Summary report

Autumn Accountability Session with Affinity Water

As part of CCW's Water Voice programme, Accountability Sessions allow community members to challenge water company performance, question senior representatives and agree actions to enhance customer experiences and drive meaningful improvements.

Accountability Session | Tuesday 3rd November 2026
Report published: Thursday 12th November

Community members questioned Affinity Water about accessible leak support, smart-meter information, network repairs and financial decisions. They wanted evidence that existing improvements work in practice and clearer explanations of what customers receive in return for bills.

The Action Plan Review examined the practical benefits that would be delivered through Actions 8[1] and 9[2]. The Performance Review challenged the company on meeting its leakage commitment and delivering faster, lasting repairs.

The asked Q&A questions covered executive rewards and private ownership. Questions about exemptions and restrictions, and drought lessons and future supply were not reached during the session; these questions are retained and used to inform preparations for the next Accountability Session, where appropriate.

Q1: Action Plan Review
Turning completed actions into accessible help

Members wanted evidence that alerts and leak support were working, including for customers without smart meters or digital access.

The company described proactive contact and alternative channels. Requests focused on making existing services usable, resolving gaps in usage information and explaining smart-meter availability and benefits.

Q2: Performance Review
Faster repairs and lasting leakage reductions

Members challenged delayed inspections and repairs, asking how Affinity would meet its leakage target and deliver lasting improvements.

The company described additional repair teams and detection technology. Members sought clearer repair expectations, proactive updates and evidence that the investment represents value for money.

Q&A Q3:
Performance, rewards and rising bills

Members questioned how missed targets affect executive rewards, dividends and reinvestment while bills continue to rise.

The company explained performance-related financial adjustments and investment costs. Fairness concerns remained, with a follow-up request for clearer explanations of bill increases and financial decisions.

Q&A Q4:
What private ownership delivers

Members asked what private ownership delivers for customers and what improvements they should expect.

The company pointed to shareholder investment and the benefits planned through its existing business plan. The questioner sought further explanation, but no additional action was identified.

What is the purpose of this report and what happens next?

This report records the discussion and actions raised by Water Voice community members during the Accountability Session with Affinity Water on 3rd November 2026. The actions outlined reflect improvements that community members would like this company to make. These are community-led requests, and do not represent confirmed commitments from the company at this stage. The company will create a formal action plan by Friday 11th December 2026, setting out its response to each action, what it intends to deliver and the proposed timescales – this plan is published by CCW.

CCW will monitor progress against the company's commitments and provide monthly updates, allowing our community to track changes and to continue to hold the company to account.

[1] Action 8 - Review water usage alert processes and communications to improve customer awareness and support when unusual usage is detected.
[2] Action 9 - Explore alternative options for customers unable to submit videos for the free Leak Visit service.

Q1: Action Plan Review

Strengthening the company's existing actions

Actions 8[1] and 9[2] are marked as delivered, but completing a review does not tell us what has changed for customers...

What practical improvements will customers see, by when and how will you show they make spotting leaks and getting help easier?

Context from the session:

Members wanted evidence behind the company's account of proactive contact and leak detection. Some described difficulty obtaining a smart meter or understanding the support available without one. Others reported installed smart meters without accessible readings or valued the information but experienced delayed updates.

Questions also concerned repair responsibility, bill implications and arranging a free leak check without calling during working hours. The discussion focused on **whether customers can find, access and benefit from the services**, rather than whether the original reviews had been completed. Members acknowledged existing useful information, including a leak responsibilities diagram.

Regulatory and existing activity context

AF08[3] & AF09[3] (Delivered) cover reviews of unusual-usage alerts and alternatives to sending a video for a Leak Visit. Members now want to understand what those reviews changed and whether customers can obtain the help described. **AF14[3] already promises daily usage access**, so the reported missing or delayed readings concern whether the service is reliable. **AF12[3] & AF13[3]** cover leak responsibilities and checking guidance; members want that information to be easier to find and use. Related account, usage-information and support commitments are listed on Slide 9.

Members' difficulties contacting the service or obtaining suitable help are relevant to Ofwat's **Condition G**[4], which requires companies to be easy to contact, communicate proactively and provide appropriate support. Reasonable adjustments for disabled customers are also an existing legal duty. The requests below identify what members want Affinity to make clearer or improve within its leak-support services.

Affinity's 2025 reporting[5] also describes **WCAG AA accessibility testing**[6] and **ISO 22458**[7] accreditation., the international standard for inclusive service and consumer vulnerability.

Actions requested or developed during the discussion

1A. Show what the improvements and proactive contact are achieving

Share accessible evidence of the results described during the session, explaining:

- **What changed:** The practical improvements arising from AF08[3] & AF09[3], what customers can use and what remains to be developed.
- **Who was reached:** The scale and coverage of proactive contact.
- **Customer outcomes:** What the trial and subsequent activity show about identifying unusual use, resolving leaks and helping customers.

Report not only how many customers were contacted, but what happened afterward e.g. whether a leak was identified, what help was provided and whether the problem was resolved.

Requested actions continued overleaf...

[1] AF08 - *Review water usage alert processes and communications to improve customer awareness and support when unusual usage is detected.*

[2] AF09 - *Explore alternative options for customers unable to submit videos for the free Leak Visit service.*

[3] See Slide 9 for a comprehensive overview of all referenced actions

[4] Customer-focused licence condition | Ofwat

[5] Annual Performance Report 2025 | Affinity Water

[6] WCAG AA - International digital accessibility standards published by the World Wide Web Consortium (W3C).

[7] Consumer vulnerability - Design and delivery of inclusive service | ISO 22458

Q1: Action Plan Review

Strengthening the company's existing actions

Actions 8[3] and 9[3] are marked as delivered, but completing a review does not tell us what has changed for customers...

What practical improvements will customers see, by when, and how will you show they make spotting leaks and getting help easier?

Actions requested or developed during the discussion

1B. Make leak support clear and accessible without a smart meter or video

Explain how customers can obtain help through the different channels described, including those unable to have a smart meter or submit a video.

Clarify how unusual consumption can be identified without smart-meter data, how customers can request assistance and **where responsibility for investigation, repair and costs lies**. Bring together and clearly signpost the existing contact routes and guidance, explaining what help customers can receive and which repairs they must arrange or pay for themselves.

1C. Make leak-check services more convenient and personalised

Investigate a digital route for requesting a free leak check, responding to the difficulty of making a telephone call during weekday working hours.

Use relevant information already held about customers to improve the advice and support offered, rather than relying mainly on a general questionnaire. This should complement other contact options, not make digital access compulsory.

1D. Explain smart-meter availability, prioritisation and customer benefits

Provide a clearer account of:

- **Availability:** How areas are prioritised, how customers can request a meter and why some properties are difficult to serve.
- **Practical benefits:** What customers can access after installation and how the information can help.
- **Bill implications:** What customers should understand about potential changes to charges, without presenting savings as universal.

The company explained that a website request route already exists. It also suggested considering how to encourage willing customers to engage with installations requiring access or other arrangements. **No financial incentive or accelerated installation date was agreed.**

1E. Make existing smart-meter information reliably available and understandable

Investigate the missing or delayed readings described and ensure customers can use the access already promised through AF14[3].

Explain the relationship between the app and online account, when readings should become available, how frequently they update and how unusual usage is checked and communicated. Customers should be able to see the daily readings already promised under AF14[3] and know how to get help when those readings are missing or delayed.

Continued overleaf...

[3] See Slide 9 for a comprehensive overview of all referenced actions

Q1: Action Plan Review

Strengthening the company's existing actions

Actions 8^3 and 9^3 are marked as delivered, but completing a review does not tell us what has changed for customers...

What practical improvements will customers see, by when, and how will you show they make spotting leaks and getting help easier?

Company response and follow-up

The company described a trial involving approximately **5,000 customers**, reporting that continuous usage had been identified and resolved for around one in five. It confirmed that contact and leak-reporting options were not limited to digital channels. These are the company's reported results, not independently verified findings from the session.

The Chief Executive explained rollout priorities and property-access constraints. He said readings are normally taken hourly, more frequently overnight, and uploaded to company systems twice daily. Customers should be able to see usage approximately a day in arrears; the delays described were treated as an issue to investigate, not the intended service.

The Chief Executive said the captured requests were reasonable and that Affinity was happy to develop them further; the Chair then confirmed the Q1 actions. Much of the activity was described as already underway. The formal response should therefore identify what is already available, what problems will be corrected and what additional work will be delivered, with timescales for the details not settled during the session.

Q2: Performance Review

Challenging the company's performance and service delivery

Affinity Water missed its last reported leakage target. Its 2026/27 Ofwat commitment is a 24.5% reduction against the 2019/20 baseline...

What will you change to meet that target and when will customers see faster, lasting repairs that show what our bills are paying for?

Context from the session:

Affinity Water acknowledged that repairs were taking too long and explained the pressures created by dry ground, ageing pipes and new failures. Members wanted that practical context but also questioned whether technology and additional teams would deliver sufficient improvement.

Discussion covered detection costs, the water implications of AI, provision in areas without newer technology and future resilience. The questioner emphasised that their experience involved **three weeks before inspection, not a completed repair**. Members wanted clearer delivery expectations and proactive updates, rather than repeatedly contacting the company.

Regulatory and existing activity context

AF16[3] is Delivered and already covers explaining leak-detection technology and its benefits. **AF02[3] remains In progress**, covering performance and investment updates. The company described an existing programme of additional repair teams, detection technology, mains replacement and pressure management.

Affinity already has regulated leakage-reduction commitments[8], but these measure the amount of water lost - not how quickly an individual reported leak is inspected or repaired. Members wanted to understand both how the company would reduce leakage and how their experience of reporting a leak would improve. Existing customer-care requirements[4] also address communication, making proactive repair updates a practical service issue rather than a new general duty.

Long-term supply planning is already covered by the statutory Water Resources Management Plan[9]. Members nevertheless wanted a clearer explanation of how the plans described protect future supplies, including what happens in areas without the newer detection technology.

Actions requested or developed during the discussion

2A. Explain how the existing programme will deliver faster, lasting repairs

Set out what customers should expect to improve through the leakage programme described, including the intended reduction in the repair backlog, when that should happen and how inspection, repair and prevention will improve. Explain how the additional teams, detection technology, mains replacement and pressure management contribute.

Explain the expected timing of backlog reduction and the contribution of additional teams, detection, mains replacement and pressure management. Distinguish **initial investigation, completed repair and prevention of further failures**.

Use the funded programme and existing performance commitments as the starting point.

2B. Keep customers informed when repairs are delayed

Provide proactive updates at clear intervals while a reported leak remains unresolved, rather than leaving customers to chase.

Explain the reason for delay, the next steps and how customers will be kept informed where traffic management, permissions or other constraints affect the work. Correct earlier expectations when circumstances change. **The session did not agree a fixed update frequency.**

Requested actions continued overleaf...

[3] See Slide 9 for a comprehensive overview of all referenced actions
[4] Customer-focused licence condition | Ofwat
[8] Supply and standards - Leakage | Ofwat
[9] Our Water Resources Management Plan (WRMP) | Affinity Water

Q2: Performance Review

Challenging the company's performance and service delivery

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What will you change to meet that target and when will customers see faster, lasting repairs that show what our bills are paying for?

Actions requested or developed during the discussion

2C. Explain the value of technology and repair resources

Build on the explanations given to show:

- **Detection results:** How company detection methods and customer reports contribute to finding leaks, including the benefits of newer technology.
- **Costs and benefits:** Why the chosen approaches represent value for money, their implications for bills and the evidence behind the company's assessment of AI-related water use and savings.
- **Repair resources:** How the company determines the number of teams needed and balances staffing with more accurate detection.

Members suggested a further increase in the number of repair teams, but **no additional minimum staffing commitment was agreed**. Explain how Affinity decides whether the number of repair teams is sufficient and how better detection affects that decision.

2D. Make resilience and contingency arrangements easier to understand

Use accessible communications, including the newsletter suggested by members, to explain how existing plans address future pressures.

Cover the effects of weather on pipes, how replacement and new infrastructure support resilience, and the contribution of leakage reduction and additional supply. Explain how leaks are addressed where smart meters or fibre-optic detection are unavailable, and provide the reassurance sought about contingency arrangements.

The request is for a clearer explanation of the existing plans and contingency arrangements. No additional infrastructure project was agreed during this discussion.

Company response and follow-up

The company said repair teams had increased from **40 to 54** and described work to reduce approximately **1,400 outstanding jobs** towards an operating range of **300–600** before winter. It also described existing mains-replacement, pressure-management and detection plans. These were explanations of the programme already being delivered, not new commitments created during the discussion.

