can access our support schemes more readily. These partnerships can also help remove barriers which may have prevented people from previously accessing support.

We currently have formal arrangements with 10 local authorities, including Birmingham Children's Trust, Leicestershire Council and Derbyshire Council, so we can auto-enrol care-experienced young people directly onto our support scheme. In addition, we work with registered social housing providers such as Bournville Village Trust, Wrekin Housing Trust and Derby Homes enabling them to send referrals direct to us, meaning quicker support for customers. More details of these partnerships case studies are highlighted below.

We have a team of partnership coordinators active in communities daily, to help customers who may struggle to communicate over the phone or online with us. We attend community meetings and events to raise awareness of the support available, deliver talks to organisations so they can help to spread our message to their own clients, or arrange drop-ins or outreach sessions to help customers directly.

Some of the partnerships, other organisations, and charities we work with that can offer help and support to our customers include:



auriga



StepChange Debt Charity



CASE STUDY: KIDNEY CARE UK - TAPPING INTO HELP WITH WATER BILLS.

In partnership with Kidney Care UK, we can help people suffering with chronic kidney disease access our Priority Services Register and save money.

One of the most successful partnerships we've established over the last few years is with Kidney Care UK, enabling us to raise awareness and promote our schemes and services to patients and families of those suffering from chronic kidney disease. One element of success is the renal unit visits we've been able to conduct alongside KCUK staff whilst patients are receiving dialysis treatment (Figure 1), enabling us to connect with our customers and have positive conversations about the support we can offer, identifying potential savings on our affordability schemes and signing up patients for our PSR.

An example of this great work is a recent visit to the renal ward at Coventry University Hospital, where we were talked to over 120 patients over the course of two days and we able to help many of these enrolling 17 patients onto our BDS social tariff, reducing their combined bills by a substantial £3,500.



Shirley said: It's made my day meeting you all, I don't sleep on dialysis, so it's been lovely having someone to chat to. And Severn Trent saved me loads of money on my water bill. It's been good to know there's someone there to talk to, and saving money as well – that doesn't happen very often, does it?



We identified five patients eligible for our Bill Cap - Watersure Scheme, saving nearly £1,500 across their bills, and successfully registered 39 customers onto our PSR. One of the patients to benefit that day was Shirley.

Shirley spoke to us about how she travels to the hospital three times a week to receive dialysis treatment and how she would appreciate any support she may be entitled to. Based on her financial situation, we were able to reduce her water bill by 70% through our BDS tariff. Alongside this, we also arranged for Shirley to be on our PSR so we can prioritise her in the event of any supply interruptions.

We're committed to continuing to build upon this support into the new AMP period and have already conducted renal unit visits in Gloucester and Telford in May 2025.



HOUSING ASSOCIATIONS - BOURNEVILLE VILLAGE TRUST :

We have been working with Bournville Village Trust for several years to support tenants who might be struggling financially or need additional support with utility and other costs. As a registered social landlord, Bournville Village Trust offers a money advice service when a tenant first takes up one of their properties and throughout their tenancy.

Together, we have successfully supported tenants to be able to maintain their tenancies with schemes like our Big Difference Scheme. This means that we can support tenants much earlier, reducing the risk of further affordability challenges. It also enables our teams to be proactive in identifying households who could benefit from support at the start of their tenancy, which has made a real difference to the families living in this area.



SUPPORT FOR CARE LEAVERS:

Our care leavers support was an industry first, offering young adults leaving the care system a bill discount of 70% off our average charges, through our Big Difference Scheme. We currently work with TEN local authorities across the region to auto-enrol young adults as they make the move to independent living for the first time, taking away the need for our customers to reach out or go through an application process.

The scheme has been widely praised by local authorities for helping young people at a critical time in their lives:



The Severn Trent 'Big Difference scheme' has been an invaluable support to our young people. The scheme has supported our care leavers during the cost-of-living crisis and has helped them access their own tenancies. In Coventry, we have an excellent partnership with Severn Trent" – Coventry Through Care team.



HOW WE SHARE DATA

We know it is important to protect our customers' data. Severn Trent takes the security and use of personal data very seriously and is committed to complying with Data Protection laws. At the same time, we also recognise that with responsible and governed data sharing we can provide customers with a bespoke level of support. This support recognises their individual needs and provides them with personalised solutions through a number of trusted partners. We continue to invest significant time ensuring that our data share agreements, especially within our vulnerability space, are demonstrating significant benefit for our customers and our wider communities.

Priority Service Register

Severn Trent holds data sharing agreements with several Distribution Network Operators including National Grid and SP Energy Networks so we can share information of the needs of our Priority Service customers automatically. This means customers do not need to tell each organisation separately. By registering with us for the Priority Services Register, they can automatically be added to the PSR of their energy network operator and supplier.

In the future, it is proposed that Energy companies directly will feed in their their Priority Service Register customers, significantly increasing the number of records exchanged between water and energy sectors, enabling us to support a greater number of our customers.

We also contact customers at least every two years to check in and make sure their situation has not changed, so we can keep up to date with their needs and ensure we continue to capture any additional extra help needs.

Bereavement

We know that dealing with the death of a loved one can be a stressful and emotional experience, which is why we partner with Life Ledger bereavement service, to provide a free easy-to-use 'Tell-us once' service helping families.

We will work even closer with them from 2025 to ensure that we can tailor a service for our customers and their families to support and take away all unnecessary contact during this extremely difficult time.

Local Authorities and Registered Housing Providers

Our trusted partnerships with local authorities and registered social housing providers means they can send us referrals directly on behalf of customers. In response, we can provide advice on individual cases or passport customers directly onto our financial support schemes or Priority Services Register. We send a specifically targeted joint mailshot to residents informing them we're working in collaboration with their housing provider, to help find the best tariff for their circumstances.

4. HOW WE'LL MEASURE OURSELVES

Fuel Bank Foundation

We recently launched a data share agreement with Fuel Bank Foundation (FBF). This charity supports people in fuel poverty – those unable to afford to pre-pay for their fuel or energy and as a result when their money runs out, they have no heating or means to cook hot food. They help customers access financial support and get practical advice needed to get back on their feet. By partnering with FBF, these customers can also benefit in a reduction on their water bill through our auto-enrolment directly onto BDS.

Credit Reference Agencies

Like many other utilities companies, we share customers' personal data with, and receive personal data from, Credit Reference Agencies (CRAs). This helps us maintain up-to-date customer records, prevent fraud, and identify customers at risk of falling into debt. This makes it easier for us to find and help customers who need financial assistance. It also helps us manage debt levels and, in turn, keep prices lower for all customers.

If a customer pays their bill on time, our sharing data with the CRAs will also positively impact their credit rating. We will share personal information with CRAs for as long as they are a customer of ours. This will include details about settled accounts and any debts not fully repaid on time.

Managing preferences

We recognise that customers are keen to ensure their data is protected and used in the right way. With the introduction of our partnership with Kraken, customers will have the ability to manage their own preferences when it comes to data sharing, this will include choosing what information they would like to receive from us in terms of communications and notifications.

Customers will have the ability at any time to opt out of communications that are not deemed as mandatory.



4. HOW WE'LL MEASURE OURSELVES

1. Help to Pay numbers growth

Between 2025-30 we are proposing a total package of support worth £575 million for our customers who struggle to pay.

By 2030 we will support up to 693,000 households in total, the equivalent to 1 in 6 households, including over 500,000 receiving a reduced bill, making this one of the largest support packages proposed by any water company in the UK.

2. Smart meter installs numbers growth

We estimate that low-income customers who switched from an unmetered to a metered bill saved on average £79 last year. Over the next five-year period, we will install one million more smart meters. We intend this to be a positive experience for our customers, especially low-income customers, so that they can take control of and reduce their bills.

The rollout of smart meters also enables us to dramatically reduce the time to detect and fix a customer side leak. However, we recognise that some customers have concerns about metered bills being potentially more variable than unmetered bills which is why at the same time as fitting meters we will offer advice on how to save water and on how to keep payments stable.

