

WONDERFUL ON TAP



29 December 2025

Alistair Carmicheal MP
Chair, Environment, Food & Rural Affairs Committee
House of Commons
Palace of Westminster
LONDON
SW1A 0AA

Severn Trent
Severn Trent Centre
2 St John's Street
COVENTRY CV1 2LZ

stwater.co.uk

Dear Alistair,

Severn Trent's Debt Collection Practices

Thank you for your letter of 26 November to Liv Garfield asking for details of Severn Trent's debt collection practices. Liv is stepping down from her role at the end of the year and I am responding as the responsible director.

I would first like to draw to your attention that the Consumer Council for Water undertook a comprehensive audit of Severn Trent's approach to managing customers who fall into debt. We expect CCW will publish their results in January 2026, but the feedback we have received has been extremely positive: they awarded us 'green' (ie, top performance) for every element of our process.

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 seek legal action against the tiny minority of customers who neither pay their bills nor, despite extensive efforts on our part, engage with us constructively.

The attached spreadsheet sets out the data you have requested going back to 2020, before which we do not have reliable information. 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.

In addition to the spreadsheet, I am 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 £556 a year, around one-third to one-quarter of a typical energy or Council Tax bill, which is low compared to northern Europe and North America. 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 Severn Trent area need fear their water bill – we offer discounts of up to £390, which would leave a customer with an average bill with £166 a year to pay.** Most of our customers can afford the roughly £1.50 a day it costs to buy practically unlimited clean drinking water and then to safely take away any dirty water but a growing minority of customers cannot. This is why we have introduced our most generous package of support for customers. Details of the support we provide is set out on our website, but the headline is that any household with an income less than £23,500 is entitled to financial support, including discounts of up to £390. We expect to provide financial support for around 300,000 customers this year. You can read about our full range of customer support on our website: [Help with paying your bill | Help when you need it | My Account | Severn Trent Water \(stwater.co.uk\)](#)
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 and having made comprehensive credit checks.
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 and 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 are confident that CCW's soon-to-be-published audit of our processes 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 other costs too. (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,

A handwritten signature in black ink, appearing to read 'J Burditt'. The signature is fluid and cursive, with a large initial 'J' and a distinct 'B'.

Jude Burditt
Customer Solutions Director

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

Question Number	Question Description	STW Comments	Year 2020/2021		Year 2021/2022		Year 2022/2023		Year 2023/2024		Year 2024/2025	
			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?	STW are interpreting this question as Enforcement Agencies that have the ability to recover goods from a property.	1,199	2,949	2,490	9,084	1,970	5,301	1,062	2,057	843	2,041
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?	STW are interpreting this question as SCO's obtained via our Enforcement Agencies.	0	0	0	0	0	0	0	0	0	0
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?	STW 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	1	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.	STW are interpreting 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 - Threshold for placement is > £600

NB - STW do not authorise any SCO's via our HCE panel

(manually checked 68 accounts)

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

Question Number	Question Description	STW 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?	STW are interpreting this question as Enforcement Agencies that have the ability to recover goods from a property.	7,564	21,432
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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	1
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.	STW are interpreting this question about associated costs for SCO's obtained via our Enforcement Agencies only.	0	0

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