The Chief Executive said roughly two-thirds of leaks repaired that year had been detected by the company. He explained how more accurate detection could reduce unnecessary excavation and costs, and offered supporting information on AI-related water use and leakage savings.

The company considered the captured requests workable, particularly communication improvements. **No universal repair-time guarantee, fixed update frequency or further staffing target was agreed.** The different target periods cited in the question and response require confirmation before they are used as a single measure of progress

Q&A: Q3

Further questions about the company's services and accountability

What consequences did missing your leakage target have for executive bonuses, dividends and the money reinvested in the service?

Context from the session:

The company explained links between performance, executive incentives, shareholder returns and regulatory adjustments to bills. Members continued to question why payments were increasing and how underperformance was reflected in charges. Affordability support did not resolve the wider fairness concern: one member argued that bonuses should not be paid until bills returned to earlier levels and questioned the burden of cross-subsidising support.

The discussion developed into a request for **clearer explanations of financial decisions and customer value**, without establishing agreement to change bonus or dividend arrangements.

Regulatory and existing activity context

Members wanted to know why bills were rising despite missed targets. Performance-related adjustments to the company's income[8], decisions about executive bonuses[10] and decisions about dividends[11] operate through different mechanisms. A performance adjustment can reduce what customers would otherwise pay without bringing the overall bill below the previous year's level.

The request is for Affinity to explain how those different decisions affect its bills and investment, using the information already published and the customer updates covered by AF02[3].

Action developed during the discussion

3A. Explain rising bills, investment and performance-related financial decisions clearly

Provide an accessible explanation helping customers understand:

- **Bill changes:** The contribution of operating costs, investment and inflation.
- **Performance consequences**: Explain separately how missed targets affect adjustments to bills, decisions on executive rewards and decisions about dividends or reinvestment.
- **Customer value:** What investment is intended to deliver and how the company seeks to control costs.

Build on existing disclosures and AF02[3]. The facilitator captured this follow-up in response to concerns about affordability, fairness and value for money; it should not be presented as agreement to alter remuneration or dividend policy.

Company response and follow-up

The company explained that performance-related adjustments are reflected in bills and pointed to existing financial information and draft charges. The Chief Executive said he had not yet received a bonus since joining Affinity Water and described how performance would influence any payment.

The company also described shareholder decisions to retain money in the business and support for customers struggling to pay. These explanations did not establish a promise of lower future bills. **The member's proposal to withhold bonuses until bills returned to earlier levels was not agreed**, and fairness concerns remained.

The communication follow-up was captured by the facilitator, but no specific format or delivery date was confirmed before the discussion moved on. The facilitator captured a follow-up to explain financial decisions and value for money more clearly. No publication format or delivery date was confirmed, and no change to remuneration or dividend policy was agreed.

[3] See Slide 9 for a comprehensive overview of all referenced actions

[8] Supply and standards - Leakage | Ofwat

[10] Remuneration and Governance Rules | Ofwat

[11] Returns and dividends | Ofwat

Q&A: Q4

Further questions about the company's services and accountability

What benefits does private ownership give your customers and what will you change to demonstrate those benefits in the service we receive?

Context from the session:

The company identified shareholder funding as the principal benefit, explaining that it helped support investment that would otherwise place greater pressure on bills. It emphasised service, costs and performance as its day-to-day priorities regardless of ownership. The questioner returned to the second part of the question - what customers would experience differently. The Chief Executive then described expected improvements in leakage, satisfaction, water quality and resilience through the existing five-year plan. The questioner thanked him and no further action was developed.

Regulatory and existing activity context

The service improvements discussed sit within an existing regulated investment programme and performance framework. The improvements described were already included in the company's investment and performance plans. The discussion explained how shareholder funding supports those plans; it did not establish additional service commitments. Ofwat's final determination[9] already sets funding allowances and expected outcomes for 2025–30.

Consumer involvement also forms part of the existing regulatory framework[10].

Company response

The company said shareholders had invested **£150 million** to support the programme. Its explanation linked this funding to planned improvements and the customer and regulatory priorities shaping delivery.

No additional service target, ownership change or reporting commitment was agreed. The requests under Q1 and Q2 remain relevant to judging practical delivery and should not be duplicated as ownership-specific actions.

Additional actions requested by community members

No additional actions were identified following the company's explanation and the questioner's follow-up.

[9] Overview of Affinity Water's PR24 final determination | Ofwat

[10] Remuneration and Governance Rules | Ofwat

Existing Action Overview

Existing Action	Action Statement
AF02	*Develop and launch a quarterly customer service update covering performance, customer priorities, investment activity and how customer views have informed decision-making.*
AF08	*Review water usage alert processes and communications to improve customer awareness and support when unusual usage is detected.*
AF09	*Explore alternative options for customers unable to submit videos for the free Leak Visit service.*
AF12	*Review the leakage booklet to use clearer language and improve customer understanding of leak responsibilities and processes.*
AF13	*Update leak check guidance to provide greater reassurance and support for customers.*
AF14	*Enable smart meter customers to view daily water usage through the refreshed online account and mobile app.*
AF16	*Add website updates on fibre-optic leak detection trials and no-dig technology, explaining the benefits being delivered.*

Attendance list

Mark Garth	Chief Executive Officer Affinity Water
Rebecca Froud	Customer Experience Director Affinity Water
Steve Plumb	Asset Strategy and Capital Delivery Director Affinity Water
Liv Walton	Regulation Director Affinity Water
Nicky Taylor	Session Lead Facilitator Managing Director, Taylor McKenzie Research
Rachel Onikosi	Session Chair Board Member, Consumer Council for Water
11 x Community Members	Water Voice Community Members Affinity Water Community

Session transcript

CCW Chair: Good evening, everybody, and thank you for joining us tonight. My name is Rachel Onikosi and I'm chairing tonight's discussion. I am one of CCWs board members. Tonight's session is part of our Water Voice programme. The purpose of the Water Voice is simple but important, to give customers a stronger, more direct voice in how Affinity Water performs, communicates and improves.

This session is about accountability. It is an opportunity for community members to ask senior leaders from Affinity Water directly about the issues that matter most, what needs to improve and what will change as a result of this discussion this evening. This is not a complaints hearing or a technical inquiry, it is a structured customer-led conversation, focused on accountability, learning and agreeing clear practical actions.

Community members are aware that the topics we cover tonight have not been chosen by Affinity Water, they have been shaped by community members through the pre-task, briefing session, Spotlight research and wider Water Voice discussion, this is your agenda, community members.

I want to set a clear tone at the outset of tonight. We expect this to be a respectful but challenging discussion. Community members should feel able to speak openly and honestly about their experiences and expectations. Equally, we expect clear and transparent responses from Affinity Water's Leadership Team. This session is being fully transcribed, and the outcomes will be published. Affinity Water will also be expected to publish an action plan responding to the commitments made. Such transparency is key to what makes this process meaningful.

In terms of procedure, we will take one person at a time, keep contributions focused and concentrate on forward-looking actions, what will change, by when and how customers will know. I would like to now briefly introduce our independent facilitator from Taylor McKenzie Research, Nicky Taylor, hello, Nicky.

Nicky will guide the customer discussion and ensure all voices are heard. Now introductions from those representing Affinity Water, I can see the CEO, Mark, can you please introduce yourself?

Mark Garth: Evening everybody, my name's Mark, I'm the Chief Exec of Affinity Water, I've been with the company since the summer, so approaching five months now.

CCW Chair: Thank you, welcome Mark. Mark will be answering all the questions, Q1, 2 and the Q&As. We should also have Rebecca in the room, Rebecca, could you please introduce yourself?

Rebecca Froud: Hello Panel, it's Rebecca Froud, I am the Customer Experience Director. I think I met some of you the last time we talked.

CCW Chair: Hello, Rebecca. Rebecca will be answering Q1 and the Q&A questions. We have Steve in the room, Steve could you please give an intro?

Steve Plumb: Good evening, everybody, my name's Steve Plumb. I am the Director of Asset Strategy and Capital Delivery here at Affinity Water.

CCW Chair: Thank you. Steve will be answering Q2 and be involved in the Q&A. We have Liv?

Liv Walton: Thank you, good evening, everyone. I am Liv Walton and I am Director of Regulation and Strategy at Affinity Water.

CCW Chair: Thank you, welcome, Liv. Liv will be getting involved in responses to the Q&A questions. To reiterate, one person should speak at a time, community members please use the chat or reaction function if you would like to come in at any point. Everybody's contribution is equally valid whether you are directly affected by the issue discussed tonight or otherwise. Please keep cameras on, particularly if you are speaking, microphones should be muted if you are not speaking and mobile devices should be on silent, please.

The company should answer the question asked directly before moving into the wider context.

Session transcript

To Affinity Water, Mark and others, if at any point I interject when you're responding, it will be because the response is unclear, overly technical, off topic or running over time. I don't hope to interject but if I do you'll understand why I am doing that. In terms of the actions, they will be typed live and checked with both community members and Affinity Water representatives before they are finalised. Thank you again for being here, I will now hand over to Nicky from Taylor McKenzie, thank you.

TMcK Facilitator: That's great, Rachel, thank you very much. A little bit more housekeeping to cover and it's to let everyone know that in the public transcript and report, customer names are going to be anonymised. After the session, the community members on this call will have the opportunity to flag anything personal that they would prefer to be removed or further anonymised before publication.

The purpose of the transcript is to accurately reflect the discussion and the actions agreed, not to single out individuals. There are three main parts to tonight's session. First we will review part of an existing action plan[3], and I believe the community members all had a document shared with them today regarding some updates on that, and they will have the ability to challenge Affinity Water on the action, or actions, the community agreed needed to be strengthened.

Second, we will ask one new performance challenge question developed from the issue that the community members prioritised during the briefing session that we held.

Third, we are going to move on to a shorter Q&A section where our community members will ask additional questions prioritised during the briefing session, and this will be more of a conversational approach to questioning.

For each of the first two questions we will use the same accountability cycle, a community member will ask the agreed question, and I will share that on the screen. Affinity Water will then have five or so minutes to respond, I will put a timer up, don't let it pressurise you too much, it's just to keep us on time and it will be up to Rachel if she thinks you need a little bit longer.

Community members will react to that response and identify what is clear, what is missing and what needs to be strengthened from what they have heard. My analysts who are joining me tonight, Amy and Ryan, will be working on a live document which will capture all of the specific actions and outcomes that will form part of Affinity Water's follow-up action plan and again, I'll share that with you live as it happens once we've had our discussion.

Affinity Water will then have an important but short opportunity to explain if they're happy with all the actions we've captured or indeed if there are any that are perhaps not feasible or out of their remit, and we can have a discussion around what that might look like. During the Q&A we will use a lighter version of this process, the nominated community member will ask a question, the company will respond and the question-asker and wider community can then follow-up. Any additional commitments will still be captured live as they are processed.

Before we get started, I'm going to go round the room really quickly and if I could get some very brief introductions. I'm going to ask your first name and I'm going to use your first name to ask for it, so if you could tell me your first name and where abouts in the country you are?

Community Member 1: Hi everyone, I'm Community Member 1 and I live in Watford, Hertfordshire.

Community Member 2: Hi, good evening, everybody, I'm Community Member 2 and I live in Luton in Bedfordshire.

Community Member 3: Hi everyone, Community Member 3, 46 and I live in London, West London.

Community Member 4: Hi, I'm Community Member 4 and I live in Hertford in Hertfordshire.

[3] See Slide 9 for a comprehensive overview of all referenced actions

Session transcript

Community Member 5: Hi everyone, I'm Community Member 5 and I live in Hatfield in Hertfordshire.

Community Member 6: Hi, I'm Community Member 6, I'm 80, I live in Radlett and Bushey between the two.

Community Member 7: Hi, I'm Community Member 7, I live in Berkhamsted.

Community Member 8: Hi, I'm Community Member 8 and I live in Chipperfield in Hertfordshire.

Community Member 9: Hi guys, I'm Community Member 9 and I live in Wembley in North West London

Community Member 10: Good evening, yes, my name is Community Member 10. I live in Stevenage in Hertfordshire.

Community Member 11: Hi everybody, I'm Community Member 11, I live in West London.

CCW Chair: Thank you, Nicky for that. We'll now begin our first question, reviewing commitments made in Affinity Water's action plan.

During the briefing session community members agreed that completed Actions 8[3] and 9[3] needed further scrutiny, particularly what their reviews have changed for customers. Could I invite Community Member 8 to ask the first agreed question, please.