3. PSR Numbers growth

We will continue to grow our database of customers who need additional support through our Priority Service Register. We will do this by continuing to promote awareness of the scheme, through partnerships, and by extending data sharing across the utilities and telecoms sectors. We also commit to maintaining accurate records of our Extra Help customers by achieving the minimum of:

- **Actual contact with 35% of households on the PSR every two years; and**
- **Attempted contact with 90% of households on the PSR every two years.**

4. Community Fund Investment growth

We're continuing our Community Fund for the next five-year period. In the last AMP we awarded over £11.6m to 896 organisations across our catchment region. We're committed to supporting our communities with up to £2m per year until 2030, with an equal focus on core and new project funding to meet our customer's needs.

5. Inclusivity and Reach

Achieving AA-level compliance ensures that Severn Trent's digital services and websites are accessible to a broader audience, including people with disabilities. By adhering to WCAG guidelines, Severn Trent can provide a seamless experience for all users, regardless of their abilities or impairments.

6. Customer happiness scores

Through our Kraken system we will monitor and track how our customers feel when they speak to us when they have a specific need and/or are registered with one of our schemes. These scores are provided directly from our customers closely after our interactions so give us a great indicator of how we are performing when it matters most.

7. Complaints regarding Priority Services Register

We analyse our complaints performance daily and are committed to identifying trends to ensure we learn from every moment if a customer on the Priority Services register complains.

We welcome the outcome of the Government's recent consultation, in addition to CCW's review and subsequent recommendations, on changes to GSS (Guaranteed Standards of Service) to improve customer service standards and protection in the water sector. We are fully compliant with all aspects of the current GSS regulations and are supportive of the proposed changes to redress to ensure customers receive the extra help required, especially in relation to Priority Service register failing.

We actively encourage and empower our customer facing teams to appropriately address dissatisfaction for our customers through direct action and redress where appropriate. We especially look to recognise the severity of any issues raised and will treat each individual case on a case-by-case basis.

8. Priority Services satisfaction survey

We currently conduct a survey with a portion of our customer base on their satisfaction with the broad range of services we provide. To enable us to gain further insight and really understand how our customer base feel about the services they receive, we have segmented the data received based on whether that customer has any extra help needs.

The results show that over the last AMP period, satisfaction levels have tracked similarly amongst customers in vulnerable circumstances against those without, albeit with a similar decline for both groups over the period. Clearly this data directly reflects the voice of our customers and is therefore invaluable in helping form our future strategy. It will now form the basis of our focus when reviewing our improvement drives throughout this AMP.

When looking at specific cohorts the data insight also informed us that customers who identify as being disabled, have a sight or hearing impairment are typically less satisfied with the service levels received than other groups and we are keen to work with these groups further.

This AMP we are going one step further and have evolved our satisfaction survey to specifically ask for a satisfaction rating and feedback directly on the services received through the PSR and its full offering. This will allow us to tailor and improve individual journeys, making more impactful and targeted improvements in response to direct feedback, for example, our commitment to introducing a BSL interpreter or relay service.

All this will help us in achieving CCW's ambition of 95% satisfaction of PSR.



Actual contact with 35% of households on the PSR every two years.



Attempted contact with 90% of households on the PSR every two years.

5. HOW WE'VE HELPED OUR CUSTOMERS

Whilst measurement is important, it also matters to us that we are directly helping our communities and that we can see that impact in the experiences that we are a part of. We have some great examples of the difference our support makes.



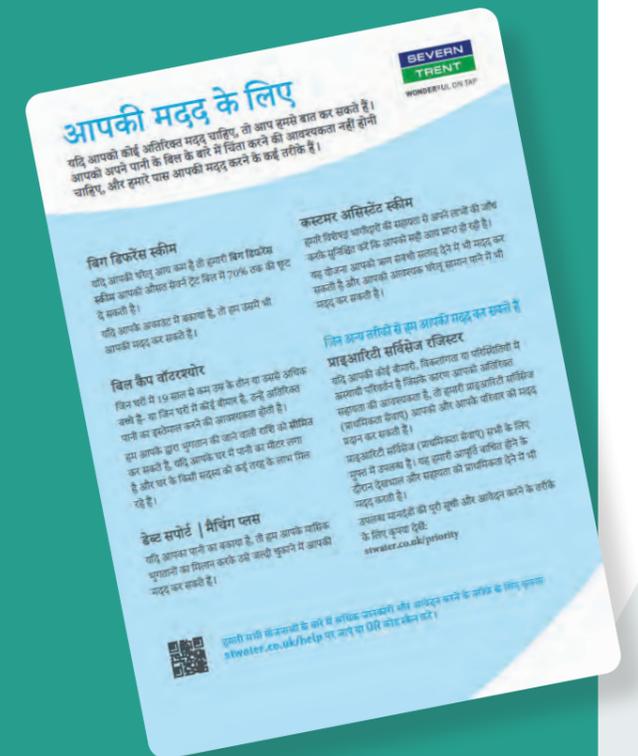
CASE STUDY: COMMUNITY ENGAGEMENT

Our community team work closely with partners and community organisations across our region, focusing on raising awareness of available support across customers from a range of ethnic backgrounds. The aim is to help break down potential barriers in accessing water support and increasing take up of our affordability schemes and Priority Services registration.

Building trust within these communities and spreading awareness takes time and genuine effort, including:

- Understanding the community – Researching their culture, values and language(s).
- Engaging with community leaders and influences – People of trust - Religious leaders.
- Changing our Communication – Translating and simplifying materials into other languages.
- Hosting regular local pop-up sessions – Become a face of trust in their community.
- Go where they are – Attend cultural events and utilise volunteers and translators.

So far we've hosted successful cost-of-living events in local communities in the Derby and Leicester areas, which data highlights as being regions with a high percentage of residents from a range of ethnic backgrounds.



6. CUSTOMER'S VIEWS ABOUT OUR SERVICES – HOW WE ENGAGED TO DEVELOP OUR STRATEGY

As we have built our plans, we've engaged with our customers to understand their priorities and help us improve the support we give. We've carried out three bespoke pieces of research to help shape our plans: Our **'Help when you need it hub'** and **vulnerability document**.

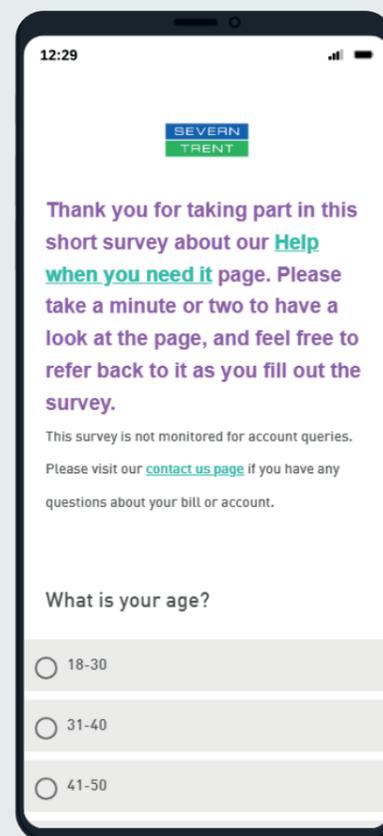
- It is important customers feel the support is accessible. We have built a new hub on **stwater.co.uk** that puts all the information about what support is available in one place.
- The 'Help when you need it' hub is a customer-facing webpage that acts as a landing page for our support services with links to key support journeys. It is part of our wider vulnerability strategy.
- We have also made our vulnerability document more accessible. We believe we should be transparent with our customers, and show our commitments, so we have created a document that highlights what our promises are.

Our approach – interviews

- We conducted one-hour semi-structured interviews with five customers from our volunteer database.
- Interviewees were sourced from a research volunteer database.
- We carried out the interviews over Microsoft Teams, and participants were invited to share their screen as they worked through the webpages.

Our approach – survey for our 'Help when you need it hub'.

- We offered our survey respondents one of our three-page designs to review. Interviewees were shown all three pages and asked to provide a preference.
- We received 332 responses from the survey – split evenly between three experiences.
- We presented customers with a popup on the 'my account' home. This invited customers to fill in the survey and provide feedback on different website designs.



Our approach – survey for our vulnerability strategy document

- We shared our customer-friendly version of the vulnerability strategy and asked for their thoughts.
- We asked how easy the document is to navigate, if the support we offer feels relevant and whether they feel Severn Trent are doing enough to help.
- There were 556 responses from the survey.



Our results

96%

of customers felt they had some understanding of the information presented on the 'Help when you need it' hub.

