



ccw

The voice for water consumers  
Llais defnyddwyr dŵr

**United Utilities  
Accountability Session  
transcript**

15TH APRIL 2026

# Attendance list

Lou Beardmore	CEO of United Utilities
Mike Gauterin	Customer Technology and Security Director of United Utilities
James Bullock	Regulation and Compliance Director of United Utilities
Samantha Hare	Insight Manager of Taylor McKenzie Research (TMcK) – Lead facilitator
Helen Brown	Director of Consumer Relations for Consumer Council for Water (CCW) – Chair
12 x Participants	Water Voice Community Members under United Utilities

**CCW Chair:** My name is Helen Brown and I'm chairing today's discussion. I'm the Exec Customer Service Director for CCW. It is lovely to see you all again, I really enjoyed our pre-session so nice to see you. I hope the weather is kind to you because I know it's hitting in your region and that you all manage to stay online, but if you do dropout because of thunder, lightning, storm, whatever it is, just try and get back in as quickly as you can. If you need help, the lovely Brad<sup>1</sup> will be on-hand and will help you come in.

Tonight's session is part of our Water Voice programme. The purpose of Water Voice is simple but so important; it's to give customers a stronger, more direct voice in how their water company performs, communicates and improves. This session is about accountability, it's an opportunity for customers to question senior leaders from United Utilities directly about the issues that matter most to you, about where improvement is needed and about what change will be as a result of this discussion. This is not a complaints hearing and it's not a technical inquiry, it is a structured, customer-led conversation focused on accountability, learning and agreeing clear, practical actions.

The topics we'll cover this evening haven't been chosen by the company or by CCW, they've been shaped by you through ongoing surveys and discussions within the Water Voice Panel, that's important, this is your agenda. I want to set a clear tone at the outset, we expect this to be a respectful but challenging discussion, customers should feel able to speak openly and honestly about their experience and expectations, equally, we expect clear and transparent responses from United Utilities senior team.

The session is being fully transcribed and will be published, a summary report will follow and the company will be expected to publish an action plan responding to the commitments made. That transparency is a key part of what makes this process meaningful. In terms of ground rules, we'll take one person at a time, we'll keep contributions focused and we'll concentrate on forward looking actions: What will change? By when? And how customers will know?

I'd now like to briefly introduce those joining us this evening. First, we have our independent lead facilitator from Taylor McKenzie, it's Sam; you've all met Sam previously on our previous session and she will expertly guide us through the discussion and ensure that voices, all voices are heard. Representing United Utilities this evening, we have Lou Beardmore who is the Chief Executive, we have Mike Gauterin who is the Customer Technology and Security Director, and we have James Bullock, who is the Regulation and Compliance Director. Thank you so much again for being here, I'm now going to hand over to Sam to begin the discussion.

**TMcK Facilitator:** Thank you, Helen, and thank you everyone for joining us again this evening. Before we begin, I just want to explain clearly how names and the transcript will be handled. You heard at the beginning that the recording has started, this will be recorded and then transcribed afterwards. In the room this evening, we will make sure that we only use first names but when it comes to publishing the transcript, we will ensure all customer names are redacted.

After the session, when the transcript is ready, we'll send it to everyone and you have the opportunity to review it before it is published. If there's anything on there that you would prefer to be removed or anything you'd rather be further anonymised, we can absolutely do that, just request it and we'll honour that request. The purpose of the transcript is to accurately reflect the discussion and the actions agreed, the whole point of this is

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<sup>1</sup> Technical support representative from Taylor McKenzie Research

transparency at the heart of it. We're not looking to single out any individuals or anything like that.

During the briefing session, I did go into lots of detail about what is expected for this evening but just to go over some key points of how the structure of tonight's session will go, there'll be three questions in total, a customer will ask a question, I will put that question on the screen for everyone to see. I will then remove it from the screen and United Utilities have five minutes to respond to the question. I will copy and paste the question into the chat so if you need to refer to it, you have the means to do so. I will add a timer to the screen as well, with five minutes for you to keep track of your response.