Community Member 8: Yes, hello. Actions 8[3] and 9[3] are now marked as delivered but, completing the review does not tell us what has changed for customers. Some of us do not know what tools are available, find information difficult to navigate or need help that does not depend on an app or sending a video. What practical improvements will customers get from Actions 8[3] and 9[3], by when, and how will you show they make spotting leaks and getting help easier?

CCW Chair: Thank you for the question, Community Member 8. To Mark and Rebecca in responding, it would be really helpful if you could be as specific as possible, ensuring your response is to the point and free from any jargon? The timer is on show on Nicky's window, you have five minutes to answer the question. Community members, please listen very carefully and make a note of anything that feels unclear, incomplete or not strong enough. Over to you, Mark.

Mark Garth: Actions 8[3] and 9[3] relate to how we use data to help customers understand where they've got leaks and Action 9[3] is where customers can report those leaks, and we can support customers to help find out where those leaks are, how to fix them and how to resolve them. If I start on how we use data to help customers know where usage is unusual. We've done quite a lot of work, particularly around smart meters which we've been installing on the ground, and you may well have been a recipient of a smart meter.

We have just installed 200,000 smart meters in this regulatory period, so in this year or two, so we've done an awful lot of installing those meters. But what really helped, once the meters are installed, is what we do with the data. We've been using the data from those smart meters to help customers identify where their usage has changed and to give notifications when their usage is quite different.

For example, over the summer we did a trial with 5,000 customers and around about 20% of them, just less than 1,000, have a continuous usage that's been identified and subsequently resolved. Likewise, on the ability to report leaks without the need for using videos, we've got multiple channels that we have already and that we've improved, to enable customers to access and report those leaks in multiple different ways.

I'm going to invite Rebecca to talk about the detail of what we've done, how it's worked and the improvements that we've seen.

Rebecca Froud: Thanks, Mark.

[3] See Slide 9 for a comprehensive overview of all referenced actions

Session transcript

So yeah, as Mark said, and I think we have said that we have delivered all of the required actions but let me bring them to life a bit because I'll take the challenge back. Whilst we may have delivered them, giving customers access to them and making it clear how they can find access to those services are a key, fundamental part of that action plan.

We have delivered a lot in the space of data-led contact, so what we've tried to do is set up a very proactive way of being able to deal with when we can see that someone has got some high consumption. What we mean by that is very much about where a customer's property is showing usage at an unusual time.

What we've done there is try and use our data to look at the averages that we've normally seen or something out of kilter with what we would normally see within that household and try and proactively talk to a customer either via an email or a text message or via an outbound contact. i.e. we would phone that customer if we've got those contact details and actually talk to them about how we can help them look for the leakage, if there is one. Or talk to them about consumption or actually talk to them about whether or not a home water efficiency check would be appropriate for them.

What we're trying to do is not do a "just do it via digital," it's very much about trying to find different ways of talking to customers in a way they want to engage with us, so that can be via the telephone or it can be via our mobile app, which we launched in the summer, and they can actually see their consumption on that mobile app if we have got a smart meter installed. Or we proactively look at the usage and we proactively contact them, or customers can digitally talk to us via the website as well.

It's about trying to learn from this and then adapt the way that we communicate, the channels that we use, and how customers best engage with us to get those results. As Mark said, I think we've seen some really positive examples of what those usage savings can be for a customer, which is obviously then saving them money, but in the same vein is really trying to help them understand what we can do to help them. And then maybe there is a need for a plumber to visit, and how we can connect them with someone that can help get that issue sorted for them.

I think the other key piece is trying to develop that going further and the next steps that we want to take here are very much about customers contacting us in a way that they want to, but then really understanding how that maps to very different journeys depending on the customer usage and the customer type. So, as we say, it's not a one size fits all, it's very much how the customer wants to engage with us, making sure that we can deliver the adapted services and visits to help them get the outcome that they're looking for.

Then what we try and do is then repeat that back into our learnings and take it forward. So, smart meter data is one way of being able to do that, but the other way that we're trying to look at that is where we can see high consumption on a property and what we can do to proactively talk to customers about that flow. I know that at the first panel we talked about customers being unsure about how to mark their account for alerts. Some of that is very much about giving you the ability if you do want to receive an alert in a digital way, of being able to proactively do that for yourself. "Would you prefer an email; would you prefer a text message?" Then if you do want to phone us, then that's fine to giving you access for a very consistent journey across each of those different types of call.

What we have found is that we've had over 5,000 customers during that period of trialling since July onwards, where we've really seen great engagement from customers. They have really embraced that new way of being able to talk to us to get the help that they need and then we can supply the right visit at the right time for them and hopefully solve the issue that they are experiencing.

CCW Chair: Rebecca, you have run out of time, what you want to say now, I mean how quick can you do that?

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Rebecca Froud: No, that's fine. I just wanted to say that honestly, this doesn't stop here, it's just about continuing to learn from all of that data and how customers want to engage with us to make sure that we really deliver against what the needs are.

CCW Chair: Thank you very much, Mark and Rebecca. We're now going to pause and turn back to community members. This part is about testing whether what you have just heard fully answered the concern behind the question? I'll now turn to Nicky to start that discussion, Nicky, over to you.

TMcK Facilitator: Thanks Rachel and thanks so much for that response. Now Community Member 9, you've got your hand straight up there, but I think I'm going to come back to Community Member 8 first of all and then I'm going to get to Community Member 9 and then we'll have a good chat. So, Community Member 8, you asked a question, you listened very carefully to the response, what are your initial thoughts on what you've heard?

Community Member 8: I don't think that they answered the question fully. I think to begin with it was quite a lot of, I don't want to say "waffle", but it didn't really answer it. My concern is that it's okay to say we've had lots and lots of positive feedback, but we don't really know that unless we see the data. She talked a lot about, I tried to write it down, she said they contact customers, well how do we know that? I myself, I've never been contacted.

They talk about how they're finding a lot of information from smart meters, well, Affinity Water have told us that we're not allowed a smart meter, so that doesn't help me at all. Where I wasn't quite sure how they're finding this information with people using too much water if you haven't got a smart meter? I don't know if I was convinced by the response but that's because I'm not somebody who's been engaged by them, I don't know what anybody else thought?

TMcK Facilitator: Community Member 8, you said you didn't hear what you wanted to hear, you didn't hear the things that you felt gave a good answer, so what specifically was missing from that response, what actions could be challenged?

Community Member 8: Where's the data?

TMcK Facilitator: Specifically what data are you looking for?

Community Member 8: Well, they said that they've contacted, proactively contacted customers, well, we don't know that because we're just going by their word. Where does it say that? It said that the next steps, she said that there's been a pilot, I think she said there's been a pilot, they've had a lot of positive feedback, but again, there's nothing to back it up.

TMcK Facilitator: Why is it important to you as a customer, Community Member 8, to see the data, to see that this has been backed up by facts, what is it about that that's important?

Community Member 8: I want to know that what they're saying is actually true. I've got no evidence of what they're saying, apart from what she said. I don't know if anybody here has ever been contacted by them? Apparently, 5,000 have responded positively but surely, you have to back up … I mean when I'm in meetings, if I'm going to make a positive statement, I have to have the evidence with me to back it up. She didn't say, "And there's this report which we have shown you."

TMcK Facilitator: I think in defence there is only five minutes to respond Community Member 8, so I think we could potentially have a response to that in a second.

Community Member 8: True, yeah, but that is what I thought. Also, my concern is that it was a lot of talk about smart meters, but what about the people who don't have smart meters? It's not that we don't want one, Affinity Water have said that we can't have one.

TMcK Facilitator: Were you given a reason you couldn't get a smart meter, Community Member 8, was it because of the location of your meter, geography?

Community Member 8: Yeah, it was the location of where it was, it wasn't very satisfactory at all.

The person who came out totally contradicted himself while he was here and then the report that went back to Affinity Water was totally different to what he said, so we're not really sure. I mean it was like, "Yes, you can have one if you want to spend lots and lots of money, but even if you spend lots of money, we don't know if we can do it anyway."

TMcK Facilitator: Okay, so that maybe needs someone to look into that, Community Member 8, so we can certainly pick that one up. I'm going to come to Community Member 9 now, you've had your hand up for a while, so do you want to jump in?

Community Member 9: Hi guys, hi Affinity Water. The question may or may not actually be relevant, so shut me down. You've talked about the smart meter and the app to identify extra usage and see if there is a leak. My question is a simple one, if a leak was determined coming from me, where in the threshold of my property do I become responsible for paying to get it fixed and Affinity Water become responsible? Because I just have a feeling that I'm probably going to be, "Oh, I've got a leak, please come and fix it." "No problem, we're on our way, £2,000."

TMcK Facilitator: Right, so your worry there, Community Member 9, is actually you'd rather not know if you had a leak in case you have to pay to fix it, is that fair to say?

Community Member 9: No, totally the opposite, of course you want to know, but I'm just wondering where in the small print, who pays to fix it, is determined?

TMcK Facilitator: Okay, so a bit of clarity around how the process works?

Community Member 9: Yeah, that's not really a question to answer, it's just a thought to throw out.

TMcK Facilitator: I think communication to customers around how leaks are determined and who's responsible, that could be an action potentially we take from this to make that clearer. Now I am going to come to you, Community Member 11, thanks for waiting.

Community Member 11: Yeah, thank you. First of all, I just wanted to say thank you to everybody. I wanted to pick up on Community Member 9's point, it's a great question and it's something that I have recently asked Affinity Water, actually. I received a letter in the post to say that my water usage has gone up quite a lot in terms of there are three people in the property, and it said that I had the water usage of five people, which was quite surprising.

So, I kind of did a bit of research and I called Affinity Water and I, like others, I'm very interested in this concept of a smart meter for water. I already have one for energy and it's reasonably helpful.

But when I asked the operator on the telephone, they said my area wasn't actually included, so that makes me think, "Oh, so there's no real way of actually monitoring how I'm going to be using my water and the patterns of usage, I'm not able to do that." She wasn't able to tell me when I'd be able to have a smart water meter as well, so I think there should be a bit more transparency and clarity as to what the plan is in terms of the smart water meter rollout.

The other aspect is, I think that from a customer's point of view I'm not really sure exactly how the smart meter will save me money and actually I have a doubt in my mind - will the smart meter actually mean that my water bills go up? I have that concern and I don't know whether there's a piece there to reassure people or to have more information as to how a smart meter would be able to potentially save me money, hopefully, and wouldn't necessarily increase my bills, is one of the key things.

I just think the lady, sorry Rebecca I believe it is, who was mentioning about the proactive nature of the company actually calling to give advice or give tailored information - that didn't really happen and it was the onus on the customer to do that in my instance, in my case. I think the current resources that are available, so there's a sort of quiz in terms of online, you see your water usage, it asked some questions, it's quite basic, and then it recommends suitable actions and it talks about the free leak check, which I think is excellent, it really is.

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But I just don't feel that doing the quiz felt really tailored enough. I know that Affinity Water has loads of data about me because when I go on my portal I'm able to see usage month by month. I just feel that they could definitely use a lot of that pre-existing data in a really clever way, perhaps making use of analytics and AI to then demonstrate, "Okay, this household is using more, over the past two or three years we know that this household is using a lot more during X, Y and Z months. So, instead of, for example, watering using a hosepipe, they could do X, Y and Z, or getting a water butt," or whatever. It needs to be a lot more tailored, and I just feel at the moment it's kind of left on the customer's plate to sort everything out themselves.

So, I'm just keen to understand from Affinity Water what more they can do and the proactive nature of Affinity Water actually contacting customers to tell us, "You could do X, Y and Z based on what we can see from the data." That didn't really come through, and it was a case that in my experience I had to find out more and investigate those channels as well. So that was just what I wanted to say.

TMcK Facilitator: I think you've covered so many important points there. I'm going to try and cover them off and we could look at building actions around those, potentially. I think the last point you made there about being "proactive", what you're talking about it's almost allowing the data to be proactive for them, so that it can be in touch with you based on you and allow you to make decisions off the back of that information that you can't see. You've only got certain – I guess when you get your water bill in, that's not visible to you and it's about trying to empower customers with information that is tailored to them that allows them to make positive decisions? You have mentioned there about smart meters and actually Affinity Water they've installed 200,000, I mean it's not a small task installing smart meters, it really isn't.

One of the big challenges they have got is convincing customers to do it, but it sounds to me that there are customers here who are really looking to onboard with a smart meter, yourself included. Also, with Community Member 8's point, so could we set them a challenge to explore what it might look like to proactively install them if there's a request, is that possible? I'm sure that's something that could be explored and as community members we could look at what our thoughts are in the outcomes there.