96%

of customers felt the information presented on the 'Help when you need it' hub was useful.

73%

of customers could understand what the next steps would be if they needed extra help.

Customers feel it is important that they know what is happening when there is an incident, across multiple channels.

Customers want to know timelines for resolution. They should be realistic and specific.

Important updates should be clear to make sure they are fully understood and do not cause any confusion—e.g. boil water notices.



This is a very useful page I would recommend anyone to use it.



It's pretty concise and if needs be, I can go to it.



I like the size of font, colour scheme and simply intuitiveness of the service.



I really appreciate the effort Severn Trent have made to ensuring that financial worries do not overcome their customers, so thank you.



Communication is key regarding customer services, while I understand the cost of having human interaction it is so much more helpful to be able to talk to somebody.



Key messages

Our customer feedback has been hugely helpful to make sure what we offer, and how we offer extra help is accessible to customers. We believe that our customer research can be useful for other things too, so we have included some of the main takeaways below:

- 1 It is important to provide information in digestible steps.
- 2 Offer customers different channels to access support.
- 3 Ensure teams are trained and equipped to provide helpful information.
- 4 Make it clear how to access support and what to expect from us.
- 5 Different versions of information are helpful – i.e. some customers prefer detail, some want the information to be simple.
- 6 Customers want to feel that they are helping their communities, even if they do not need the support themselves.
- 7 Asking for help must be easier.

It is not just the customer research we have carried out recently that has helped shape our plans. We always actively monitor and seek the views of our customers so that we can understand their needs. We have done this in the following ways:

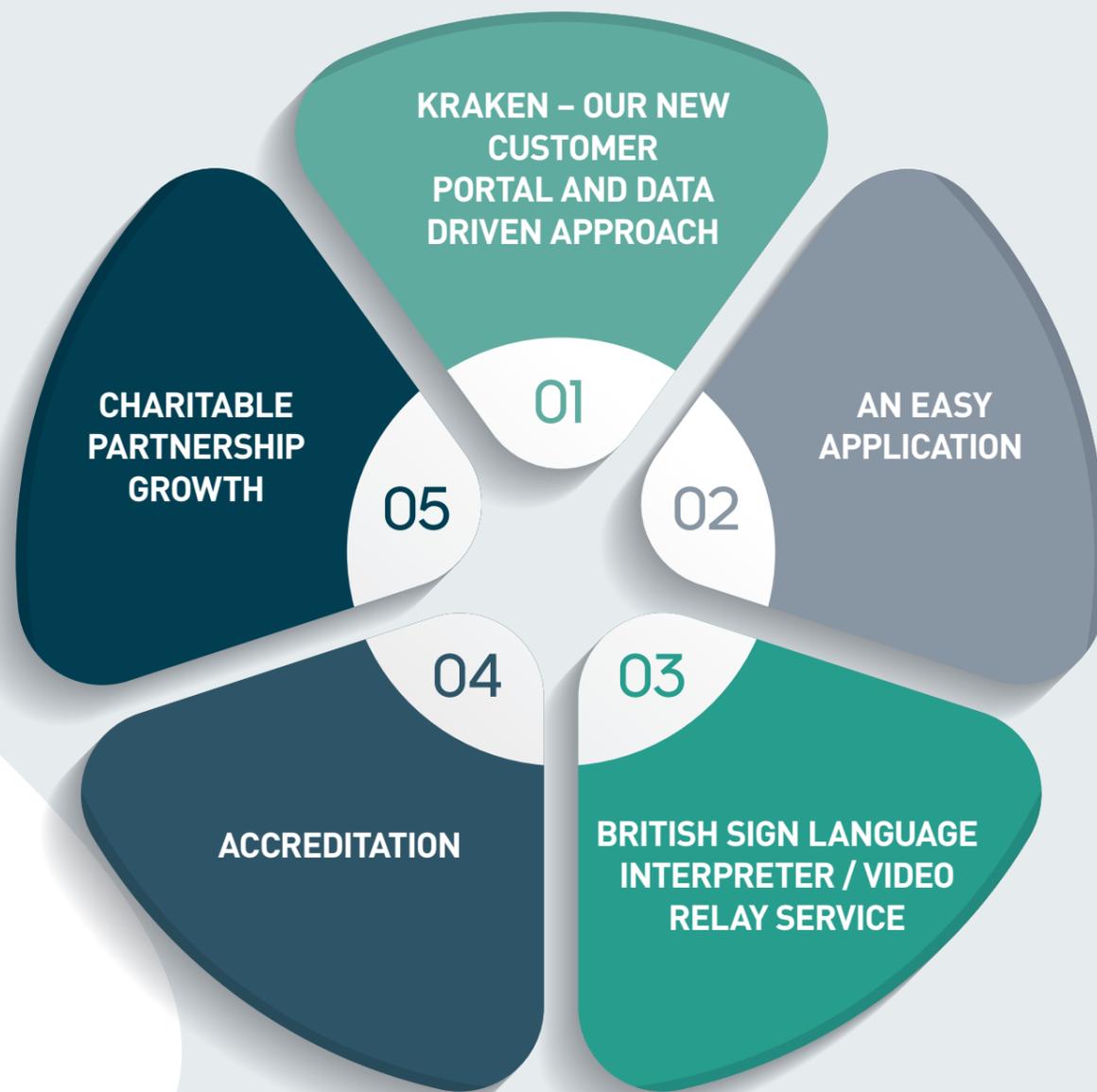
- An independent research agency runs a weekly online representative tracker survey of our customers, with a specific focus on awareness of our range of support schemes for Priority Services and financial support.

- We conducted our largest-ever engagement with customers and stakeholders on affordability for a price review, with 15 research projects in addition to Ofwat's required affordability and acceptability testing and we have reviewed other organisations' research in depth.
- Customer Tracker Vulnerable customer analysis - Sept 2023. Survey responses from over 5,000 customers.
- Our Social Barometer survey takes place twice a year and aims to understand our customers' attitudes to wider societal issues, the environment and investment for the future.
- Usability tests with customers on the content on our ST website.
- We are also part of wider industry groups. Our membership to the Contact Centre Management Association, Water UK, and Institute of Customer Service ensure we are always evolving through working groups, round tables and best practice visits.

Prior to, and following the publication of our draft version, we have worked closely with the Consumer Council for Water and Ofwat to take on board feedback from both organisations and to collaboratively build this strategy. We see this as being a developmental strategy and will continue to engage with their ongoing help and support to make sure we are always delivering what is best for our customers.

We've attended workshops intended to help provide guidance to companies developing their Vulnerability strategies and have taken into consideration new PSR Standards recently published, as well as involving our own Independent Challenge Group (CCG). We look forward to continuing this valuable working relationship to further develop our implementation of this plan and the aligning future strategies.

7. MORE TO COME - OUR FUTURE COMMITMENTS



Growing numbers of customers supported

We recognise and understand that some of our customers are struggling because of rising everyday costs such as energy bills, high inflation and more recently increases in rent and mortgage payments.

We are proposing a total package of support worth c.£550m over 2025-30 for our customers who struggle to pay. By 2030 we will support up to 693,000 households, or 1.7 million people.

We are also committed to further grow our Priority Services Register, working alongside Water UK and Energy Networks Association (ENA) on data sharing with the energy sector, ensuring Severn Trent is accessible to all customers.

01 • Kraken – our new customer portal and data driven approach

In 2023, we entered a partnership with award-winning tech provider Kraken, which will bring their cutting-edge Utilities system to Severn Trent and most importantly our customers. Kraken will bring the latest technology to our billing and customer operating system, as well as delivering a new Smart Metering platform.

The Kraken system can significantly improve our ability to support customers in vulnerable circumstances. By consolidating and analysing rich customer data, Kraken will help us to identify customers who may require extra assistance, including those experiencing transient vulnerabilities. Kraken’s robust data management capabilities also allow for the secure recording and monitoring of customers’ support requirements.

The system’s analytics tools can be used to review the effectiveness of support services, ensuring continuous improvement and alignment with regulatory expectations. Using Kraken specific mechanisms such as bespoke campaigns, embedded within the customer’s account, we can develop and implement inclusive, data-driven vulnerability strategies that can be adapted and individualised as needed.