After that, I will come to the community members for their reaction to United Utilities' response and we will work together to create or define some actions that will form part of the company's action plan. My team are behind the scenes, you can probably see them but without their cameras on, they are there to create a live document and capture all the actions that we discussed during the session.

Once we think we've come up with all the actions we possibly can, I will then share my screen with the live document that outlines all of the actions that United Utilities are currently doing, all the actions that they are planning on doing in the future and also, all the actions that you as community members have come up with during the session. After we've gone through that and make sure that we've covered everything that we want to be on the action plan, Helen will pass the conversation back to United Utilities, who will be able to look at these actions and tell us if anything's not feasible, and then we'll move onto the next question and all three questions will run the same course as that.

This webinar is also made available for live viewing, so there are some people behind the scenes that you can't see on the screen just now and they're in a separate room, just observing the session. That includes members of the CCW team, Defra, Ofwat, United Utilities, the United Utilities Independent Challenge Group Chair and other community members like yourself from the CCW Water Voice Panel.

That's enough from me just now, we'll start a bit of conversation and just do a little bit of an introduction, similar to what we did during the briefing session, keep it short and sweet, just name and a little bit about yourself. I've made a list of names so I'm going to pick on you first if you're at the top of my list and that would be Community Member 1, please.

**Community Member 1:** I'm Community Member 1, I live in Bury, Greater Manchester, I find the whole issue of this water company thing very interesting, I've had some concerns in the past and now I think my understanding has grown just maybe a little bit.

**Community Member 2:** I'm Community Member 2, 35, live in South Manchester with my partner and her 3-year-old boy.

**Community Member 3:** I'm Community Member 3, I live in Radcliffe in Manchester and I'm 23 years old and I live with my girlfriend.

**Community Member 4:** I'm Community Member 4, I live in Southern Cumbria and like you said at the start, it's just been really interesting to find out more about the ins and outs of water, and it's surprising what a difference it's made, learning a lot more information.

**Community Member 5:** I'm Community Member 5, I'm 44 tomorrow, I've got three children, two currently living at home, one's an older daughter who's moved out and I

work for electrical contractors, and I've found this panel very interesting and good to learn new things about United Utilities, and different aspects of water that I didn't already know.

**Community Member 6:** I'm Community Member 6, I'm 55, I live in Bolton, North West, I'm medically retired, I had a stroke nearly four years ago, I've lost 50% vision in total in both eyes and yeah, I'm struggling with everything at the moment, with the cost of living, everything going up, bills and stuff like that. I'm surviving as I go along.

**TMcK Facilitator:** Thank you, Community Member 6, hopefully we will put together some good actions to put forward to United Utilities tonight. Community Member 7, please?

**Community Member 7:** I'm Community Member 7, I live in Manchester, Denton, I'm a florist and I live with my husband and got one son and a granddaughter.

**Community Member 8:** I'm Community Member 8, I'm 42, I live in West Cumbria with my little 3-year-old girl and I'm a community mental health nurse.

**Community Member 9:** I'm Community Member 9, I'm 29, I'm from Manchester as well.

**Community Member 10:** I'm 46 years old, I live in South Manchester with my son and cat.

**Community Member 11:** I'm Community Member 11, I live in Liverpool, retired, a grandmother, life, everything you need to be a woman and I've been very interested in the overflow situation with United Utilities, it's really opened my eyes and that's the topic that interests me the most. I actually did see, I think, before on the Water Voice, I think it was a bit of a video and it was a map of where all of the overflow things were but to be honest with you, I couldn't understand a word of it, it was just all arrows.

**TMcK Facilitator:** Okay, I think we've got potential actions going to come through in this session from you then, Community Member 11. Thank you. Last but not least, Community Member 12?

**Community Member 12:** My name's Community Member 12, I'm 29, from Manchester, work as an accountant and I've also found these sessions to be quite productive, just learning a lot more for what we pay for, thank you.

**TMcK Facilitator:** Thank you everyone for those lovely introductions. Just two little things I didn't mention at the beginning, if possible, if you're able to mute yourself if you're not speaking just because we get a lot of background noise, we're not used to this many people in this one session. Also if you have anything that you'd like to say, the best way probably is just to put your hand up, either using the icon on Zoom or physically putting your hand up, I hopefully will be able to see that but I've got the team there to nudge me if I miss anyone putting their hand up. Hope that all makes sense. Thanks everyone, I'll pass back to Helen now to introduce our first question asker.