You also mentioned, Community Member 11, about, "Once I get a smart meter, what can I expect?" I think there's a real piece there that could be done on what customer experiences are and bring those to life through customers who have had a positive experience of a smart meter. Again, they could do that with different customer types and what that journey looked like for them and how they've actually used it to save money, whether it's showing the kids all the different infographics or whether it's just having a better understanding of their usage in general. I think some really solid points there, Community Member 11, thank you very much indeed.

Community Member 6, I can see you've got your hand up manually, I'm not going to let you keep your hand up, I've still got to come to Community Member 10, Community Member 4 and then I'll come to yourself, all right? So, Community Member 10, do you want to jump in now?

Community Member 10: Yes, hi. Just a couple of things really, so on my app it informs me that I do have a smart meter fitted, which came as a surprise because I wasn't aware that one had been fitted. Obviously, I'm pleased that I have a smart meter because I can only assume that I will only be billed for what I'm using. However, the data isn't available at my request on the app, like Community Member 11 said, I think it could be the data should be accessible to customers to view themselves.

I'm not able to see daily usage, so actually in terms of any kind of money saving or identifying leaks or anything like that, excessive usage, the smart meter is really of no use to me at the moment. I'm no different to what I was before the smart meter was fitted. I don't know if that's going to be changed, whether or not the app's going to be updated or the smart meter is going to be developed in some way?

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The other question that I had really was how regularly the data is checked in regard to that kind of excessive usage, is it checked automatically and highlights excessive usage, or is it only done when the bill is generated on a quarterly basis, or something like that, to make sure that the Direct Debits are consistent with the bill, the usage?

TMcK Facilitator: Community Member 10, I have a question, you've said that you've got a smart meter, right?

Community Member 10: According to my app, yes, I have.

TMcK Facilitator: You have one, but you don't sound like someone that's experiencing the usage of a smart meter in terms of the data analytics, the oversight of usage?

Community Member 10: No, so when I go onto the app it says, "Your smart meter is fitted," in bold and then it goes on to say that once it has collected enough data it can display how much water you've used every day, week or month. Then it goes on to say that some smart meters may not be able to connect but Affinity Water can still read them manually, so I'll always be billed on the amount of water that I use.

TMcK Facilitator: Okay, I think we might need – right at the end of this we can maybe get some clarity around what a smart meter can and can't do from the Affinity Water team, just so we're all on the same page on that. Did you know that it had been installed, the smart meter or did you get a letter?

Community Member 10: No, I don't recall receiving any kind of communication, I was aware someone was from Affinity Water was doing some work outside where the meter is. You don't actually have to access the property to access the meter, because it's outside on the pavement. The only thing I noticed really is just a reduction in the water pressure since the meter was tweaked, other than that, that's all I became aware of.

TMcK Facilitator: I'm going to come to Community Member 4 now, hi Community Member 4?

Community Member 4: Yeah, hi there, just a quick couple of questions. Rebecca, thank you for that update, I just think that I have a smart meter and there's a couple of issues about this. I'm quite sure that we're getting confused, or I'm confused, about an app and then my online account, whether or not they're the same thing? Because on my online account when I go to my section of my usage, I can see it and when I downloaded the app off the Apple App Store, it just was the same online account. So, are they the same thing we're talking about? I'm getting confused about whether they're two different things?

The second thing is I've had issues with the app, I've been on a chat with Affinity Water, a real delay in updating. I'm looking at it now and my usage for Saturday, Sunday and Monday hasn't been put up and quite often I find I'm missing a whole week. So, I think there's some bits and pieces around about the effectiveness of it as to if it's going to be useful it needs to be up to date. There is no point in me getting to Tuesday night and finding out that on Friday night something went wrong because I've not got Saturday, Sunday, Monday, Tuesday updated, so that's another issue.

Just briefly, I'm conscious of time, am I getting something confused here, when we talk about who owns what part of the property in relation to leaks, on your website there is quite a good diagram of colour coded, who lives where, who's got what. The part that the smart meter gets put onto is your property as far as I'm aware, that's where in a lot of cases we begin and you end, so if that's your property, your possession, that's your meter, why can you not just put them on without having to worry about whether or not people will say yes or no?

Because when it's a community resource like water, I know this may be a bit controversial, but why not just put them on? Surely, if you own that bit of property, the infrastructure, you don't need our permission to put it on, and it does no more and no less than if people said no …

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Sorry, it does more, it doesn't lose anything than if people just continued with their old meter, which had to be manually read. So, I'm just confused as to why there's an issue about installing them?

TMcK Facilitator: I think I might have said that Community Member 4, so I'm not sure, I think it's more just the logistics of getting it rolled out and sometimes there are some access issues.

Community Member 4: What I mean is, it's in the street.

TMcK Facilitator: Oh right, okay.

Community Member 4: Because that's where my property and a lot of properties, my stopcock or my old-fashioned meter was out on the pavement and it has a plastic cover, so it's irrelevant. In fact, when we had ours fitted, the guy didn't even have to come onto my drive, he just walked along the street and did 15 houses without going onto any private property.

TMcK Facilitator: It's interesting Community Member 4, you're complaining that you can't see the real granular data from last week's usage, whereas Community Member 10 who has a smart meter as well and his experience is, well, I don't even know what my usage is, so it will be interesting to find out where those expectations live and what's driving them, particularly from Community Member 10's perspective?

I'm going to come now to Community Member 6, I think I saw your hand up earlier?

Community Member 6: Yeah, what I wanted to know was, what's the company policy on which areas get smart meters first? I don't have a smart meter. I don't know whether I can have one or not, but how do they decide who is going to get a smart meter and in what order, what are their priorities?

The second question that's really been touched upon already is there's 200,000 smart meters already been installed. How often do they monitor these, are they monitored daily? If I had a serious leak for three weeks, would they be monitoring, when would I find out about it?

TMcK Facilitator: When would you want to find out about that Community Member 6, if you were to have a leak, are you expecting to find out about that instantly, within a day, within a week?

Community Member 6: Well, I don't know if I could find out about it instantly, how often do they monitor these things, I don't know?

TMcK Facilitator: My question to you as a customer, what would your expectations be, what does good look like?

Community Member 6: Well, that's a very good question. I don't know is the short answer, it depends how serious the leak is, I guess.

TMcK Facilitator: It might not be a leak, it might just be you're filling up your swimming pool, or you've got people in the garden playing with water, you're watering your plants, it's understanding usage levels, I guess, and I suppose that's what it is?

Community Member 6: Well, in my case it won't be a swimming pool. Yes, it's to understand how quickly I could be informed. I mean do they have staff monitoring thousands of meters each day, how does it work?

TMcK Facilitator: I'm sure we can get some answers on that. Community Member 4, do you want to jump in?

Community Member 4: Yeah, just quickly it may help out that last bit there, on my app, if it's an app or if it's the website, I have a level, I have two levels. I have my average use and there's a line and I can see my bar chart going above it or below it, and it has what it recommends for my household. So, in answer to the last question there, I can see if I'm exorbitantly going past what I should be using, or whether or not I'm even going past what I'm using on average.

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TMcK Facilitator: Is that something that you've found quite useful, Community Member 4?

Community Member 4: Yeah, it's excellent. It's really good and it's frustrating when it doesn't load up regularly, that was my point. It's a great bit of kit it just doesn't seem to be as reliable as it could be.

TMcK Facilitator: I'm going to share the points that have been made so far on my screen but before I do that, is there anything else people want to cover based on what they've heard so far? You're all quite happy for me to do that?

In terms of the response from the water company, so work has been done around smart meters, there's 200,000 installed during this regulatory period and the data from this is used to help track water usage.

There's proactive data-led contact when unusual usage patterns or high consumption is detected compared against the household averages, which we heard a little bit about there from Community Member 4. Reaching out to customers via email or phone to investigate potential leaks or offering home water efficiency checks where appropriate. Customers can also self-refer to this leak checking service.

There's a trial of 5,000 customers, approximately 20% were found to have had a baseline usage representing a leak which was subsequently found and resolved. The trial has shown great engagement from customers so far.

Multiple channels have been improved in order to allow the customers to report leaks without needing to send videos.

Into the future, they're going to make sure that customer contact is not a one size fits all approach and they're tailoring this to different journeys depending on customer usage and customer type.

They're going to look beyond smart meter data to identify high consumption on a property and proactively going to be talking to customers about their water flow.

The responses from customers, we've got some ideal response actions here.

[A] Publish measurable evidence of proactive outreach results.

[B] Communicate what services and support is available to customers who are ineligible for a smart meter. How will unusual usage be identified and acted upon for those who cannot have a smart meter?

[C] Clarify to customers where the boundaries lie between a company and customers regarding fixing leaks. I believe there are some documents online that were mentioned there, so can that be brought to more people?

[D] Clarity and transparency around the smart meter rollout, there are clearly some customers who are desperate to get their hands on one, they want to know a little bit about it.

[E] Clarify to customers how smart meters will benefit them.

[F] Use available customer data to enrich online services such as the free leak check. It sounds like a really positive move, and I think we are quite excited by that prospect.

[G] Enable customers to view and analyse their own usage data, and again we've got an example there of how that's been done with Community Member 4, who's keeping a close eye on things.

[H] Clarify to customers how often meters should update via app and online account, because it sounds like we've got some different stories there.

[I] Explain the decision-making around the smart meter rollout and the prioritisation.

So, there's a little bit there about people wanting a smart meter and maybe don't have one yet.

When's that happening, how are you making your decisions, how can I get one, is that going to be feasible? So, these are the fantastic actions that we've got so far that we can discuss in a bit more detail with the group before Rachel then goes back to Affinity Water to respond. So, Community Member 11, your hand's up, come on in?

Community Member 11: Yes, I'll be really brief. It was just a point about the free leak check, I just wanted to make a point about that in terms of when I did my research you could only access it via making a telephone call to a specific company and they're only available between Monday and Friday during office hours and a lot of people work during that time. Is there no way that we could do it digitally, like we could actually fill out a form or perhaps if they opened at the weekend? It's really inconvenient that we have to call in the middle of the day when people are working full time.

TMcK Facilitator: I think that's a great action and that's certain something we can ask Affinity Water to explore. They might already be looking at that, it might be something that's coming online there, so yeah, absolutely, so you're looking for a way to apply for a free leak check without having to do it during working hours at a time that suits you as a customer.

Community Member 11: Yes, and I think just having multiple channels like the Director, Rebecca Froud, mentioned about allowing customers to be able to access the different services in the way that they choose to, by just having different channels of communication I think it's really …

TMcK Facilitator: Any other thoughts before I had back to Rachel, are we alright with what we've covered? Really positive feedback, I have to say, I think it's been great. I'm going to hand over to Rachel who's going to give Affinity Water an opportunity to respond and potentially answer some questions that have been posed and let us know their thoughts on the actions.

CCW Chair: Thank you, Nicky, it might be helpful for us to project the actions on the screen again, just to ensure that Affinity Water have looked at them properly. My question to Affinity Water, can you have a look at these actions and highlight any commitments that you believe are not feasible and to explain the reasons why, if there are constraints with the regulatory, financial, operational or legal, please set this out quite clearly. So, Mark, over to you, what are your views on the actions [A] to [J], please?

Mark Garth: Yeah, they seem very reasonable, in fact some of the feedback's fantastic and the appetite for wanting to install smart meters is exceptional. If we have the same appetite from the entirety of our customer base, then it would resolve some of the challenges we have. What I thought might be useful just for 30 seconds is to give some context and some background which might help answer some of the actions on the spot.

We have 1.5 million households in our patch, and we have about 75% of those already have a meter of some description. So, 200,000 smart meters being installed is the first tranche, we have 480,000 or round about half a million to install by 2030, and then probably another half a million to install by 2035. I think it was Community Member 4's situation where the meter is installed in the road and we can come along and install a meter without any interaction at all really with the householder is a perfect scenario and we've already installed many of those.

The challenges come where the meters are installed inside the property, or where the pipe that runs from our network to the properties is a shared pipe and it only splits on private land, on private property in people's gardens or under their nicely laid driveway. Those are the challenges and those are the ones where we need to interact with customers. If I might ask, an action that we might suggest is to consider how we might incentivise customers who really want a smart meter to help us understand how best to do that in a way that people can ask us to come and do the meters. I mean you can opt via our website to have a meter installed and I think a couple of the panel members, some have made that point.

