Dear Alistair

Thank you for your letter of 26 November asking for details of Hafren Dyfrdwy's debt collection practices.

We seek to be at the leading edge of the industry with our approach to debt collection. We have adopted an almost identical model to our sister company, Severn Trent – a model that recently was given top marks in an audit by the Consumer Council for Water. We are looking forward to our own audit in 2026.

Like Severn Trent, our approach is to keep people out of debt in the first place, provide comprehensive support for those who do fall into debt and, as a means of absolute last resort, only take enforcement action against the tiny minority of customers who neither pay their bills nor, despite extensive efforts on our part, engage with us.

The attached spreadsheet sets out the data you have requested going back to 2024; we did not seek High Court enforcement action to recover property before that date. Please note that we have interpreted your request as relating to High Court Enforcement Orders allowing agents ('bailiffs') to take property from people's homes. We have not included data about courts sending an agent (or 'bailiff') purely to deliver court papers. Nor have we included separate cases in which a court has ordered appropriate deductions to be made from the wages of a customer in employment, not to take property.

I am also attaching a summary of our debt collection process. The key point I'd emphasise is that we never take legal action against a customer that we know to be vulnerable or that is engaging with us.

Other points I would like to draw your attention to are:

1. **Our primary focus is to ensure that we keep water bills as low as possible for all customers**. Our average bill is £590, is significantly less than a typical energy or Council Tax bill, and less than the average bill elsewhere in Wales. We recognise, however, an increasing number of our customers are struggling and have therefore increased our support to help customers.

2. **No one in the HD area need fear their water bill – we offer discounts of up to 70 percent for those on low incomes.** Most of our customers can afford the roughly £1.62 a day it costs them to supply them with practically unlimited clean drinking water and then to safely take away and dirty water - but a growing minority of customers cannot. This is why we offer a comprehensive range of financial and other support for customers, which you can read about in full on our website: Help with paying your bill | Help when you need it | My Account | HD Cymru.

3. **We try hard to stop customers getting into debt – and we offer financial support for many that do.** If customers are in debt, we will seek to understand their circumstances and then tailor a repayment plan accordingly. In certain circumstances, we match a customer's contribution to debt repayments with contributions of our own. The key point is that we have absolutely no interest in taking legal action against those people who are genuinely struggling or are attempting to make repayments, no matter how modest.

4. **In the interests of our customers as a whole, and to maintain the integrity of the system, we will act against the tiny minority of customers who we believe can afford to pay, but choose not to.** We believe this is right in principle and necessary to maintain the confidence of our customers in the system, including our system of comprehensive support for the financially vulnerable. We will only act, however, after having tried hard to engage the customer as well as looking at their HD payment history and consulting external data sources.

5. **We do not have the option – and nor do we want the option – to withdraw services from those who do not pay**.

6. **We will never 'send in the bailiffs' to a customer in debt that we know is vulnerable or is attempting to make repayments.** Our plea to any customer struggling with their bill is to engage with us as soon as possible – we will provide practical support to help them get back on top of things.

7. **We absolutely follow the letter and the spirit of Ofwat's guidance on collecting debt and the approach set out by the Consumer Council for Water.** We look forward to CCW's upcoming audit of our processes as, we believe, this will confirm this point.

8. **We are doing everything we can, but we would like support at a national level to be even more effective.** The key is better information sharing, within the confines of what is allowed legally. Specific ideas include:

    - Consideration should be given to introducing a single, nationwide government scheme to automatically inform utilities if a household is in receipt of certain benefits or has other vulnerabilities (unless there are good reasons not to inform us). This would enable us to better target our communication about the support we are able to offer.

    - Consideration should also be given to developing a national data sharing protocol amongst utilities, including amongst different water companies as customers move region. Concerns about data privacy are real, but should be balanced against better helping vulnerable customers.

    - Social landlords, Citizens Advice and others should be encouraged to share information about the extensive help available, not just for water bills but others costs. (In our experience, customers rarely struggle with their water bills alone; they usually struggle with their bills in general, especially energy and Council Tax).

I hope the information we are providing is useful. Should you have any queries, please do not hesitate to contact us.

With best wishes

James Jesic

29 December 2025

HD - House of Commons Select Committee Data Request (email 26/11/2025)

			Year 2020/2021		Year 2021/2022		Year 2022/2023		Year 2023/2024		Year 2024/2025		
Question Number	**Question Description**	**HD Comments**	**Volume Less Than £1000**	**Volume Over £1000**	**Volume Less Than £1000**	**Volume Over £1000**	**Volume Less Than £1000**	**Volume Over £1000**	**Volume Less Than £1000**	**Volume Over £1000**	**Volume Less Than £1000**	**Volume Over £1000**	
1	In how many cases were enforcement agents (bailiffs) sent to a home? How many of these cases concerned debts of under £1,000?	HD are interpretting this question as Enforcement Agencies that have the ability to recover goods from a property.	0	0	0	0	0	0	0	0	6	21	NB - Threshold for placement is > £600 Only 29 HD sent to HCE
2	How many Suspended Committal Orders (SCOs) have you sought against customers in total? Of these, how many owe less than £1,000 in water and/or sewerage charges? Of these, how many have been granted?	HD are interpretting this question as SCO's obtained via our Enforcement Agencies.	0	0	0	0	0	0	0	0	0	0	NB - STW do not authorise any SCO's via our HCE panel
3	How many of these cases relate to debtors who were known to be in receipt of means-tested benefits at the time of enforcement?	HD do not carry out specific checks for means-tested benefits	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	
4	How many complaints were made to the Consumer Council for Water in connection with your company's enforcement actions and failure to follow Ofwat's Paying Fair guidelines on recovering debt?		0	0	0	0	0	0	0	0	0	0	
5	Please also confirm the associated costs to your organisation of applying for and pursuing Suspended Committal Orders against those with debts of less than £1,000.	HD are interpretting this question about associated costs for SCO's obtained via our Enforcement Agencies only.	0	0	0	0	0	0	0	0	0	0	NB - STW do not authorise any SCO's via our HCE panel

Date Period 1st April 2020 - 31st March 2025 (Total)

Question Number	**Question Description**	**HD Comments**	**Volume Less Than £1000**	**Volume Over £1000**	
1	In how many cases were enforcement agents (bailiffs) sent to a home? How many of these cases concerned debts of under £1,000?	HD are interpretting this question as Enforcement Agencies that have the ability to recover goods from a property.	6	21	NB - Threshold for placement is > £600
2	How many Suspended Committal Orders (SCOs) have you sought against customers in total? Of these, how many owe less than £1,000 in water and/or sewerage charges? Of these, how many have been granted?	HD are interpretting this question as SCO's obtained via our Enforcement Agencies.	0	0	NB - STW do not authorise any SCO's via our HCE panel
3	How many of these cases relate to debtors who were known to be in receipt of means-tested benefits at the time of enforcement?	HD do not carry out specific checks for means-tested benefits	No specific checks for means-tested benefits carried out - see policy	No specific checks for means-tested benefits carried out - see policy	
4	How many complaints were made to the Consumer Council for Water in connection with your company's enforcement actions and failure to follow Ofwat's Paying Fair guidelines on recovering debt?		0	0	
5	Please also confirm the associated costs to your organisation of applying for and pursuing Suspended Committal Orders against those with debts of less than £1,000.	HD are interpretting this question about associated costs for SCO's obtained via our Enforcement Agencies only.	0	0	NB - STW do not authorise any SCO's via our HCE panel