**CCW Chair:** Thank you, Sam. We're going to kick off now with the first session and I'd like Community Member 6 to come forward and ask that one, please. Thank you, over to you.

**Community Member 6:** I'm registered disabled, I'm registered with the RNIB as blind and I'd like to know, different customers may need different kinds of support, we feel that support from United Utilities is certainly not visible, not flexible and often comes too late. Some customers may need extra help because they have accessibility needs and others may need support as they are struggling financially, like myself.

What are you doing now to support vulnerable customers to ensure the support is tailored to their needs, and what more will you do in the future to make that support fair and visible and easy to access?

I only found all this out through Martin Lewis when he said if you approach them, they have that register what they put you on and that's how I found out about it, and the only thing I've had from United Utilities is large print in the bill that I get, and that's it. To be honest, I'm probably on about £750 a month, I'm not joking, I get two lots of benefits; I get Employment Support Allowance and I get Universal Credit, so basically, I'm on about £750 a month and I've got to pay for everything out of that £750 a month. I am medically retired but somebody who's over pension age, they get something like £900 a month, so I'm £200 a month short and I'm only a young age. So it really is a financial struggle, my bills are about £30 a month, I've got to be careful in what I do and how I use my water. Thank you.

**CCW Chair:** Community Member 6, thank you for that and bringing the personal aspect in is really helpful. In responding, it would be helpful if United Utilities could be as specific as possible, setting out what's already in place, what's planned and what will change as a result of this discussion. Community members, you're going to be listening really carefully to what's being said and you will take lots of notes, I suspect. If we are all good to go, I'd like to hand over to Lou and Mike please for Question 1 from United Utilities.

**Lou Beardmore:** Thank you so much and thank you, Community Member 6, for your question. Before we start, I would just like to introduce ourselves in the same vein, I'm joined tonight by my colleagues, James and Mike, but if I start with myself. My name's Lou Beardmore, I'm 52, I'm here from the North West in that I was born in our region, I'm originally from Liverpool, I did think that everyone would be from Manchester so it's great to see Community Member 11, that you're here from Liverpool. I went to university in Manchester and my family live in [redacted], so that's me.

It's a great opportunity to be here tonight and to hear the questions that you have, that you're keen that we answer. I think first, I want to start by saying I recognise from a cost-of-living perspective, there are lots of challenges out there and Community Member 6, you said something in your question which was one size shouldn't fit all. I'm going to start by addressing the points that you raised about vulnerability and then specifically move to affordability and what's done.

One of the things that we recognise is that customers need us to tailor our services and we have a vulnerability register, which is called our Priority Service Register and it allows customers to register the various different elements of support and just to give you an indication, over 19% of customers in the North West are registered with us. That's just nearly 600,000 customers and that allows us to tailor support, whether that be in terms of bigger font sized bills or maybe because there's mobility issues and we might need to provide you with bottled water, or there maybe additional mental health support.

One of the things we've been trying to do is work really hard with other utility companies to passport customers on and share data, but also to work with our outreach communities, whether that be CAB or DWP, to make sure that we're identifying customers. We work with the local authorities when they identify customers for giving out things like parking certificates and things like that, so a huge amount that we're doing in that space because you're absolutely right, Community Member 6, we want to know where you are so we can tailor our service accordingly.

But I think the biggest part of your question as well was around affordability and I think there's two elements to this: there's what we need to be doing where customers are struggling to pay on a day-to-day basis and we've got lots of affordability schemes in place, lots of different payment options and flexibility. 80% of our customers pay on payment plans, everything from giving discounts for direct debits and also schemes such as payment breaks, so if it's working families, if people are struggling when it comes to

September and school uniforms and things like that, they can have a break from those payment plans.