But I suppose the overriding point to make is that it's both easy in some regards, and very

challenging in others, depending on the very specific scenarios. Then just to pick up one of the other questions about how we decide were meters go and how do they go live, they go in the priority of areas with the highest leakage. So, as you'd expect a smart meter will allow us to detect usage that's unusual and we use that to try and drive priority on leakage and cut consumption. If you're not in one of those areas, then you may not yet have contact from us or have one installed.

Then just on the data point, so the smart meters once they're installed, they take a reading once an hour except during 2 to 4am in the morning where they take one every 15 minutes. The reason we take more frequent readings at that time of day is because it's the best time to detect leakage when usage is at its minimum. So, we take more readings then and it should upload into our systems twice a day, so I think it was again Community Member 4 had some problems with his data not updating for a couple of days. That is unusual and that indicates some other issues, so that's something that we would be keen to understand and fix.

You should really be able to see at least a day in arrears the usage you've had, which of course is significantly better than the twice a year updates that we would get with a conventional meter.

So yeah, in short, Rachel, I think all of those actions look really good. You won't be surprised to hear that most, if not all those things are already things that we're on with, but would be happy to sort of flesh those out.

CCW Chair: Fantastic, and thank you for those responses, I'm sure the customers have found it useful. So, these actions are being agreed for Q1 and let's move on to Q2, which is the performance challenge chosen by community members. Leakage was prioritised following reports of slow repairs and missed targets, members want to know what Affinity Water will change to deliver faster lasting repairs and meet its '26/'27 leakage commitment. I'll now invite Community Member 9 to ask the agreed question. Again, please Affinity Water, if you can ensure when you answer the question it's clear, it's to the point and of course the timer is on Nicky's screen. Community Member 9, please?

Community Member 9: Good evening esteemed Affinity Water board members and good evening to the panel. A leak in my street took three weeks, just to be inspected with further delays before it was fixed. People came, they looked, they left, they dug a hole, they left. Customers want to see our bills paying for less wasted water and a more reliable service. Now, Affinity Water also missed its last reported leakage target[12]. Its 2026/27 Ofwat commitment is a 24.5% reduction against the 2019/20 baseline, so what will you change to meet that target and when will customers see faster, more efficient leakage control, lasting repairs that show what our bills are actually paying for? Thank you, Sir, Ma'am.

CCW Chair: Thank you Community Member 9, community members again please take a note of the responses, we have Mark and Steve answering this question. Over to you, Mark?

Mark Garth: Great challenge, great question. So that 24% target from Ofwat to reduce leakage by what is essentially 25% or 24.7% by the end of this AMP[13] or the end of 2030 from the 2019 baseline. We've already delivered 20% of that target, so we are amongst the companies that have delivered the greatest leakage reduction over the last five years. However, that's not good enough. We need to do more, we need to go faster, we need to keep customers informed more accurately and more quickly with what's happening and particularly for the visible leaks.

[12] The questioner added in additional wording to the question STIM Q - A leak in my street took three weeks just to be inspected, with further delays before it was fixed. Customers want to see our bills paying for less wasted water and a more reliable service. Affinity Water also missed its last reported leakage target. Its 2026/27 Ofwat commitment is a 24.5% reduction against the 2019/20 baseline. What will you change to meet that target and when will customers see faster, lasting repairs that show what our bills are paying for?

[13] AMP – Asset Management Period

Now, the reason that that's a challenge is multiple fold, if it was easy then we'd have done it. Part of the challenge is climate change, so we have fixed more leaks than ever this year, and last year however, more and more leaks are occurring. There are many technical reasons which we won't go into too much detail, but Steve will share the details on that in a moment.

But also, because we've already delivered a 20% reduction then the low-hanging fruit, the easy ones have already been fixed, so we need to get more innovative and use more sophisticated technology to detect those leaks.

Now, I know that sort of flies in the face slightly of the example that you've given which was visible leak running for three weeks without any attention, and clearly, we have to do better to address those. But more importantly, we have to keep you more informed on what we're doing and why those are the reasons. I'm going to hand over to Steve because Steve can help explain some of the more technical challenges in an accessible way as possible as to why fixing more leaks doesn't actually reduce leakage, and there are some interesting things why that would be the case. Steve?

CCW Chair: Thank you. Steve, you have just over three minutes.

Steve Plumb: Yeah, thank you very much, I'll do the fixing leaks bit first and then I've got four areas I want to touch on of what we're doing next. So, you won't have missed the fact it's been really hot and really dry this year, sort of record-breaking in all ways. And you'll have noticed that in your garden the ground shrinks and it cracks. Now, we get that on our network, a lot of our network's in clay and when that happens pipes break and we get a lot more leakage and we get a lot more bursts.

This summer has been lovely for customers on one respect and terrible if you work for a water company and are responsible for leakage because we have had more leakage this year than we have ever had breakout before. So, the numbers, I apologise, I'm just going to use a little bit of jargon here, so we on average lose 150 million litres a day of leakage and that's a lot of water.

But if we did nothing that would go up, that would have gone up last year by 350 million litres a day. So how much we leak would have gone up from 150m to 500m, so we are spending so much of our effort is to stand still and address how our pipes are aging, we have the effects of weather, we have got to work really hard to stand still and then we need to go a little bit further to get to the targets you're talking about. That's the sort of challenge we face.

If I move on to four areas really, which I think you're probably interested in, is how do we repair things faster and we accept the fact, taking three weeks or more to fix a leak is unacceptable in customer eyes. So, we address that, as a result of the weather this year we have got 1,400 jobs in backlog at the moment, that means it's taking us too long. We want that number to be somewhere between 300 and 600, so we're working really hard to address that.

We're doing that, we've put 25% more resources in the field, so we've increased the number of gangs from 40 up to 54 and that means that when we've found these leaks we can get after them faster. We absolutely take on the chin we need to do this quicker, we're putting the gangs in to do that and we're going to drive that number of backlogs down before we get into winter when we often again get a similar increase in leakage.

We also need to find leaks quicker, so customers often talk to us about the leaks they see, 50% of the leaks you never see, they never make the surface. So, we spend a lot of time looking for leaks. We're doing a couple of really interesting things in that, first of all we're using satellites and you can detect leaks below ground that never make the surface from satellite. We've had some brilliant successes with that, and we ran, we looked at 2,000km of our network recently and got 1,000 points of interest and found out that 70% of those were actually leaks that we could go and address, so we're using this sort of technology.

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Then the really exciting thing for us is you know all the fibre-optics that you get your broadband through? You can use those to detect leaks. So, we're working with BT Openreach and using the fibre network that's already in the road and that will identify noise on our network and identify leaks. And this wouldn't have been possible for AI but now you can use AI to sort of crunch this data and paint across on a map that we then can go and have a look at. So again, we've got, in January we'll have 1,800km of our networks, so 10% of our network being monitored 24 hours a day by fibre-optic cables that are already in the road. It just makes us much more efficient and makes us be able to find those leaks faster. Then two more things, one is we need to prevent more leaks because finding and fixing leaks is sort of a – you're fixing it but you're not making it better in a way.

So, two things, one is we are doing more mains replacement than we've ever done before, so we're going to do 260km of mains replacement across our patch in this five-year period. I think we did about 30km in the previous five years, so it's a very significant. The downside of that is there will be a lot more holes in the road and there will be traffic lights all over the place, but we are out there doing a lot more mains replacement work out there.

The other thing is, we're being much more sophisticated about how we manage pressure. Pressure varies throughout the day as customers use water less and we are deploying intelligent pressure management control, because what we really want is steady pressure through the whole period, so we don't get the peaks and troughs, so it doesn't cause breakages and bursts on our network, but it also means that our customers get a consistent level of pressure at their property. By managing that more carefully, actually it keeps it more consistent and we get less leakage, we get less bursts, so two things that we're doing are much more longer term.

Then in terms of how we make this visible to you, so we've touched on that, but we are working hard to make sure that we are keeping customers aware. We recognise we've got more to do in this space about not only how we keep you informed and if you've given us your mobile number and you've given us your email address, making sure we use that.

But also, I think the biggest thing for us is looking again at how frequently we do that because we might leave something for three or four days and if for you, if that's unacceptable, you're going to be ringing us and contacting us again, and we sort of need to get ahead of that. So being able to keep you updated about leaks, which in some cases where we need to arrange traffic management or arrange with the local council to be able to go and fix something, it is going to take a little bit longer, but we need to let you know about that.

CCW Chair: Thank you, Steve, I've given you a bit longer than five minutes guys, I hope you noticed that, but what you said is important and we're slightly ahead of time. Thanks for your responses, we're going to pause and turn back to the community members, again this part is about testing whether what you've just heard fully answered the concern behind the question. Nicky, can you start that discussion, please?

TMcK Facilitator: Thanks very much, Rachel. Thanks for those responses, obviously I saw you all listening very intently and I'm going to come to you Community Member 9 first of all because you posed the question. You heard some reasons there about what the company are up against really, and in terms of reducing leaks. What are your thoughts on the answer? Did it give you everything you needed, are you happy, is there anything else we can talk about?

Community Member 9: I made some notes, so those of you who saw me using my mobile phone it was because I was making notes of what was being said, I wasn't on my phone. When the esteemed member, I think Mr Garth, may have mentioned the word "climate control" was that you, Sir?

TMcK Facilitator: I believe it was Community Member 9, yeah.

Community Member 9: I'm terribly sorry, Sir, my heart sank. Because it is so easy to blame climate control, I think that's just getting a bit over-used. I fully understand, I believe it was Mr Plumb who was talking about the heat and that creates more leaks, I get that 100%.

I believe it was Mr Garth who put the fear of God into me when he started talking about more sophisticated machinery to detect leaks and to fix them because I mean the minute the gentleman said that I saw pound signs going across my eyes because I'm sure you're going to bring that back on us, I don't know? You mentioned, Sir, three weeks to fix the leak, no Sir, it was three weeks to respond to multiple phone calls and emails telling you there was a leak in the first place.

Then lastly, Sir, you mentioned you're "running to stand still", and I was wondering why in 2026 with all the modern technology we have, why you're still running to stand still.

And leading on to my final point that between now and 2030 when the grids go down and we all know that that's going to happen, how much chaos is that going to cause and how long is it going to take you to run to catch up to the starting point before the grids went down? Thank you, Sir.

TMcK Facilitator: Community Member 9, we'll keep that in-house before we talk it back with Affinity Water. I just want to touch on a couple of things that you mentioned there just to make sure I've captured it correctly. Your point that you wanted to make was it actually took three weeks for the leak to be even assigned a person to come out and that for you felt like it was too long and you want to see that improve going forward?

The next point you made was actually when you hear the term "climate change" and that's the reason for this, that and the other, you don't like that as a customer. But what Steve was saying was actually it was just dry ground and its clay soil, so you want the technical reasons for it and that for you gives you a better understanding of what's happened, and again we can check with other customers what their thoughts are on that.

I'm not sure I was following you entirely, but the grid going down, I think that's maybe speculative potentially a worry that … I think maybe your question is if there are grid issues and there's power cuts, what is the resilience plan in place for Affinity Water to deal with that, is that fair to say that you're interested in that side of things?

Community Member 9: Ish, maybe I know stuff that's coming that maybe some people don't, so forgive me. But okay, so just for the sake of being PC, if the grids go down …

TMcK Facilitator: I think for the sake of this Community Member 9, we do need to focus on the question, we can't go there.

Community Member 9: Which is, so if the grids go down and everything is backlogged, that is going to cause more leaks, that is going to cause more damage to the infrastructure. So, with that chaos, the esteemed gentleman was saying that he's running to stand still, well he's going to be sprinting to catch up to the stand still point, which will cause more backlog.

TMcK Facilitator: Okay, I want to probably hand over to another community member now Community Member 9, if that's all right? I don't know if anyone's got any thoughts on either what Community Member 9 said or what you've heard. Community Member 3, do you want to jump in there?

Community Member 3: Yeah, but not so much – just a couple of things that I picked up on is the gentleman said that we'd had the driest summer in forever but neglected to mention that we'd had the wettest start to the year on record.

So, I don't know how, surely that should have countered each other out? Also, there's discussions about he was saying that we could be able to detect more leaks and save more water through use of AI, but isn't AI a massive drain on water resources in itself? So that's borrowing from Peter to pay Paul almost, isn't it? Why are we doing that, it just makes no sense to me at all?

TMcK Facilitator: Yeah, I think there is something to be done here again listening to what Community Member 9 was saying and what you're saying Community Member 3, is really explain value for money to customers properly to say, "If we are using AI, here's actually why we're doing it, it is actually going to save money in the long-term." I think it was explained by Steve that actually they're using signals through the fibre-optic cable and AI is helping them understand that.

