

25 Hydref 2021

**Anfonwyd drwy e-bost at: [SeneddEquality@senedd.wales](mailto:SeneddEquality@senedd.wales)**

Annwyl Jenny,

Rydwi wedi gweld lansiad ymchwiliad y pwyllgor Cydraddoldeb a Chyfiawnder Cymdeithasol i effaith y pandemig ar lefelau dyled, sy'n canolbwyntio'n benodol ar ddyled bersonol, aelwydydd a defnyddwyr, a dyma feddwl ei bod hi'n amserol cyflwyno CCW – y Cyngor Defnyddwyr Dŵr – a chanfyddiadau allweddol yr [Adolygiad Fforddiadwyedd Annibynnol a gomisiynwyd gan Lywodraeth y DU a Llywodraeth Cymru ac a gyhoeddwyd ym mis Mai 2021](#).

### **Pwy ydyn ni**

CCW yw'r llais annibynnol i ddefnyddwyr dŵr yng Nghymru a Lloegr. Ers 2005, rydym wedi helpu miloedd o ddefnyddwyr i ddatrys cwynion yn erbyn eu cwmni dŵr, gan ddarparu cyngor a chymorth am ddim yr un pryd. Mae ein gwaith yn cael ei lywio [gan waith ymchwil helaeth](#), a ddefnyddiwn i hyrwyddo buddiannau defnyddwyr a dylanwadu ar gwmnïau dŵr, llywodraethau a rheoleiddwyr.

### **Argymhellion yr adolygiad Fforddiadwyedd Annibynnol o Ddŵr**

Ar 26 Mai 2021, cyhoeddodd CCW [ganfyddiadau'r adolygiad annibynnol](#), a gomisiynwyd gan Lywodraeth y DU a Llywodraeth Cymru. Nod yr adolygiad oedd gwneud argymhellion ar gyfer gwelliannau i'r cymorth sydd ar gael i'r rhai sy'n ei chael yn anodd talu am wasanaethau dŵr. Gwnaethom [ymgyssylltu â'r cyhoeddwrth drafod atebion i dlodi dŵr](#), ac [adolygu'r diwydiant dŵr](#) ac [arferion cymorth traws-sector](#) er mwyn rhannu dysgu a chydlynu atebion i broblem gynyddol tlodi dŵr.

Comisiynwyd yr adolygiad fforddiadwyedd ar adeg pan oedd pwysau ariannol y pandemig Covid-19 yn rhoi pobl fregus yn ariannol mewn mwy o berygl o fethu â thalu eu biliau. Yn ogystal â chreu risg uwch o ddyled a thlodi i'r rhai a oedd prin yn cael dau ben llinyn ynghyd yn barod neu a oedd yn wynebu amgylchiadau newydd ac annisgwyl.

Byddai CCW yn croesawu'n arbennig gefnogaeth y Pwyllgor ar ddau argymhelliad allweddol yn yr adolygiad:

Mae CCW yn gofyn i'r pwyllgor Cydraddoldeb a Chyfiawnder Cymdeithasol gefnogi sefydlu un tariff cymdeithasol sy'n gallu rhoi diwedd ar dlodi dŵr<sup>1</sup> yng Nghymru (a Lloegr). Gofynnwn hefyd i'r pwyllgor argymhell bod Llywodraeth Cymru (deddfwriaeth) a'r sector (gweithredu gan gwmnïau) yn cyflawni hyn erbyn 2025. Credwn yn gryf mai un tariff cymdeithasol ar gyfer Cymru a Lloegr sydd orau i bobl Cymru ac mae'n adeiladu ar y cymorth presennol a ddarperir gan gwmnïau dŵr yng Nghymru hyd yma.<sup>2</sup>

Yn dilyn cyhoeddi'r adolygiad annibynnol, mae Llywodraeth Cymru a Defra wedi cychwyn ar y gwaith o archwilio'r opsiynau ar gyfer datblygu un tariff cymdeithasol.

<sup>1</sup> Yn yr Adolygiad Fforddiadwyedd Annibynnol, diffinnir tlodi dŵr fel gwario mwy na 5 y cant o incwm eich aelwyd ar filiau dŵr ar ôl costau tai.

<sup>2</sup> Mae 120,000 a mw y yn gwmeriaid drwy dariffau cymdeithasol presennol cwmnïau dŵr yng Nghymru hyd yn oed os nad ydynt i gyd o reidrw ydd mewn tlodi dŵr o 5% neu'r hyn a alwn yn dlodi dŵr difrifol.

Yn olaf, mae CCW yn gofyn i'r pwyllgor Cydraddoldeb a Chyfiawnder Cymdeithasol gefnogi argymhellion canlynol yr adolygiad fforddiadwyedd:

Mae CCW am i'r pwyllgor gefnogi argymhelliad CCW i sicrhau mwy o ddefnydd o'r darpariaethau rhannu data a ddarperir gan Ddeddf yr Economi Ddigidol (2017) i ganiatáu i gwmnïau dŵr gael darlun mwy cyfannol o amgylchiadau cwsmeriaid unigol, a mabwysiadu dull mwy rhagweithiol o roi cyngor a chymorth iddynt.