As well as empowering our staff to deliver outstanding customer service, we’ll also be creating a new, dedicated team of vulnerability specialists to deliver extra help, when needed.

02 • An easy application

We want more people to benefit from a streamlined approach. We will allow customers to submit their information, self-serving, just once and receive simple insight into all the schemes and support for which they are eligible. We also aim to make this same tool available to our teams when needed for direct contact with Severn Trent, as well as allowing our partners to support customers directly through our website.

This reduces complexity, frustration, and time burdens for customers, particularly for vulnerable groups who may already face barriers when accessing assistance. Additionally, this approach aligns with our commitment to making essential services accessible. We will launch this approach in full in 2026.

03 • British Sign Language interpreter / video relay service:

We currently use a third party text phone service for those who are deaf or hard of hearing. As part of our review for accessibility we are looking into using a Video Relay Service to support customers with communication needs through British Sign Language.

04 • Accreditation

When we have completed our migration to Kraken, we're committing to gain accreditation under ISO 22458 inclusive design and consumer vulnerability.

05 • Charitable partnership growth

In AMP8, alongside the strong existing partnerships we hold, we are making a conscious decision to partner with some more strategically-aligned charities that underscore our commitment to supporting customers in ways that deliver direct, meaningful value.

By aligning with organisations that specialise in areas such as eradicating digital exclusion, we aim to address key barriers faced by some of our most vulnerable customers, ensuring they can access essential online services and resources. These partnerships will enable us to engage with expert knowledge and targeted initiatives, such as digital skills training or the provision of new technology, to empower our customers.

This approach not only promotes inclusivity and self-sufficiency but also helps our customers beyond just their utility account management. We really want to ensure that the support we can provide is impactful, measurable, and sustainable, creating a lasting positive difference for customers and stakeholders alike.

To further enhance the benefits of these relationships, we will also look to utilise the expert advice, knowledge and experience housed within these organisations to form our future activities in areas such as knowledge training and upskilling for our in-house teams to best support the specific vulnerabilities of our customers. We believe that embracing this expert knowledge will further strengthen the service that we are able to offer.



Our partnerships aim to breakdown barriers faced by some of our vulnerable customers



APPENDIX 1

Compliance with Service for All

1.1

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should adapt their services to customers in line with any known extra help needs. This is especially important during times where there is increased risk of harm, for example, during incidents.	Exceeding	<ol style="list-style-type: none"> We know that people may need extra help at any point in their life. Sometimes this can be temporary, for example if a customer is recovering from an operation, an expectant mum with a new addition to the family on the way or have a longer-term need such as a health condition or other disability. When we are made aware of a customer's circumstances, we will also capture the individual customer needs as long as we receive consent, for example if a customer is visually impaired and can only read off yellow paper, we will capture this need in its entirety ensuring any extra help is tailored and completely individual. We offer a wide range of different contact channels to suit customers' needs including text message service and two-way messaging (WhatsApp) to suit customers day to day lifestyle meaning they can reply to us when it is convenient for them. We offer a comprehensive range of alternative bill and communication formats such as braille, large print and coloured paper. When operational works are required, we'll provide advanced notice in writing. At increased risk of harm, specifically during incidents we utilise our Priority Service Register and offer an 'always on' service, which means customers will receive a constant supply of water during an incident, which may be delivering bottled water to customers who need it or accessible distribution points in their local areas. For our High Priority customers such as dialysis patients or water dependant, we'll proactively contact these customers to make them aware of the incident. During incidents we also update our phone lines to include personalised messages when customers' postcodes are recognised, and the most relevant information is shared. We're investing to increase the number of customers that we can help with alternative supplies, with a greater focus on tankers providing supply directly into the network rather than the delivery of bottled water to people's properties. We offer nine different payment methods to our customers. This includes being able to pay via third party deductions from their benefits, paying by Direct Debit or by a Watercard. We also offer different types of frequencies and payment dates to suit customer needs. For customers who do have a Power of Attorney, as soon as we are made aware we will deal with them going forwards and ensure all essential interactions are done with the nominated Power of Attorney. We also have a partnership with LifeLedger bereavement service, to provide a free 'Tell-us-once' service. We offer protection from bogus callers and the option for customers to sign up to our doorstep password scheme when customers join the Priority Service Register. Any of these contacts are managed by one specific team internally known as our 'Care and Assistance' team. For new meters, we aim to install these externally so we can access them without disturbing our customers. When they are sited outside, we do not expect customers to need to access their meter outside, however we do offer guidance and video walkthrough on how to access meters externally sited in a boundary box for assistance. For meters that are internally sited we ensure these are located in the best possible place that is both accessible for customers and us, which is also helpful in case maintenance work is required at any point. We intend to increase our charitable partnerships with organisations to aid us in improving the lives of customers, including introducing an initiative to help tackle digital exclusion. 	<ol style="list-style-type: none"> Regularly reviewing innovative technologies and contact methods that work for our customers, benchmarking and sharing best practice across the industry and wider. Customer research and feedback to inform our decision making when adapting services. Continue to track through the 'Paying Fair' guidelines which we are currently ranked as 'exemplary'. Monitoring complaints regarding supply interruptions ensuring these are kept to a minimum. Use of our customer trackers in our network control teams to ensure any customers with increased risk of harm receive the extra help they need as a priority. Updating the vulnerable customer list and ensuring bottled water supplies are available during times where there is an increased risk of harm. We have implemented a Priority Services satisfaction survey to enable us to gain insight and understand customer sentiment of the services we provide. We will attempt to contact every customer on our Priority Services register every two years to ensure we are maintaining accurate records of our extra help customers 	<ol style="list-style-type: none"> Mutual engagement from customers to ensure we know and have record of the extra need, along with a more detailed description of exactly what extra need they require. Funding to partner with organisations and technology to support all customer needs. Global warming creating increased risk of supply interruptions therefore creating an increase in demand for bottled water. 	<ol style="list-style-type: none"> We are committed to a PSR minimum reach target of 20% of HH connections by 2030. With recent developments in phase two of PSR data sharing project with Energy sector and the Government's proposed Shared Once Support Register (SOSR) we believe we can substantially increase volumes. By 2026 we aim to introduce a video relay service or similar, to assist customers with communication needs through British Sign Language. We will also investigate similar services to help assist blind customers and customers who are visually impaired. We will achieve Actual contact with 35% of households on the PSR every two years and Attempted contact with 90% of households in the same period.

1.2

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should ensure that the level and nature of support available to customers is presented in a way customers can understand.	Exceeding	<ol style="list-style-type: none"> We have updated our descriptors for all of our support schemes following CCW's Affordability Review to ensure these are aligned and consistent across the industry. Our information is now presented in a way that is easy to understand for customers and our schemes are much more recognisable. We are enhancing our application process by creating a single application form meaning customers will only need to fill in one application for all of our schemes. Then, based on their circumstances, we will offer the schemes which are most appropriate, this ensures the extra help we have available can be offered to our customers quicker and is more impactful. We are working with partners, such as local authorities, The Department for Works and Pensions, housing associations, charities, and food banks to identify customers who are struggling and to increase awareness of the support we provide. As part of this we bring together advice and support agencies at events for customers in our local communities most in need of support to put all the help in one place for customers. We are working with local authorities to proactively identify customers in financial hardship to passport these customers directly onto our affordability schemes. This has enabled us to directly support those customers who might not engage with us through our usual channels and remove any barriers that the application process might create for some of our customers. Similarly, we will use data to continue to identify customers that would benefit from our support schemes and proactively 'auto-enrol' these to reduce the financial burden. We are currently engaging with Kidney Care UK to see how we can support the estimated 11,000 customers in our region who need to dialyse regularly, either at home or in hospital units. We are also building awareness of our affordability schemes across radio, social media, the press, and targeted emails to reach those we believe are most in need. We used the media launch of Severn Trent Water's Societal Strategy to further promote our affordability schemes where we will collaborate with local authorities, community groups, schools, and custodial facilities to help reach 100,000 in water poverty or in risk of falling into poverty. We've recently redesigned our website and created a 'Help when you need it' hub which is accessible to customers. We have also conducted customer research specifically on the language and usability of this page. 96% of customers felt they had some understanding of the information presented. 	<ol style="list-style-type: none"> Regularly undertaking customer research and feedback surveys with wider customer groups to provide us with insight on design, content and how easy our support is to understand. Our team of co-ordinators host events in our communities to gather feedback from customers and organisations around how our support schemes and extra help is presented. We monitor engagement rates on our 'Help when you need it hub' webpage. This insight gives us what else customers may be searching for and if it is not clear on our webpage. This helps when planning for future enhancements and making our information as easy and accessible as possible for our customers. Engaging with CCW and industry groups regularly, sharing best practice and learnings to inform industry wide changes. Continue to use insight from stakeholders, partner organisations to help shape or future plans. 	<ol style="list-style-type: none"> We don't envisage any challenges and are on track to meet our targets 	<ol style="list-style-type: none"> By 2026 introduce a video relay service or similar, to assist customers with communication needs through British Sign Language. We will also investigate similar services to help assist blind and sight impaired customers Introduction of single application form to make it easier for customers who are struggling to pay to access support available by 2026.