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Community Member 3: But it's still the use of AI isn't it, and AI is a massive drain on water resources, so the whole nature of the company should be that they're trying to save water, so why are we then using AI then?

TMcK Facilitator: So, it's up to the company to prove that it's worthwhile then using that?

Community Member 3: Yeah, and it probably isn't.

TMcK Facilitator: Yeah, well, indeed and I think there's also a job to be done there to explain a little bit about the impact of dry and warm summers, aside from the fact there's been loads of water, it doesn't take away from the fact that two months of baking sun isn't going to impact the clay soil. So, I think there's a real job to be done to bring to life what Steve was trying to put across there in terms of the challenges.

Community Member 3: Yeah, but also, we haven't got the reservoir capacity, have we? This is what we're saying about the future planning, when we had all that water at the beginning of the year, we should have proper reserves. There was flooding, there was all sorts going on, it wasn't managed properly at the beginning part of the year and that's then caused us problems in the summer as well and we're in a drought, aren't we, and apparently, we still are in a drought? So, it's just the forward planning doesn't seem to be there, we're just constantly reacting to what's happening, there doesn't seem to be any planning and worrying what's happening next.

TMcK Facilitator: So, the question was about leakage, and I get that obviously having more reservoirs means we maybe don't need to worry as much about leakage if the supplies are there.

Community Member 3: Yeah.

TMcK Facilitator: I think communication potentially to customers it is important, so they can understand what the future resilience plans are by the sounds of things?

Community Member 3: Yeah.

TMcK Facilitator: Community Member 11, were you typing something and do you want to talk about what you've put in the chat?

Community Member 11: Yeah, I was just making a point, I think was it Community Member 3 who was just speaking?

Community Member 3: Yeah.

Community Member 11: She makes a good point about building more reservoirs in terms of increasing capacity in the system. I know there was a big project in Oxford, I think, I might be completely wrong, but I vaguely remember something being done there in terms of building new reservoirs as a joint effort. But other companies like Thames Water they're really focusing on abstraction, and it would be interesting to see and to learn about what has been happening over the last one to two years in terms of increased water demand, drier summers. What is the plan from Affinity Water, how are they going to really be focusing on ensuring adequate supply during these periods of relative scarcity?

TMcK Facilitator: I will say, this information is absolutely going to be available, every year the company will produce an action plan, a resilience plan, it's part of all the different bits of legislation that these companies have to follow. But my question to you is you've not seen this, you're not aware of it, how can the company get this information to you in a way that you're going to digest?

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Community Member 11: Well, the newsletter, I think it needs to be done via the newsletter, you know, they talk about the newsletter. I want to be seeing these sorts of things in the newsletter, especially in light of the fact that we've had a very prolonged hosepipe ban for a very long period of time, we want to as customers see what is being done with our money. I think that who holds the company account in terms of their plans, you know, their 10-year plans, who's actually holding them to account? Is that your remit as CCW to say Affinity Water's 10-year plan sufficiently addresses the issue of meeting the demand and providing sufficient capacity? I don't know, is it Ofwat, I'm not sure? I just don't know enough about it, it will be interesting to learn more about that and how we can find out more.

TMcK Facilitator: I think that's a really good point Community Member 11 and it's certainly something we can put to the community to educate around how it all links together, how the billing's put together, and I know there's a new billing period PR29 coming up and how that can potentially be fed into. So yeah, there's lots to learn there, for sure. Community Member 4 and then I'll come to you, Community Member 8.

Community Member 4: Yeah, just a quick question about future-proofing. If we understand that climate change in the sense of the soil getting so much hotter and cracking pipes, are all new builds and all renovations, are they being required to have pipes that will not be subject to this in the future? So, when you do replace pipes or when new developments get built, are we insisting that they will have a system that won't then be falling foul of what we have because of the age of our pipes?

TMcK Facilitator: Interesting Community Member 4, so you're looking at what are the building standards and regulations, how long are the pipes going to last, how resilient are they and what does that all look like? What does a good answer look like for you there, Community Member 4, what can Affinity Water do to reassure you there?

Community Member 4: Well, I'd like to think that building regulations if they're talking about building hundreds of thousands of new houses hopefully for people to live in that Affinity Water and other water companies can have some say in the fact that these now to be built with a pipe system or a water system that will stand against climate change going forward, it will be future-proof.

TMcK Facilitator: I should say I've got some information here, every five years our statutory water resource management plans, or WRMPs, if you will, set out a company's intended approach for at least the next 25 years when it comes to how they're going to protect water supplies. So, it is absolutely something that companies will have thought of very carefully and I guess the challenge there is to get that across to customers in a way that you can understand and learn from.

I'm going to come to Community Member 8, you had your hand up there?

Community Member 8: It's very quick and there probably isn't an answer, they talked about the optics in the road being able to detect water leaks, is that right?

TMcK Facilitator: Yeah.

Community Member 8: Well, where I live, we don't have that in the road and they can't get it. So, for example, we can't have – we can have Sky TV, but we can't have Virgin or anything other because we don't have the optics in the road. Okay, I live in a small area however, we're not the only place in the country who doesn't have this, it's really good to say, "Well, we can detect leaks by this method," but not everyone…(overtalking)

TMcK Facilitator: I think that's a tool in their arsenal, I guess that they're wanting to talk about there Community Member 8 to say they have got these new technologies coming online, satellite imagery and fibre-optics, it will help to some extent, I guess.

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Community Member 8: But bearing in mind that we've been told that we can't have a water meter. I think they were saying earlier that the onus was on them to put it in, except we were told the onus was on us to sort out how to have it. So, we can't detect leaks because we don't have a water meter and can't have one and we don't have the optics in the road, so they can't detect it that way. But that's just us in a small village, it's not just us in the country. So, it's good to have these systems in place but what about the areas that don't have that, we're just going to continue having leaks, I guess?

TMcK Facilitator: Yeah, and I think that speaks to Steve's point, doesn't it, about how much they have to work just to stand still to cover, to make those changes, just to keep things in place? And the challenge they now have, which is where customers need to challenge, I guess, is what does that look like going forward, how do they get ahead of the curve and what sort of things can we look at there?

I'm conscious Community Member 1 and Community Member 7 you've not contributed too much, and I just wanted to check if you're happy with what's been said, if there's anything you want to add or any thoughts that you've got?

Community Member 7: Okay, I'm happy with what the other community members have said but I just want to ask, many of these leakages, I want to know what's the percentage of the reported leakages that are currently detected proactively rather than through a customer report? What's the percentage of what Affinity Water have detected themselves and the ones that the customers reported?

TMcK Facilitator: Yeah, I think that's a good shout Community Member 7, I guess that data will exist, but wouldn't it be nice to see how these new technologies are helping? How much have they found through fibre-optic, how much have they found through satellite, how much through customers? Can customers do more? So yeah, I think there's a really good opportunity there, Community Member 7, to add that as an action of just some of the data that they've got that I'm sure they're looking at most days.

Community Member 1, what about yourself, were you going to say anything there?

Community Member 1: I was just thinking with all those floods last week after the storm, was any of that water harvested?

TMcK Facilitator: When you say "harvested" Community Member 1, what do you mean?

Community Member 1: Was it collected so that it could be used later on, does it just go down the gutter, where does it go?

TMcK Facilitator: I mean I can try and answer this myself Community Member 1, the vast majority will just go down the gutter, and the rest will go in hopefully into a reservoir or a water butt if they've got them. But I'm sure the company can jump in there on that one.

What I'm going to do now folks, just based on time if it's okay, I'm going to share what we've gathered, what our analysts have been writing on the screen and go through that for the transcript. If there's anything that you want to talk about as I'm doing that, please just jump in and we can cover that off before I hand back to Rachel, and then we can hear from Affinity Water.

The question was all about leakage and what are the company doing to reduce the leakage in the network and meet the targets that are set by Ofwat?

It was explained that they have already delivered to 20% of the leakage target for the current Asset Management Period.

More leaks have been fixed than ever this year and last year.

A lot of the easy fix leaks have been tackled, residual leaks get harder and harder to address, and that I guess is where all this technology is coming in.

Leakage suffered as a result of the summer, obviously the clay in the ground was starting to crack, it was moving the pipes around and some of them are a bit older than many of them that are in the new builds, for example, so they were bursting.

They are losing an average of 150 million litres per day, had they not been on top of things and chasing their tail almost, that would have been up to 500 million in the past year. So, you can see the size of the task that Affinity Water are facing.

They're using satellites to detect leaks, they have analysed 200km of network. They've got 1,000 points of interest flagged and 70% of those have turned out to be actual leaks. So again, to Community Member 7's point I think wouldn't it be great for customers to see the successes here and what that looks like versus a whole picture, just to give them a bit of an understanding in starting that conversation?

They're using fibre-optic cables to detect leaks in some areas, again to Community Member 7s point that have them, there are obviously areas that aren't covered there and hopefully that's something they can use. I think there's a little bit of worry about AI that was suggested in the group by Community Member 3, so when you think about AI, I think customers think about water resources and how they're being used to cool these larger data centres. So, it's making sure that their usage is justified.

Going into the future, the company are working to reduce leakage backlog, at the moment it's sitting at about 1,400 which they've accepted is too high and they want to get that down to sort of between 300 and 600 as a target. To help them with that they have brought on a number of more gangs, I think I had a note of exactly how many that was. So, from 40 to 54 worker gangs to help address that.

By January they're hoping that 1,800km of network, 10% of the total is being monitored 24 hours a day in order to find leaks faster and that's obviously mentioning the optic cables as well.

As customers you're hoping that they can create actions around:

[A] Communicate clearly and succinctly in a customer-friendly language on how adverse weather conditions are affecting our water infrastructure. For the sake of Community Member 9, please make sure you're not hiding behind the word "climate change" as an excuse, she wants to make sure there are real reasons for it.

We want to balance the impacts and benefits of AI use in the water network to Community Member 3's point.

We want to see in customer-friendly language what your resilience and contingency plans are, we know you've got them. Is there a way that these can be put into a newsletter so that customer can feel reassured?

What efforts are being made to future-proof the water network again in customer language. Really, it's to help with buy-in and engagement with longer term strategic decisions. We've done research where we know that if customers know the company are working hard to save water, it makes it easier for the customers to do that. It's about having that quid pro quo through communication.

[B] Can we also improve customer communication during delays and repairs, provide regular updates at defined intervals, rather than waiting for customers to chase as was Community Member 9's experience when there was a leak near her home.

I think that's covered most of the things, so again I'll go back out to the group just to make sure we've covered everything here or if there are any other actions that you want to see put in front of Affinity Water, any thoughts on what we can see?

Community Member 10: I think someone mentioned about the cost to the customer with regards to all this technology, maybe just to include that and to question whether or not we can expect to see an increase in bills due to the development of this technology?

TMcK Facilitator: Yeah, brilliant Community Member 10, I think that's absolutely something we've seen across all of these sessions - tell us where the value for money lies. Again, if we can create a way to show how successful these technologies have been in finding leaks, what does that look like for customers in terms of saving money or in terms of improving the network? I think that would be a really good way to address that. Community Member 4?

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Community Member 4: Just quickly, just thinking about it, is there any ambition or any plans to up the number of gangs from 54 if it is a case of you need more people fixing things, is there any plans to increase the workforce even further?

TMcK Facilitator: Okay, brilliant, Community Member 9?

Community Member 9: With regards to leaks and a gentleman was saying that he doesn't have the updated data on his app because it's delayed, I put it in the group chat, how often would we be asked because the app is not doing its thing and telling us about leaks and updating, how often will we be asked to delete the app and redownload it because I ain't going to do that more than once?

TMcK Facilitator: Has that happened to you before Community Member 9, is that the point that you're making, that you've had to delete it and reinstall it, or is that just a concern that you've got that you're going to have to refresh it?

Community Member 9: It's a concern I've got because at the moment I do not have a smart meter, I'm 50/50 whether I want one and being in this group and over the course has been answering all my questions and making decisions. But that is a question, you have to delete some apps because they stop working and I mean I won't be doing it.

TMcK Facilitator: Okay, good to know. I think most apps that are updated regularly should automatically pull through on your phone Community Member 9, it's only the ones that are abandoned slightly you can get issues, is my understanding, so hopefully that will be covered with that.

CCW Chair: I want to quickly jump in just to clarify a matter, I think it was Community Member 4 that spoke about upping the 54 number of additional repair gangs, so just to make it clear, and sorry to sound patronising, the actions are in the last column, we can see that, Community Member 4, was your point that you want an action to be developed if that was your point?

Community Member 4: Yes, it would, it would seem to me to make sense that if the success is dependent on physically getting out and fixing these things, the more repair gangs the better, surely?