Mae'r argymhelliad hwn yn cefnogi amcan Cynllun Pwyslais ar Incwm Llywodraeth Cymru i sicrhau y gellir 'trosglwyddo' rhwng budd-daliadau awdurdodau lleol gan ei gwneud yn haws ac yn gyflymach i wneud cais am gymorth yng Nghymru.

Mae CCW am i'r pwyllgor gefnogi ein hargymhelliad i sefydlu hwb ar-lein ar gyfer atgyfeiriadau dwyffordd y gall cwmnïau dŵr ac elusennau ei ddefnyddio i rannu gwybodaeth. Mae'r argymhelliad hwn yn cefnogi amcan Cynllun Pwyslais ar Incwm Llywodraeth Cymru i sicrhau bod yna bwyntiau mynediad unigol at gymorth, a dull 'dim drws anghywir' ar draws rhaglenni trechu tlodi ac i gefnogi 'atgyfeiriadau cynnes' rhwng gwasanaethau.

Byddwn yn croesawu cyfarfod gyda chi i drafod yr argymhellion a amlinellir uchod a sut y gallwn gydweithio i ddatblygu atebion i'r broblem cynyddol o dlodi dŵr yng Nghymru. Os ydych yn barod i'n cyfarfod, a fydddech cystal ag anfon e-bost at Ellen Jones, ein Rheolwr Ymgyrchu ac Ymgysylltu, yn [ellen.jones@ccwater.org.uk](mailto:ellen.jones@ccwater.org.uk)

Yn gywir,



Rhodri Williams  
Cadeirydd CCW (Cymru)

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25 October 2021

**Sent via email to: [SeneddEquality@senedd.wales](mailto:SeneddEquality@senedd.wales)**

Dear Jenny,

I have seen the launch of the Equality and Social Justice committee's inquiry into the impact of the pandemic on levels of indebtedness, with a particular focus on personal, household and consumer debt, and thought it timely to introduce CCW – the Consumer Council for Water – and the key findings of the [Independent Affordability Review commissioned by UK and Welsh Government published in May 2021](#).

### **Who we are**

CCW is the independent voice for water consumers in England and Wales. Since 2005, we have helped thousands of consumers resolve complaints against their water company, while providing free advice and support. Our work is informed by extensive research, which we use to champion the interests of consumers and influence water companies, governments and regulators.

### **Recommendations of the Independent Affordability review on Water**

On 26th May 2021, CCW published [the findings of the independent review](#), which was commissioned by UK and Welsh Government. The aim of the review was to make recommendations for improvements to the support available to those who struggle to pay for water services. We [engaged the public in discussing](#)

[solutions to water poverty](#), and [reviewed water industry](#) and [cross-sector assistance practices](#) to share learning and coordinate solutions to the growing problem of water poverty.

The affordability review was commissioned at a time when the financial pressures of the Covid-19 pandemic were putting financially vulnerable people at a higher risk of not being able to pay their bills. As well as creating a higher risk of debt and poverty for those who were just about managing or were faced with new and unexpected circumstances.

CCW would particularly welcome the Committee's support on two key recommendations from the review:

CCW ask that the Equality and Social Justice committee support the establishment of a single social tariff capable of ending water poverty<sup>3</sup> in Wales (and England). We also ask the committee to recommend that Welsh Government (legislation) and the sector (company-based implementation) deliver this by 2025. We strongly believe a single social tariff for England and Wales is best for the people of Wales and builds on the existing assistance provided by water companies in Wales to date.<sup>4</sup>

Following the publication of the independent review Welsh Government and Defra have initiated work to examine the options for the development of a single social tariff.

Finally, CCW ask that the Equality and Social Justice committee support the following affordability review recommendations:


CCW want the committee to support CCW's recommendation of ensuring greater use of the data sharing provisions provided by the Digital Economy Act (2017) to allow water companies to take a more holistic view of individual customers' circumstances, and adopt a more proactive approach to providing them with advice and assistance.

This recommendation supports the Welsh Government's Income Maximisation Plan objective to enable 'passporting' between local authority benefits making it easier and quicker to apply for support in Wales.

CCW want the committee to support our recommendation of the establishment of an online hub for two-way referrals that can be used by water companies and charities to share information. This recommendation supports Welsh Government's Income Maximisation Plan objective to enable single entry points to support, and a 'no wrong door' approach across tackling poverty programmes and to support 'warm referrals' between services.

I would welcome a meeting with you to discuss the recommendations outlined above and how we can work together to progress solutions to the growing issue of water poverty in Wales. If you find this agreeable, please email our Campaign and Engagement Manager, Ellen Jones at [ellen.jones@ccwater.org.uk](mailto:ellen.jones@ccwater.org.uk)

Yours Sincerely,



Rhodri Williams  
CCW Chair (Wales)

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<sup>3</sup> In the Independent Affordability Review water poverty is defined as spending more than 5 per cent of your household income on water bills after housing costs.

<sup>4</sup> Over 120,000 are customers through current water company social tariffs in Wales even if they are not necessarily all of those in 5% water poverty or what we call severe water poverty.