1.3

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should seek to continuously improve the service they provide to customers who need extra help. This may include finding innovative ways to design or implement services.	Compliant	<ol style="list-style-type: none"> We have developed personalised and tailored debt journeys to ensure the effectiveness of our collections approach and have sufficient guidelines to ensure the highest of standards are achieved. We have built different 'debt personas' within our debt collections system based on data we have developed during the end-to-end debt journey. This approach means we apply tailored interventions dependent on the history of the customers' circumstances, particularly if they require extra help. We are working closely within our communities. In particular, in hard-to-reach communities, we host face to face events designed to engage with customers who may struggle to contact us due to personal obstacles. We have hosted Cost-of-Living events across our region, aimed at promoting our range of services and our support was made accessible for customers for whom English may not be their first language, with utilisation of a translated support leaflet. We were the first water company to introduce a scheme for young adults leaving the care system and transitioning to independent living. Working in collaboration with local authorities allows us to 'passport' individuals directly onto our social tariff, reducing the effort for individuals. We've recently reviewed our Watersure reapplication process in light of feedback from customers with long term and permanent medical conditions. Rather than requesting these customers reapply each year to remain on the scheme we have introduced a Watersure "Lifelong" category meaning these customers will now only be contacted every five years to confirm their continued eligibility and receipt of welfare benefits. When we design products, communications, or services within our business we do carefully consider accessibility needs. When we are in contact with our customers, we provide a wide range of ways they can manage their accounts online themselves using the functionality of 'ReciteMe', which is inclusive by design. With the launch of Kraken, we have taken some learnings from our data such as complaints and contacts regarding design of our bill, and other services we offer, and we're implementing customer feedback into our workshops. Our new bill design has been carefully considered based on feedback from customers who need extra help, making it much easier to understand, and available in many different formats. We also share learnings and actively collaborate with wider industry working groups to understand and learn where improvements have been implemented and made a difference to customers who need extra help. We have recently redesigned our private leakage policy to offer free repairs for customers who are vulnerable ensuring we take away the burden for them. In 2023 we launched our 'Customer Promise' register to identify customers who have experienced repeat supply issues. This ensures we fairly compensate customers and when we are looking at investment, we are considering customer impact. 	<ol style="list-style-type: none"> Using our customer research groups to evaluate and trial our innovative plans and approaches to improve our service. Collaborating with other organisations regularly to gather insight and enhance our service offering and enabling us to tailor our approach and offer tailored interventions. Collaborating with industry working groups and CCW to share best practices and learnings before we implement changes. By implementing a satisfaction survey for customers on our Priority Services Register, will provide insight and understanding of how our customers feel about our services and allow us the opportunity for improvement. 	<ol style="list-style-type: none"> Ensuring our innovations happen at the right pace for our customers, particularly those with extra help needs. Engagement with some local authorities as part of our care leavers support. Challenges faced with community and ethnic groups and ensuring we promote engagement. 	<ol style="list-style-type: none"> >95% of customers on Priority Services are satisfied with the services they receive. Continue our active participation in wider industry working groups once a quarter, sharing learnings and best practice where we can. A dedicated campaign to raise awareness of our support schemes in regions where English may not be the first language through engagement with cultural and community groups. Achieve ISO 22458 inclusive design and consumer vulnerability accreditation by 2030.

1.4

Companies should use a range of data to monitor the effectiveness of their extra help services, and the satisfaction levels of customers who have made such needs known.	Compliant	<ol style="list-style-type: none"> We continue to monitor customer outcomes through internal measures of complaints and our C-MeX performance. We have invested in Speech Analytics to help provide real-time insight on many different communication topics including a specific topic for complaints and satisfaction, which enables us to learn and service recover where possible. We also receive verbatim scores and comments from customers after they have been in touch with us to identify areas of improvement. This option to provide feedback is offered to all our customers including customers with extra help needs. We track our scores and performance regularly and monitor its effectiveness. We use an internal customer tracker survey which is a good platform to hear what our customers think of us, our services, and our communications. We take part in several customer panels, including specific vulnerability panels and customer service networking meetings. At these sessions we discuss and benchmark against other companies where possible to drive improvements to satisfaction levels. As we move into Kraken, we will be using sentiment checking as part of our new 'CHI' - [customer experience happiness index]. We have recently 'claimed' the Severn Trent Trust Pilot page and are working in partnership with Trust Pilot to learn from the customer feedback. Our Trust Pilot score now sits at 4.75 out of 5 (previously at 1.6 in October 2023). We launched our 'Going the Extra Mile' incentive in 2023, encouraging our teams to do the right thing first time, spotting what matters to customers and delivering beyond these expectations. 	<ol style="list-style-type: none"> Monitoring through our C-MeX & complaints performance, diving into root causes of dissatisfaction and understanding where we can make improvements. Utilising Speech Analytics to provide insight on specific topics, and enabling us to gather direct customer insight through interactions with us to identify areas of further improvement, coaching and effective training. Customer panel groups providing insight and benchmarking on other companies. Tracking of our CHI (customer happiness index) measure now we're moving into Kraken - including trust pilot reviews. By implementing a satisfaction survey for customers on our Priority Services Register, will provide insight and understanding of how our customers feel about our services and allow us the opportunity for improvement. 	<ol style="list-style-type: none"> Limited engagement from customers following survey/research fatigue. Effectiveness of support may also be dependent on other external circumstances, for example employment availability. 	<ol style="list-style-type: none"> Committing to ensuring less than 1% of customers being supported with extra help complain about service or satisfaction. We will conduct customer satisfaction surveys twice a year specifically with customer on our Priority Service Register to understand the impact and effectiveness of support during an incident. 95% of customers on Priority Services are happy with our service.
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2.1

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should interact with customers in a way that is inclusive for a diverse range of audiences. This should be underpinned by relevant insights, which may include research, engagement and accreditation.	Compliant	<ol style="list-style-type: none"> We offer a wide range of different contact channels to suit customers' needs including text message service and two-way messaging to suit customers day to day lifestyle meaning they can reply to us when it's convenient for them. We offer a comprehensive range of alternative bill and communication formats such as braille, large print and coloured paper and fully translated services available across channels. When operational works are required, we offer specific time and frequency slots and are flexible if these need to change. We recognise some customers with extra needs benefit from having a single point of contact, and we offer a case management service to these customers experiencing complexities. For customers who prefer to use our website and manage their accounts online we offer the 'ReciteMe' accessibility software on our websites, which is inclusive by design. Our digital platform has been regularly assessed against Web Content Accessibility Guidelines (WCAG) achieving AA-level compliance ensuring that Severn Trent's digital services and websites are accessible to a broader audience, including people with disabilities. We have a team of co-ordinators out daily in our communities specifically at hard-to-reach places, to help customers who may struggle with over the phone or online communications with us. We have recently been working hard to break down potential barriers in accessing our support for customers from ethnic backgrounds, working with partners such as the Pakistan community centre, Derby. As part of our community engagement activities, we created a translated support scheme leaflet to help ensure our support was more accessible for customers for whom English may not be their first language. We have recently redesigned our website and created a 'Help when you need it' hub which is accessible to customers. We have also conducted customer research specifically on the language and usability of this page, 96% of customers felt they had some understanding of the information presented. By 2026 introduce a video relay service or similar, to assist customers with communication needs through British Sign Language. 	<ol style="list-style-type: none"> Customer research to understand customer preferences when it comes to communication. Volume of customers being case managed by our dedicated Care and Assistance team. Recording the individual needs of our customers such as language barriers so we know when interacting with them they have all the information they need regarding our extra help services in a way that is understandable for them. Proactively gather feedback from our customers experiences through Trust Pilot reviews, CHI [customer experience happiness index]. 	<ol style="list-style-type: none"> We don't envisage any challenges and are on track to meet our targets 	<ol style="list-style-type: none"> Maintain WCAG AA-level compliance for digital services. Commitment to undertake ISO 22458 inclusive design and consumer vulnerability once the migration to our new Kraken system is complete in 2025. By 2026 introduce a video relay service or similar, to assist customers with communication needs through British Sign Language. We will also investigate similar services to help assist blind and sight impaired customers.