CCW Chair: Just to challenge on that, why would you say 54 isn't sufficient, because the idea is that they are working to increase isn't it, up to 54? At the moment we don't know whether 54 isn't a sufficient number in terms of the repair gang teams?

Community Member 4: Well, 150 million litres a day lost would tend to me to think that it's probably in the perfect world, you'd have as many gangs as you could possibly get, so why not aim for as high as you can on the amount of staff?

CCW Chair: Sure, all right, let me pass over to Nick and perhaps when I ask Mark and Steve to respond, they can tackle that and let's see whether an action needs to be produced based on that comment of yours, is that all right, Community Member 4?

TMcK Facilitator: Yeah, I think a good action there potentially would just be making sure they're doing all they can to address that and showing to customers that they're seeking value for money in terms of number of gangs because I know these things can be expensive, and it's obviously finding that balance would be where we need to see value. Community Member 10, I'll let you jump in there.

Community Member 10: It was only just on the back of that last point really, if there's 1,400 outstanding calls of which 70% are potential leaks, only with 54 people going out to repair them, is my understanding, is that's 25 calls each person?

TMcK Facilitator: It will be 54 groups of people, so when we talk about a "gang" it's like an assigned group of workers that would go and reinstate the work after it had been completed.

Community Member 10: Obviously, that number is ever increasing though, isn't it, as soon as one has been repaired, I'm sure it's then replaced with another two or three that have been newly identified. It seems difficult, I think, to conquer that figure with that number of teams that's currently in the field.

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CCW Chair: I think we've added a good action there, decision-making behind the number of repair gangs currently deployed, that might be helpful in terms of perhaps a ratio that's needed in relation to tackling the concerns?

TMcK Facilitator: Then finally, I'm just going to come to you Community Member 2 because I know you've been listening very intently there, I just want to make sure you're happy with what we're seeing and what you've heard so far?

Community Member 2: Yes, I'm just taking note of it's quite a lot of information, I don't have any questions at the moment, but we'll see as we go along.

TMcK Facilitator: Well, thank you very much to the community members for responding there, we've got some great things to talk about. I'm going to hand back to Rachel just now and then we can finish off this question.

CCW Chair: Thank you, just to Mark and Steve looking at those actions as drafted, any views in terms of feasibility, are they workable essentially, Mark?

Mark Garth: Yeah, they're all workable, I think particularly the communication bits, you know, something that we're very conscious of and both Steve and I said that we need to work harder to keep customers informed. I've got a bit of extra context like I did last time if that's helpful? Our network is 17,000km in length, which is just about enough to get once around the world.

This year we've so far repaired 11,000 leaks, around two thirds of those were detected by us before a customer notices anything, and about a third of those are reported to us by customers, and that's been higher this year because it's been extraordinarily dry. Obviously, any wet patches are very obvious, so there are more visible detected leaks, visible reported leaks this year than there were last year.

Community Member 4's question is a fantastic one, why don't we just get more gangs? This links to the more sophisticated technology and the cost element. The most expensive part of finding and detecting leaks is paying people and particularly paying the people to dig holes that might or might not have a leak in the bottom of them. If you dig a hole and there's no leak in the bottom of it, then you've got to dig another hole and another one. So, getting really sophisticated and using as much technology as possible to detect leaks is the way to reduce the costs and limit the bill increases.

Another great question from Community Member 3 about are we using water to generate AI to then save water? Well, I'm more than happy that we'll provide our data on this, I guess, at the right time, but the water saved from leakage is far, far outweighed than the consumption that would be taken to generate the AI computing power to address that. Data centres is a whole other issue which I won't go into now, maybe that question will come up later. But all in all, using the technology reduces the costs, makes leakage more efficient, makes it more effective and enables us to hit those targets.

I did just have one correction Nicky, on the stats that you'd taken from my answer earlier, we haven't delivered 20% of the leakage targets, we've delivered 20% of the 24 percentage points that we are required to deliver. So, I don't know what converts to, maybe 80% of the way along delivering our target for leakage. So, we have been and are one of the highest performing companies in terms of the overall leakage reduction, but what that means is we've got the difficult hard yards ahead of us, so using all of that technology and the innovation and trying to get around it is the way to go.

Then the final point, the Water Resources Management Plan, which Nicky identified, that's a 50-year plan that identifies over 50 years what water we will need to service our customers and our businesses in the region. That identifies where the sources of water are coming from, including from reducing leakage, reducing consumption but also by generating new sources of water and reservoirs.

As a result of that, the big reservoir that's being built in Oxford, which was identified by Community Member 11, that is being partially funded and built by Affinity Water, it will be the biggest reservoir in the whole of the country and that will impound water from the Thames for storage during the wet winters for use then in the following summers.

In addition to that, we are transferring water from Birmingham down the Grand Union Canal to our new treatment plant. So, we do have very long-term water resource planning, it does make sure that we have the plans for now, the medium and the long-term for ensuring that you have water whenever you need to for whatever you need it for.

CCW Chair: Fantastic, thank you very much for those additional responses. We've now agreed the actions arising from our new challenge question, and they'll be added to the company's action plan alongside the commitments already agreed in the earlier part of the discussion.

Moving on now to the Q&A questions, there will be no timer for this section but there are four questions in total, and we'll try and cover them if time allows. Just to Affinity Water, whilst we want some good, robust answers, we want the answers to be very specific, very direct. I'm allowing around three minutes for that. Can we start with our first question please, could I invite Community Member 3 to ask that question?

Community Member 3: Our bills are rising while customers are experiencing slow repairs and Affinity Water has missed its leakage target. We want to understand whether these outcomes affect the financial decisions the company makes. What consequences did missing your leakage target have for executive bonuses, dividends and the money reinvested in the service?

CCW Chair: Thank you, I'll start with you, Mark, in terms of responding, if you want to invite other senior leaders, please do that, but try to keep the question to point, thank you very much.

Mark Garth: Yes, sure, I mean the answer is yes, it does have an impact, so all of our executive bonuses and our performance targets are all linked to either customer or environmental outcomes. All that is transparently presented on our website or in our annual report and you can see what impact that would have in terms of our company performance, and mine and my executive team's pay and bonuses are linked to that as well, and all of that is transparently reported every year.

In addition to that, the regulator incentivises the performance that customers find important, so if we outperform against our targets we can get rewarded for that at a company level and if we underperform, as we have done on leakage as you've said, then we would be penalised for that and all of that flows through into the profits and the shareholder return or the owners of the company what they get in return.

In short, the answer to your question is, it absolutely drives the financial decisions that we make, so we want to find the real golden moment between spending money, which in the end leads to increased bills, versus driving performance, versus making sure that my team are incentivised to drive those right outcomes. And trying to find the middle ground between all those things is basically my day job, which is what I do all day, every day, to try and make sure we are trying to balance all those activities.

But you don't just need to take my word for it because there are some pretty strong regulatory frameworks which ensure that that's what we do even if we choose to do something else. At this point I'll probably invite Liv to maybe come in and comment on how the regulators ensure that all that works to that effect as well.

Liv Walton: Yeah, absolutely. Before I do, I would also say your point about the leakage target is absolutely spot on, we didn't quite make it last year and we're certainly finding it very challenging this year. But we also look at our performance in the round and the way that that's compared against all other companies in the industry and that's where the regulatory framework comes in, in terms of setting those targets and looking how companies comparatively perform.

And Affinity Water last year was one of the best performing companies, so we were judged by the regulator as being on track and improving across our 17 key performance indicators. So, we're in the top five companies in the industry in terms of being able to deliver in the round the package of services that customers expect.

Like Mark says, that's very clearly regulated with penalties for the company if we don't meet those targets and those penalties come back to customers in the form of lower bills. So, every year I have a team of incredibly clever people that have to work out where we've got penalties to hand back to customers how we do that across the bills, and that is overseen by Ofwat, our economic regulator and also the Environment Agency in terms of some of our environmental targets.

CCW Chair: Excellent, thank you Liv, thank you Mark. Community Member 3, you've heard the response from the company, any supplementary questions?

Community Member 3: Well, I mean our bills are going up and up, this year I've not even been able to use my hosepipe. We were sent out emails asking us to manage our usage of water, which already as customers we've got pressures coming from all our utilities, we're paying record amounts for gas and electric, now paying … Actually, I think my water bill has gone up more than my gas and electric may have gone up. You know, we're expected to have less baths, not shower so much, constantly just having to scrutinise everything. I mean at what point are the bills going to go down? Are the bills ever going to go down?

CCW Chair: Thank you. Mark, Liv, do you want to respond to that?

Liv Walton: Happy to jump in there, yeah, absolutely we recognise we've had a couple of years of quite large bill increases in Affinity Water but across the industry as well. It might help if we just explain a little bit about what your bills are made up of. So really broadly, there's what the company spends and that you can split into just maintaining the assets and doing our operations, making sure we're pumping the water and it's where it needs to be and you've got it when you need it.

Then enhancing or improving our network and our assets, so making them better for the future or being able to make sure that there's enough water for new developments, new housing coming in, but also new environmental requirements. So, you've kind of got your base, carry on operating as we normally would and expenditure, and then your enhancement, let's make it better, let's make the services better expenditure.

But also, what you'll see in your bills, and this is part of the reason why they've been going up, is there's some really high inflation. So, you said it Community Member 3, all bills are going up across all the utilities and everything, a lot of the inflationary impact that we have is around energy prices, so about 30% of our expenditure is on energy because we pump a lot of water. So, the second component of your bills is the inflationary increase to match that rise in costs across the piece.

We, just like everybody in the country at the moment, are really hoping we can bring in that inflation will start coming down and energy costs will start coming down because that will help with the costs of providing the service.

CCW Chair: Thank you, Liv. Looking around the room community members, are there any questions to Liv or Mark in relation to that question that Community Member 2 asked? I'm looking around the room, I can't see any hands up at the moment. Yeah, Community Member 9, please?

Community Member 9: I'm so sorry, it's a bit of a cheeky question, please do not feel that you need to answer this but esteemed board members, you've talked correctly about profit margins, bonuses that you receive, and inflation and all our bills are going up and naturally your personal bills at your homes are going up too. How can you justify, I almost don't want to look at the cameras as I say this, how can you justify the bonuses that you are offered against some of us in this community who are struggling to pay our bills? I mean that so deeply respectfully and I know it's a difficult question.

Session transcript

TMcK Facilitator: I'll maybe jump in here before the question gets answered, Community Member 9, and I do want the team to answer it, but what I will say and what I've been hearing certainly from what Community Member 3 was putting across, is there's a real value for money crisis going on in the water industry and in other industries. Prices are going up, you've been told to use less water, and saying, "When can we catch a break?" I think the challenge for water companies has to be about justifying the costs and justifying what they're doing, and Mark's mentioned that's his day-to-day job and it's how do they communicate that to you as customers? I think that needs to be the challenge, and I'll obviously let Mark and the team respond to your question with that as a backdrop to it.

Mark Garth: I think I'll come back to the bonus question in a minute, I'm not shying away from that I'll just say there Community Member 9. I think Nicky quite rightly points out, what's really important is what are we doing to help people who can't afford to pay their bills? We have a great affordability scheme, so there are, Liv will correct me on the numbers here, she'll have it absolutely clear in her mind, but hundreds of thousands of customers in our patch are on tariffs which allow them to pay the lower bills if they're struggling to pay.

There are different ways to access that and there are different tariffs and we are constantly trying to develop new innovative tariffs which allow us to work with customers who are struggling to pay their bills, so it becomes more affordable to them. There is a cross-subsidy arrangement, so customers who can afford to pay, pay a little bit more and they're willing to pay a little bit more to help those who are less well able to pay, so that is a really important factor. Currently we've got our tariff scheme for next year, out for public consultation, so if you feel strongly about that you can comment on it and you can give your views on that, that's available I think on our website, Liv?

CCW Chair: Mark, I'm going to jump in there and apologies, I mean I'm hearing about affordability schemes and support schemes, information in relation to that is on the website. I think Community Member 9's point was about how do you justify the bill increases, the bonuses based on some of your questions regarding having to increase bills. Can we focus on that, I'm thinking about time, Mark?

Mark Garth: We justify it because it's part of our business plan and that sounds a very opaque way to describe it but the business plan is the plan that we put forward to the regulator to say, "Here's our offer for customers, here's what we're going to do, here's what the service is going to deliver, the improvements we're going to make, the performance improvements that we are willing to be held to account for."

Then we invite customers and regulators to then hold us to account for that and we'd be penalised and rewarded depending on how well or not so well we do against that. And the bonuses and the exec pay follows exactly the same logic which is if I was able to deliver everything that everyone on the screen wanted and more besides, and you would say I did a good job, then my board would say, "Well, we're going to reward you for that."