But I'm from the North West and I know more than most about the challenges faced in terms of affordability and that's why we've put forward a package which is the biggest across the water sector, so we're supporting one in six customers with affordability and that's £525m worth of support. Just to give you an indication, there's 480,000 customers that we are supporting with different packages and Community Member 6, you raised a really good point which is around how do we identify where those customers are? And in the last 18 months alone, we've worked really hard to passport those customers on so they don't have to apply, so looking at eligibility criteria, there's over 250,000 customers we've put on those schemes that didn't have to contact us.

There's a range of schemes that are available because you said something that's really important which is it's not one size fits all, so we've got some discounted schemes, we've got schemes for customers who maybe on Pension Credit, payment matching, and charitable trust schemes. But I think you raised something which is really important, which is it's the eligibility for these schemes and one of the challenges that we do face is that we need to make sure that what we do is fair and transparent, but we need to increase awareness and we've been doing work on radio and TV, we've sent over three million billing leaflets out to encourage customers to reach out to us, and we're also working with the third sector, with charitable trusts, with the Citizens Advice Bureau, with the debt advice groups because sometimes customers don't present to us, they present to them.

I was really interested that you mentioned Martin Lewis because we're really trying to challenge ourselves, so we've set up an independent panel which is essentially working with us to challenge our schemes and make sure that they're clear and accessible and are doing what customers need and as part of that, that's working with community groups, if you like, that are part of that challenge panel. Everybody from people like Age UK, Macmillan, the wider affordability support in terms of debt advisors, but we've also been working really closely with Martin Lewis. We've just been accredited with the Martin Lewis Money and Mental Health because again, we think it's really important that we're challenging ourselves, we're increasing awareness.

So we're doing more than any other water company but we recognise we need to do more and, just something else that we've done recently and it is helping, we've just employed two social workers directly who again are working with local authority and with social services' departments to make sure that we can communicate where that support and advice is, but more importantly, to challenge us.

So this is a great opportunity, we are so keen to hear what you have to say and more importantly, the opportunity for you to provide some suggestions to us of things that we are doing and we're keen to hear what you have to say and more importantly, the improvements we can make. We look forward to this discussion and what follows, thank you.

**CCW Chair:** Lou, thank you. What we're going to do now is the community group, all of you, we're going to discuss what Lou has said to us and because Lou was so impassioned there, I let it run on longer, there is a little timer that goes in the corner but it was important for Lou to outline all the things that United Utilities are doing. We now get our opportunity for us to chat this through and for us to reflect on what Lou said and come up with what we would like to hear as actions that we could do and improve. I'm going to hand back to Sam now, but before that, I wanted to say thank you again, Community Member 6, for asking that question. Sam, over to you.

**TMcK Facilitator:** Thank you, Helen. For this section, we're focusing on the reaction or your reaction to what you've just heard. At this point, we're not looking for any new questions so any time that you want to ask a new question, I want you to try and reframe it in, "What action would I like to see?".

I want you to have a think about what Lou said and whether anything felt clear and concrete and really positive, and then also what felt a bit more vague or uncertain. I want you to have a think if there's anything missing in what they're currently doing and what they're planning on doing in the future, and what specific actions or commitments we want United Utilities to include in their action plan off the back of this session.

I'll start with Community Member 6 since you asked the question. I want to get your feedback on that and whether there was anything that you really wanted United Utilities to say, that was mentioned and could potentially be an action moving forward.

**Community Member 6:** Just a bit more transparency, really. I only found out about this priority register through Martin Lewis on the Money Saving and it was probably about six, seven months ago when he was on about, he said "You might get a bit of a discount." Now I'm on a water meter because I moved in a house what had already had a water meter installed, so before four years ago, I was careful but I wasn't as careful as what I am now because obviously, I'm having to watch my pennies and everything else. It has been a struggle, it really has, to get used to my new life because I used to be a truck driver before and all my licences have gone out of the window because of my vision, it's just every day is watching the pennies. I've never been in that situation; I'd just like help from everywhere and every support. My son has paid for solar panels on my roof so my electricity bill comes down, without him, I don't know where I'd be.

**TMcK Facilitator:** You mentioned transparency at the beginning of that, now you're aware of all the different things United Utilities are doing, what could they do to build transparency or show customers like yourself what's available out there?