2.2

Companies should offer their customers a range of ways to interact and communicate. This includes allowing customers to opt for third party billing where appropriate.	Compliant	<ol style="list-style-type: none"> We provide a comprehensive range of tailored communication and alternative formats. When we design products, communications, or services within our business we do carefully consider accessibility needs. When we are in contact with our customers, we provide a wide range of ways they can communicate with us and manage their accounts including online, including using 'ReciteMe' accessibility software on our websites, which is inclusive by design. In terms of third-party billing, we do not have any agreements with local authorities, housing associations or other social housing providers unless it's via a bulk supply property. If a housing association is taking responsibility of charges for a block of flats or accommodation then we will ensure they are aware of their responsibilities for paying these charges. For customers within these types of agreements experiencing any issues with supply etc they are able to contact us and report this without having an account with us. Some customers might need someone to help them at times, which is where our nominee scheme helps make things easier. If a customer has dementia, suffers from anxiety, or there is anything else that makes managing their account with us difficult, they can appoint a nominee. We simply ask for them to give us details of a third party e.g. friend, relative or carer who they allow to speak to us on their behalf. We can even send information directly to them if this is requested, so they can help make sure bills are always up to date, and we can also move the billing charge into the name of their nominee if requested. We offer a range of support to those going through bereavement including an online form or our partnership with Lifeledger so customers can tell us about the death of a loved one. If there is a water emergency such as a supply interruption, we will contact the nominee as well as the customer, in case they need any extra help. 	<ol style="list-style-type: none"> Volume of customers registered as requiring alternative format correspondence. Volume of supply interruption incidents that have impacted customers on the PSR. Capture feedback from our customers and learn from their positive and negative experiences via day to day feedback surveys, Trust Pilot reviews. Monitoring system functionality to record third parties such as nominees, including Kraken functionality. 	<ol style="list-style-type: none"> Increase risk if we have incorrect or out of date information such as contact details. Aging populations leading to more third party communication and associated costs for example bills sent to multiple people. Accounts billed through third parties such as local authorities or housing providers may miss out on specific help such as social tariffs. 	<ol style="list-style-type: none"> Continue to ensure system functionality is available to record PSR needs and individual needs, even when we bill for consolidated accounts.
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2.3

3.1

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should consult with CCW, and engage with stakeholders and other customer representatives, when making significant changes to their proposed service offering around vulnerability.	Compliant	<ol style="list-style-type: none"> We have established strong relationships with CCW, and prior to any significant changes to processes, policies, and services or introducing new proposals we consult directly with them. We have frequent in month catch ups with CCW, and provide information to them on a regular basis. We have a quarterly liaison with our representatives at CCW to discuss innovation, performance and changes. A recent example of this is the implementation of our BDS+ scheme and changes to our social tariff scheme which has been adapted within the last year so we can help support more customers. We spent time with CCW walking them through our new approach and how we can best communicate changes to our customers. CCW hold us to account on our wider performance commitments, including ODI's and we share our progress half yearly. We are regular attendees at forums hosted by CCW, e.g. the Household complaints forum, campaign workshops and vulnerability panel groups. We are committed to testing changes with our customers via online research panels, 1:2:1 interviews and our online TapChat community, making sure our changes are supported by our customers. 	<ol style="list-style-type: none"> 4 CCW liaison meetings a year. 4 HH complaints forums a year. Attendance at all campaign workshops hosted by CCW. Regular complaints engagement sessions with CCW to share insight, best practice and ways we can improve. Engaging with CCW frequently on any customer facing innovations, including sharing customer communications and research. 	<ol style="list-style-type: none"> Increase metering penetration required to unlock additional data that can highlight needs, e.g. high consumption. Successful implementation of phase 2 data sharing across energy and water sector/ Government proposed Shared Once Support Register (SOSR) 	<ol style="list-style-type: none"> Complete half yearly customer research to understand improvements and other innovative ways we can support customers who need extra help. Host CCW at a Severn Trent site twice a year giving visibility to key service areas, particularly areas that impact vulnerability and customers. Annual CCW review to discuss engagement and create a 12 month forward plan of priorities important to them and to Severn Trent.
Companies should take active steps to identify customers who require extra help who have not yet been identified.	Compliant	<ol style="list-style-type: none"> Our strategy involves working closely with local authorities to identify customers in financial hardship to passport them straight onto our support schemes. This has enabled us to support customers who might not have previously engaged with us through our usual contact channels and has helped remove barriers in the application process. An example is our Care Leavers programme, through which we help young adults who are leaving the care system by passporting them straight onto our schemes helping them transition into society. We've also worked in collaboration with several local authorities to help distribute funds available through the Household Support Fund. These customers have then been awarded grants to help reduce/clear their water charges. Other approaches include improvements to our debt recovery journeys for those customers who may be financially stressed. Using credit bureau information, we receive on customers within our debt recovery system, if details of financial vulnerability are highlighted, we ensure that the appropriate support is signposted to the customer. We also implemented a completely new journey in September 2021 for late payers, which includes earlier and consistent intervention via multiple different contact methods i.e. via phone, SMS, and letter, to help customers avoid building up arrears. We have data-sharing agreements in place with energy DNOs across our region such as National Grid to allow us to share PSR registration details. This project is due to expand out later this year to also include Energy suppliers. We are continually looking at ways that we can raise awareness of our schemes and support across radio, social media and through the press. We have been using targeted campaigns to reach customers who are most in need, using CACI demographic data to improve accuracy. We use our Intelligent Kickouts programme to identify customers where their water consumption has increased out of their ordinary usage. We will then contact customers to discuss potential changes in their circumstances, or to help them identify if there are any leaks. Through these conversations we proactively look into any needs that have not yet been identified and offer the extra help they require. We also offer free leak repairs for vulnerable customers. In the last 12 months we've used credit and demographic data to assess non-paying customers who've been through all potential recovery action, and proactively enrolled 25,000 customers directly to our social tariff, resulting in them receiving a bill reduction. 	<ol style="list-style-type: none"> Participation in phase 2 data share across Energy/ Water sector targeting a 'tell us once' solution to improve customer experience and maximise support available. Increase the number of new partnerships and data sharing agreements with organisations to help increase levels of support and target those who may not reach out for support Volume of customers identified with extra needs through our intelligent kickouts process. Take a data driven approach to proactively enrolling customers on support schemes 	<ol style="list-style-type: none"> We are committed to a PSR minimum reach target of 20% of HH connections by 2030. With recent developments in phase 2 of PSR data sharing project with Energy sector and the Government's proposed Shared Once Support Register (SOSR) our aim is to substantially increase volumes. We will more than double the number of data sharing agreement held with external third parties to 25 to help identify customers requiring extra help. Continue to enhance our Intelligent Kickouts process and proactively reach customers with large consumption to identify if there are any extra needs. Committing to support 20,000 customers per year. 	