But likewise, if I can't do that and I'm not meeting our expectations and we've spoken today about some of the examples of where we're falling short in your expectations then quite rightly, we should be penalised, I won't get paid a bonus. I'm fortunate that I've not been at Affinity Water long enough to have been paid a bonus yet, so I've not actually received anything, but if and when the board decide that they do want to pay a bonus, it's there for everyone to see and you can also interrogate that as to why and which elements of those have been paid in regard to which elements of service have or have not been delivered.

And quite rightly so, you should transparently be able to hold the company to account but as the figurehead of the company, you should absolutely be able to hold me to account. If you don't agree that I'm worth those things then you can make those representations in all the public consultations, in the business plan for the next review period that all of that is transparently there.

But the main point though is I only get a bonus if I'm meeting and exceeding your expectations as customers.

CCW Chair: Community Member 3, do you have a question?

Community Member 3: I'm sure I probably speak for everybody as a customer of Affinity Water when I say that we are not – our bills are going up and up, right? We're paying probably double what we were two years ago, so whatever's happening in Affinity Water is not satisfying the customers, therefore nobody should be getting a bonus until our bills are back to what they should be, or what they were two years ago. Why should we always be the ones suffering? Also, the gentleman talks about schemes for people on low incomes, but those schemes are funded by the rest of us who might not be eligible for that.

Everybody's suffering and everyone's struggling in this cost-of-living crisis and I'm sorry, but I don't think that's an answer to it. We pay enough in taxes to fund people, which I'm happy to do to fund people who can't afford to pay in what they need pay in or whatever, and then it just goes one step further that we are now having to pay into the pot to pay for other people's water now as well. What more does everybody want off us?

CCW Chair: Thank you Community Member 3, your points have been heard.

TMcK Facilitator: Can we go to Community Member 6 quickly, if that's okay?

CCW Chair: Yeah, please and perhaps we make Community Member 6 the last person to speak on this question, Community Member 6, please?

Community Member 6: My question is a more general thing, it's addressed to Mark as Chief Exec and it's not meant to embarrass in any shape or form. But given that you are 13th on a list of water company efficiency, I don't exactly know how these things are measured and yet you're meeting your KPIs[14] in terms of saving water, why is that?

Mark Garth: I'm not sure I follow the question Community Member 6?

Community Member 6: It means that 12 companies are doing things better than you're doing and only three are worse yet you're meeting your KPIs in terms of water saving? And if you did go further up the list, would that reduce our bills?

Mark Garth: I think what you're referring to is per capita consumption, so that's the amount of water that each person in our region consumes every day. We are at the lower end of the performance spectrum on that, that is absolutely clear, so round about 156 litres per head, per day and the best in the sector are about in the 120s. So that's one area where we are off target, we are penalised for that, which comes back to you in your bills, there's reductions in your bills, and that's an area that -

Community Member 6: How do we know that our bills are being reduced, we don't see that?

Community Member 3: No.

CCW Chair: Sorry, can I just interject, if I could kindly ask firstly, unless you're speaking, if you're a community member can you please mute your mics, and Community Member 6 if you can allow Mark to land his full stop before you interject, I'm grateful. Thank you, Mark go ahead, you were finishing your response?

Mark Garth: Yeah, I mean I'll just invite Liv to maybe come on and talk about where you can find the information, but that is absolutely all published and you can find the schedules for the bills and also what are the operational performance incentives and how we perform. So, they are the KPIs, that's one where we are not performing and therefore, we are penalised accordingly and you also see that that impacts and influences the bonuses that are not paid as a result of that. All of that information is public and Liv, maybe you can just help sort of point in the right direction, to the right webpage?

[14] KPI – Key Performance Indicator

Session transcript

Liv Walton: Yes, absolutely. So, we mentioned that we're currently consulting on a draft charges scheme next year, so for '27, '28 bills and that sets out all the changes and the movement to your bills and why that's happening. Whether it's because we've not performed in some areas and therefore, we're paying a penalty and we're giving money back to customers. Or whether it's because we're changing some of our tariff structures because we want to try and help as many people as possible.

I was just going to pick up on Community Member 3's point about when do bills start coming down and when does it start getting better? We have to invest to improve the water security for the region, and that is costly and that means that over the next 5 and 10 years there will be an increase in the investment programme. It's not just unique to Affinity Water, it's across the industry. But what we can do and what is in our control is how we spread that cost and how we incentivise customers and give customers control over their bills.

You've heard us talk a lot about smart meters because that's one way that customers can manage their water usage, but how we charge for it is another way. Certainly, the direction of travel that we've been going in for the last few years is to give customers who have meters and who actively try and reduce their usage the cheapest bills they possibly can have, and the cross-subsidy happens with unmetered bills or people that refuse to have meters.

That is a deliberate company strategy to help reduce the amount of water that is needed and help bills stay as low as possible. The other thing I just wanted to say, I'll mention really quickly as you vaguely touched on shareholder profits and dividends and things like that, so our shareholders who became owners of the company back in 2017, of the last nine years that they've been owners of the company, they haven't taken any profits out of the company for eight of those years.

That's been reinvested into Affinity Water to help improve our services and that is a track record that we're actually quite proud of and our shareholders are there as long-term investors who want to see the company succeed and improve. So, they've consciously made that decision that the performance previously hasn't been good enough to start taking dividends out of the company. So that gives you a flavour of the commitment that our owners have to Affinity and making sure that we're giving the services to customers that you expect and deserve.

CCW Chair: Thank you very much, Liv, in relation to that. Nicky, can I just check with you whether any of that captured in relation to this question?

TMcK Facilitator: Yeah, absolutely, I think there's absolutely an action around value, around decision-making that would potentially be developed across a number of the comments that have been made here to help answer some of the worries and concerns consumers have about rising bills and help them understand it's about education and it's about taking them on that journey with you. Why was water so cheap for such a long time, why is it now more expensive? What does that look like in reality? So, there's a real question around value for money to help people understand why the bills are going the way they are.

I realise that Community Member 11 and Community Member 9 have both got their hands up but I'm also very conscious of time right now, Rachel. So, if you've got anything to say Community Member 9 and Community Member 11 can you put it in the chat, if that's okay, and then I'm going to go to Rachel to get to the final question, if that's all right?

CCW Chair: Yeah, thank you. So, we do have another question, Community Member 2, can I ask you to present the question, please?

Community Member 2: Yes, of course, hi everybody. Customers cannot choose another household water supplier, that makes it especially important to understand how the ownership model benefits us and how our interests influence decisions. What benefits does private ownership give your customers and what will you change to demonstrate those benefits in the service we receive?

Session transcript

CCW Chair: Thank you. Mark, if I can ask you to keep your answer to three minutes and if an exec is going to support you then again two minutes for that please, go ahead.

Mark Garth: Yeah, so the main benefit of private ownership is that the private owners can invest in the assets and the improvements that we need to see. So, as Liv described, no dividends have been taken out of Affinity Water in eight of the nine years, and in fact last year the owners of the company invested £150m into the company. And that £150m taken together with the revenue that we take from our bills allows us to spend £2.3b on those improvements that we are required to deliver by the regulators and to meet environmental standards.

And quite simply, without that investment of £150m there wouldn't be enough money to cover the investment that we're required to do, so bills would need to be higher. Now that said, the actual structure of the ownership of the company, whether it were private or anything other, and obviously public control is a very hot topic at the minute and everyone knows that it is sort of less of a consideration for us on a day-to-day basis – well, it is not a consideration for us on a day-to-day basis.

So, the way we run the company, as I said earlier, is trying to find the real sweet spot between minimising our costs and keeping bills down, meeting customer expectations and making sure that my team are mobilised, enthused and incentivised to deliver the best performance possible. That happens irrespective of the ownership model and partially because that's what we do, we all work in water companies because we passionately believe in providing water supplies. I've worked in this sector for 25 years not because it was something that it was a fat cat salary or anything else, my dad worked in a water company, and it's what makes me get up in the morning to do the right thing.

That's irrespective of the ownership model and even if I didn't feel that way, the regulators actually require us to operate in a way that is irrespective of our ownership model. So, it's more about what we do and why we do it and the service that we're trying to deliver than it is about the ownership model, but I totally get that people have concerns and reservations about the different models that are out there. And hopefully we can just continue to deliver a great service and improve year on year and make the point that you shouldn't really have to worry about whether we're privately owned or not. In actual fact, I'm going to invite Liv to give you a couple of facts on the ownership model in Affinity Water we were talking about earlier.

Liv Walton: I will do, I'll make it quick. So, I'm a bit of a history nerd and when I first started working at Affinity Water, I wanted to understand about the company that I was going to work for and what do we mean, what do we stand for. I found out, so Affinity Water down in the Folkestone region we got a bit down there, we were one of the first private water companies established back in 1848, so this is like before the railways were properly established.

There was a chap down in Folkestone, a guy called Richard Hart who was a solicitor and he cared so much about his community and region down in Folkestone that he put the princely sum of £12,000 up at the time of his own money to set up the local water company down in Folkestone, and that was one of the first private water companies not in public control. That's something that's a bit of a legacy for Affinity Water, so there's a ton of other companies out there that you might hear about that have previously been in public control and then been sold off and privatised. For Affinity Water that legacy of Richard Hart down in Folkestone has seen us through, we've never been under public control and that's part of our history and our heritage.

I think there is obviously a lot of narrative talk in the press at the moment about public control and it's quite easy for it to get very polarised and political, but what Mark said is absolutely true, I mean with people that work at Affinity Water we do it because we want to do a good job. I'm in exactly the same position, I've worked in the water industry all of my life, all my working career and my dad was in the water industry, you know, we're here because we want to provide great service, and that's our main focus every day, not whether it should be the government telling us what to do or a set of private investors. That's the thing that we kind of want you guys to focus on is tell us how to be better, there's things that we can control and things that we can make better for you.

Session transcript

CCW Chair: Thank you, Liv. We have five more minutes left, but I would like to give Community Member 2 an opportunity if you have any further questions Community Member 2 based on the question you asked? You don't have to, but an opportunity for you?

Community Member 2: Yeah, so I guess just the second part of the question really, what's going to really change that's going to demonstrate benefits, if any, to us the customers?

CCW Chair: Mark, can you do that in a minute, do you think?

Mark Garth: Yeah, in short, we're going to get £2.5b worth of investment, we're going to get lower levels of leakage, better levels of customer satisfaction, higher quality water and a more resilient water to guarantee, or more strongly guarantee, that when you turn the tap on, the water is going to be there. All of that is part of our five-year plan, which I've talked about earlier and that's what the investment's been put in for, that £150m investment is to enable us to deliver that stuff, which is what you as a community customer group told us that you wanted when we were putting that plan together.

CCW Chair: Thanks, Mark. So, community members if you have any pressing questions in relation to that question just asked, they can be followed up outside of this session. Just to apologise to Community Member 4 and Community Member 1, the questions you were going to ask about hosepipe bans, rules and exemptions being clear and fair, and to Community Member 1, what will you deliver before summer 2027 to protect supplies and what are the next dated milestones for meeting demand as population grows, unfortunately, we can't deal with those questions, but we will be going to Affinity Water in relation to responding to those before the next accountability session, so they're not lost on us[15].

I'm now going to close. Firstly, I'd just like to thank everybody for their participation, the actions you've seen on screen have been captured live and will form the basis of Affinity Water's action plan. The requests and commitments captured will also form the formal response through its follow-up action plan. In terms of next steps, a summary report, anonymised transcript and a list of requested actions will be published within seven days, the date I have is Thursday 12th November. Before publication, session members can request appropriate changes such as redactions of personal information. Affinity Water will provide its action plan response within 28 days by Friday 11th December, setting out how it will address the customer requests, CCW will publish it on its website.

Once the action plan is published, community members will be sent the link and a short survey asking whether the plan accurately reflects what was agreed and whether it is enough to address the concerns raised.

You will have 10 days to respond. CCW will then track progress against the action plan through the Water Voice process. As you know the process is designed the make sure tonight leads to follow through, not just a discussion. Thanks again to everybody, community members, your challenges, your questions, your effort, we appreciate that. And of course, to Mark, Rebecca, Liv and Steve, thank you all, we have ended the session, good evening.

[CLOSE]

[15] The session chair indicated that these questions would be raised by CCW to Affinity Water outwith the session for response. This is not an agreed part of the Accountability Session process. Instead, these questions are retained and used to inform the preparation, where appropriate, for the next Accountability Session.