3.2

3.3

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should take steps to proactively increase customer awareness of the extra help available to those who need it.	Exceeding	<ol style="list-style-type: none"> We have a team out and about in our communities on a daily basis, promoting the range of affordability schemes we offer, our Priority Services Register, and raising awareness of how to save water, by hosting and attending events and drop-in sessions. These events are held across our region particularly in hard-to-reach or underserved communities and designed to engage with customers who may struggle to contact us due to obstacles such as language. We are continually looking at ways that we can raise awareness of our schemes and support across radio, social media and through the press. We have been using targeted campaigns to reach customers who are most in need, using CACI demographic data to improve accuracy. We regularly visit foodbanks, community centres and outreach centres to raise awareness of the support we provide and our services to engage with customers. This enables us to engage with hard-to-reach customers, including family and friends of those who need help. We assist customers in the completion of applications for our financial support schemes. In cases of acute hardship, we issue foodbank vouchers so that customers can access emergency food donations. Our Societal Strategy aims to address underlying poverty across the midlands, and our landmark scheme is designed to help 100,000 people recognise their potential and improve their prospects through an employability and skills package. Through this scheme we've been embedding ourselves directly within communities through pop-up learning and support hubs, and community hubs to offer a range of workshops and advice, supporting both employment and affordable bills. Partnership working with a number of local authorities, Department for Works and Pensions, housing associations, and charities such as Kidney Care UK to help raise awareness of our extra help schemes and where feasible, set up data sharing arrangements to make it easy for customers to benefit from our support schemes and remove any barriers caused by existing applications processes. Proactive communications are sent at times when there is a heightened risk to customers, e.g. summer hot weather comms include links to support available and winter campaigns promote affordability support as we recognise cost pressures can increase during this period e.g. energy bills. 	<ol style="list-style-type: none"> Volume of customers supported through attendance at our drop-in clinics and hosted events. Using insight from our monthly customer tracker to shape our plans to increase awareness of support available. Volume of customers supported through our societal strategy and employability and skills package. Monitoring responses and engagement from the public from our media campaigns to understand the most effective comms channels. 	<ol style="list-style-type: none"> Ensuring our community team has visibility at events hosted and organised by third parties and other organisations. Publicising and promoting the whereabouts of our community teams to maximise awareness for customers. Organising events within communities where there is a need, utilising data such as IMD (Index of Multiple Deprivation) to identify these locations. 	<ol style="list-style-type: none"> Complete our customer research through our company tracker with 500 customers each month to understand the awareness of our assistance schemes. Achieve a minimum PSR reach target of 20% of HH connections by 2030. Attend 1 drop-in session per quarter with Kidney Care UK at renal clinics to continue to promote all of our schemes and priority service register. We will host a minimum of 1 cost of living event per quarter across our region.
Companies should train their staff to spot potential requirements for extra help, even when a customer has not previously declared it.	Compliant	<ol style="list-style-type: none"> Through our bespoke onboarding training, not only do we teach colleagues how to use our systems, but also how to have really good conversations with our customers and how to spot signs proactively where a customer may be vulnerable either financially or physically but not obvious and how to handle this sensitively. We have a dedicated Care and Assistance team who go through bespoke in-depth training into how they can identify hard to spot signs of vulnerability and when to intervene to ensure we are delivering the best service to our customers. The team can also signposting the customer to our other advice and support networks. We've trained our field teams to identify vulnerabilities allowing them to offer extra help e.g. free leak repairs on private properties. As part of the operational rollout of our new Kraken system, our Water Specialist teams or 'Pods' will each contain vulnerability 'specialists' and 'experts' trained to provide extra help to customers who need it. Utilising expert advice, knowledge and experience from specialist organisations for knowledge training and upskilling of our in-house teams to best support the specific vulnerabilities of our customers. 	<ol style="list-style-type: none"> Volume of customers identified needing extra support through front line contacts. Completion of self-assessment and coaching questionnaires throughout training on scenario-based examples to ensure effectiveness of training. Team leaders completing monthly quality checks with front line staff to ensure training is embedded and providing additional coaching and support where needed. 	<ol style="list-style-type: none"> All existing contact centre staff and new starters to complete our vulnerability e-learning module every 12 months. Upon completion of our migration to Kraken and new operational structure we aim to introduce specialist training through external partners. 	

	Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
3.4	Companies should actively consider how they can reduce communication burdens on customers who need extra help; this could include establishing data sharing arrangements with partner organisations.	Compliant	<ol style="list-style-type: none"> We are exploring more data sharing partnerships, and the potential of data purchasing with third parties. We currently have Data Sharing Agreements through our monthly Priority Services activities with Energy Distribution Network Operators (DNO's). We are also active members of phase 2 of this project aimed to increase data sharing with Energy suppliers. We also have data sharing arrangements with at least 12 partners across various sectors, including local authorities, social housing and social impact providers, to identify customers who require extra help. These partnerships can also help remove barriers which may have prevented people from previously accessing support. Our Care Leavers programme helps young adults leaving the care system by passporting them onto our schemes helping them transition into independent living. Our Societal Strategy is also highly collaborative, and we will be working with local authorities, community groups and schools in long-term relationships over ten years. Our website is AA rated for accessibility, meaning customers can manage their accounts online themselves using the functionality of 'ReciteMe', for customers with extra needs such as visual impairments, which is inclusive by design. Using different communication channels such as WhatsApp meaning customers can contact us at a time convenient for them and allowing the conversation to move at a pace that is suitable to their needs. 	<ol style="list-style-type: none"> Liaising with other organisations regularly to gather insight and enhance our service offering and enabling us to tailor our approach and reduce burdens on customers through data sharing. Conducting frequent customer research to understand customer preferences when it comes to communication. Increase the reach of Priority Services across our region growing the number of customers on our register over time. Increase the number of data shares we have with organisations such as local authorities. 	<ol style="list-style-type: none"> Successful implementation of phase 2 data sharing across energy and water sector and/or Governments proposed Shared Once Support Register (SOSR). 	<ol style="list-style-type: none"> We will more double the number of data sharing agreement held with external third parties to 25 to help identifying customers requiring extra help. We will approach all remaining local authorities within our region to extend our Care Leavers programme, we currently have nine agreements and are aiming to achieve 15 by 2027.
4.1	Companies should take appropriate steps to record customers' extra help needs. These records should be held securely and in line with wider data protection requirements.	Exceeding	<ol style="list-style-type: none"> We hold Priority Services data on a stand-alone register that is accessible only by staff who have a need to use it in their roles including during incidents. Our systems are robust and secure. When we speak to customers, we hold a clear record of the contact we have had, and our calls are recorded and kept for 12 months. As part of our identity checks we do check that customers' contact details are up to date. When a customer that requires extra helps makes themselves known, if they consent to us recording this information, we will keep a record of this on their account via a 'flag' and depending on what needs they require, their account is then individually managed through different journeys. We review this information regularly to ensure it is accurate and correct. 	<ol style="list-style-type: none"> Monitoring system functionality to record customers' needs appropriately, including Kraken functionality. Liaising with other organisations regularly to gather insight and enhance our service offering and enabling us to tailor our approach and reduce burdens on customers through data sharing. 		<ol style="list-style-type: none"> To continue to achieve our 'Goal Zero' vision that no one gets hurt or made unwell by what we do, ensuring we protect our systems and customer data from potential cyber threats. Attempt to contact 90% customers on our Priority Services Register every two years. Actual contact with 35% customers on our Priority Services Register every two years
4.2	Companies' records should be reviewed regularly to ensure they are up to date.	Compliant	<ol style="list-style-type: none"> Our systems are robust and when we speak to customers, we hold a clear record of the contact we have had, along with this our calls are recorded and kept for 12 months, this is compliant with the GDPR rules. As part of our identity checks, we do check that customers' contact details are up to date. Our Priority Service Register performance commitment requires us to achieve actual contact with 35% of households on the PSR register every two years and attempt contact with 90% of households to ensure accuracy of data and ensure any change of circumstances are recorded. We review this information frequently, or on a basis that suits the customer. For example, if the customer has a long-term disability and they have identified themselves to us, we would contact them again but it would be to understand if there are any other extra needs we need to identify. 	<ol style="list-style-type: none"> Monitoring system functionality to record customers' needs appropriately, including Kraken functionality. Complying with GDPR laws and the Data Protection Act 2018. We will contact customers at least every two years to check in and make sure their situation hasn't changed, so we can keep up to date with their needs and identify if there are any new needs we need to record. 		<ol style="list-style-type: none"> Attempt to contact 90% customers on our Priority Services Register every two years. Actual contact with 35% customers on our Priority Services Register every two years

	Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
4.3	Companies should consider how their records of customers' needs can be designed in a way that can help deliver wider benefits to their customers; for example, reducing communication burdens for customers through data sharing.	Compliant	<ol style="list-style-type: none"> We currently have Data Sharing Agreements through our monthly Priority Services activities with Energy Distribution Network Operators (DNO's). We have aligned our needs codes with the energy sector to ensure our data sharing is effective. We also have data sharing arrangements with at least 12 partners across various sectors, including local authorities, social housing and social impact providers, to help identify customers who may require extra help. These partnerships can help remove barriers which may have prevented people from previously accessing support. Our system has the ability to keep a record of individual customer needs in one place, so if a customer is speaking with us about multiple different topics, their needs are easily identifiable to ensure that nothing is missed and that the conversation is tailored appropriately. 	<ol style="list-style-type: none"> Monitoring system functionality to record customers' needs appropriately, including Kraken functionality. Increasing the number of data sharing partnerships with other organisations to reduce burdens on customers through data sharing. 		<ol style="list-style-type: none"> We will more than double the number of data sharing agreement held with external 3rd parties to 25 to help identifying customers requiring extra help. We will approach all remaining local authorities within our region to extend our Care Leavers programme identifying financial needs. We currently have 9 agreements and are aiming to achieve 15 by 2027.
4.4	In designing their approach to recording and, where relevant, sharing customer vulnerability data, companies should clearly explain to customers how their data will be used, including any choices available to them. Companies should take steps to understand how their customers who need extra help feel about the use of their data.	Compliant	<ol style="list-style-type: none"> We know it is important to protect our customers data. Severn Trent takes the security and use of personal data very seriously and is committed to complying with Data Protection laws. Priority Service Register - Severn Trent holds data sharing agreements with several District Network Operators including National Grid and SP Energy Networks so we can share information of the needs of our Priority Service customers automatically. This means customers do not need to tell them separately. By registering with us for the Priority Services Register, they can automatically be added to the PSR of their energy network operator and supplier. We will contact customers at least every two years to check in and make sure their situation has not changed, so we can keep up to date with their needs and ensure we continue to capture any additional extra help needs. Bereavement - We know that dealing with the death of a loved one can be a stressful and emotional experience, which is why we partner with Life Ledger bereavement service, to provide a free easy-to use 'Tell-us once' service helping families. Credit Reference Agencies - Like many other utilities companies, we share customers' personal data with, and receive personal data from, Credit Reference Agencies (CRAs). This helps us maintain up-to-date customer records, prevent fraud, and identify customers at risk of falling into debt. This makes it easier for us to find and help customers who need financial assistance. This also helps us manage debt levels and, in turn, keep prices lower for all customers. If a customer pays their bill on time, our sharing data with the CRAs will also positively impact their credit rating. We will share personal information with CRAs for as long as they are a customer of ours. This will include details about settled accounts and any debts not fully repaid on time. Managing preferences - We recognise that customers are keen to ensure their data is protected and used in the right way. With the introduction of our partnership with Kraken, customers will have the ability to manage their own preferences when it comes to Data sharing, this will include choosing what information they would like to receive from us in terms of communications and notifications. Customers will have the ability at any time to opt out of communications that are not deemed as mandatory. 	<ol style="list-style-type: none"> Monitoring complaints regarding data sharing. Utilising Speech Analytics to provide us with insight on dissatisfaction from customers regarding data sharing. Customer research to understand how customers feel about the use of their data particularly when it comes to extra help needs. 	<ol style="list-style-type: none"> Increase risk of if we have incorrect or out of date information such as contact details. 	<ol style="list-style-type: none"> To continue to achieve our 'Goal Zero' vision that no one gets hurt or made unwell by what we do, ensuring we protect our systems and customer data from potential cyber threats. Attempt to contact 90% customers on our Priority Services Register every two years. Actual contact with 35% customers on our Priority Services Register every two years

5.1

5.2

Minimum Expectation	Compliance	Implementation	Monitoring	Challenges	Targets
Companies should develop and maintain a vulnerability strategy setting out how they plan to support the extra help needs of their customer base.	Compliant	<ol style="list-style-type: none"> Our Vulnerability Strategy sets out our short, medium and long-term plans and targets we are holding ourselves to account on. We've designed a new 'Help when you need it' hub on our website. This gives our customers a single place to visit to understand the help we provide and how they can access the help. Our new hub also outlines the minimum expectations set out by Ofwat in this guidance, what we're doing to meet these expectations, and what targets we have set ourselves, along with other enhanced services we have to offer. Our strategy clearly outlines our commitments and targets we are expecting to meet, whilst weaving in both customer and stakeholder input and feedback along the way. Our strategy will be published on our website and easily accessible for anyone who wishes to read this, and can be available in other formats if required. 	<ol style="list-style-type: none"> Board level accountability for Vulnerable Strategy and progress against these target will be monitored by our Corporate Sustainability Committee. Regularly undertaking customer research and feedback surveys with wider customer groups to provide us with insight on design, content, how easy our support is to understand. Through customer research understanding what our customers key priorities are when it comes to extra help needs and ensuring these are frequently reviewed as priorities change. Reviewing our strategy on a yearly basis as our partnerships and support increases, our strategy should maintain up to date information. 	<ol style="list-style-type: none"> Wider environmental, social and political factors that could mean a change to our strategy. 	<ol style="list-style-type: none"> Complete our customer research through our company tracker with 500 customers each month to understand the awareness of our assistance schemes. We have implemented a Priority Services satisfaction survey to enable us to gain insight and understand customer sentiment of the services we provide. Reviewing our strategy on a yearly basis or more frequent as our strategy continues to evolve.
Companies should take steps to understand the likely underlying requirements for extra help in their areas.	Compliant	<ol style="list-style-type: none"> We are using CACI demographic data to improve our accuracy in understanding our customer base and who are most in need of extra help. Our PR24 plans include providing bill reductions for up to 512,000 customers with our Big Difference social tariff and Watersure schemes by 2030, higher than the number of customers we forecast to be in water poverty at that date. 26% of our PSR customers are registered due to a physical condition (chronic/serious illness, physical impairment, dialysis). This analysis of our customer need identified Kidney Care UK as a relevant partner to onboard. We are using the same approach to identify other relevant partnerships. Funding for our customers and the communities where we live, including helping upto 50,000 customers a year with debt repayment, providing 10,000 hours of employability support a year and paying at least £2 million a year into our community fund to go to projects chosen by our customers. Our partnership strategy delivers micro-local partnerships, regional partnerships and strategic partnerships to ensure we can identify as many customers as possible. 	<ol style="list-style-type: none"> Analysing our CACI data regularly to look for trends now and in the future so we can better understand our customer base and their needs. Regular review of partnership strategy to identify any changing needs or new customer groups that may be emerging, e.g. Covid-19 created new demand for support. Analysing customer need data to identify relevant partners, organisations, and charities. 	<ol style="list-style-type: none"> Extreme weather and global warming increasing the risk of strain on our supplies meaning more customers may need our support. Aging populations leading to more customers requiring extra support and therefore increasing demand on interventions available. The effectiveness of customer education to ensure responsible water use in times of extreme weather. 	<ol style="list-style-type: none"> We have committed to exceeding the number of customers we forecast that are at risk of being in water poverty by 2030. Invest a minimum of £10m to our community fund by 2030, helping to make a real tangible difference in our communities. Achieve a minimum PSR reach target of 20% of HH connections by 2030. A commitment to help up to 100,000 people through employability training in communities.



CONTACT US



Bills and payments

You can register to manage your account online if you are not already signed up. All you need is your Severn Trent account number.

stwater.co.uk/login



Connect with our team

Contact our team through messaging.



Bills, Payments, and Water Meters telephone

0345 7500 500. Monday to Friday: 9am to 5pm; Most Bank Holidays: 9am to 5pm.

We have a textphone service to help our customers who are deaf or hard-of-hearing, and the number is **0800 328 1155**.



Water and Waste services telephone

0800 783 4444. Emergencies and supply issues. Available 24 hours a day, 7 days a week.



Emailing us

Customer.care@severntrent.co.uk



Writing to us

Severn Trent, PO Box 407,
Darlington, DL1 9WD



Numbers we use when we call you back

If you have tried to call us and you're waiting in a queue, you might choose to arrange for us to call you back. If you do, we will ring you from one of these two phone numbers:

- **02477 716585** for anything about your bills or payments
- **02477 716587** for anything **not** related to bills and payments.

SEVERN TRENT

VULNERABILITY STRATEGY

How we will support customers who need extra help.

WONDERFUL ON TAP