**Community Member 6:** When you get your bill, we have a section, "If you're struggling", four years ago when I had all this, my water bill was X amount and then it's come down. But just that, "If you're struggling, there's this what we can help you with", just something printed on the bills.

**TMcK Facilitator:** Thank you, we'll definitely add that action onto the plan. What about the rest of us, does anyone have anything they want to say?

**Community Member 11:** I knew what the priority thing is that you've got and I did apply for it and I went through to try, but everyone's got to be on Pension Credit to get it, not everybody qualifies for that who are on a low income, so is there anything they can do to make it more accessible for people to actually qualify for it?

**TMcK Facilitator:** What action would you like to see then?

**Community Member 11:** I don't know who sets the levels because everyone seems to be doing the same thing, you've got to be on Pension Credit, if you're not, you don't get anything. We get our pension each which we worked all our lives for and I get PIP and we get no more money from anyone else.

**TMcK Facilitator:** Thank you, Community Member 11. Anyone else want to jump in here? Community Member 8?

**Community Member 8:** It's more just a statement really but I've had first-hand experience of somebody that I support. I work as a mental health nurse in the community, that they

got into difficulty with their bill and I rang up on their behalf and was told that they couldn't set up a payment plan because he couldn't afford what the minimum was that they could input into the system, and they gave him a ridiculous price of I don't know, £200, £250 a month, which he's on benefits and PIP and all those things, he can't work because of his condition, so there was absolutely no way that he was able to afford that.

In the end, we left it that he wouldn't set a direct debit up, that he was expected to go on and pay X amount when he got paid to make payments towards, which was left to him and obviously he's just ended up getting more into debt because he's not in a place where he can access technology either. So I don't know if it's like a staff training issue or that information is not being cascaded, I don't know if that opens up another issue but it's just first-hand experience that I have had, so the things that have been suggested which is great, didn't happen for the person I rang for.

**TMcK Facilitator:** With the things that have been suggested tonight, would that help or is there anything still missing that you'd want, based on the experience that you had?

**Community Member 8:** If they'd said, "What can you afford?", and actually looked at his budget instead of just giving out a figure from nowhere, then that probably would have helped. Or even if they'd said, "What can you afford?", there wasn't even a question as to whether he could access the internet or anything, it was just "Do this". So I think maybe exploring that a little bit more as well, what is accessible to people? How much can they afford? How can they pay it? Would it need to be that somebody actually rang them? Would it be more proactive? I don't know. But I think the idea of a payment break and payment plans is good but an amount that is actually going to suit people's budgets, and that's not what we got, I don't know if that's a thing, but we didn't get that.

**TMcK Facilitator:** I guess that goes back to individualised support or tailored support, so just asking those additional questions. "What means do you have access to? What budget do you have?" and things like that, to really bring the individual to life. Perfect, thank you. Community Member 4, you had your hand up?

**Community Member 4:** It sounded good, everything that Lou was saying about the tailoring to each other and the affordability scheme and the 480,000 supporting people. But it doesn't say, probably a bit like Community Member 11 says, the affordability scheme, who is it going towards? It might be on the site that I haven't seen but does it say who it's tailored towards? And the money that is supporting people, what type of people and who is it going to? Are there people getting missed out that should maybe be entitled to it?

**TMcK Facilitator:** What could United Utilities do?

**Community Member 4:** It might be that some of it's on the site and I haven't looked because I'm not in a position where I need to look at that, but it's just again, transparency, being visible, having access and like Community Member 11 said, it might be because you're on Pension Credit but some people just miss out on that by a small amount and they're probably the ones that need it a little bit more. It always seems to maybe be the same people that get things but there might be other people out there that are struggling, that need it, so they maybe do have to look more – when they say they tailor it – to make sure that they do tailor it to everybody and give assistance when it's needed.

**TMcK Facilitator:** Community Member 5?

**Community Member 5:** I really liked what Lou said, I thought she come across really well, a lot of things in there that perhaps we all didn't know about. But one thing that she did say was about taking holiday breaks, for example, when people have children at school and stuff. What actually happens in these situations when they say they give you a holiday

break, does that mean that, so that you've got some time that you don't have to pay but if you take that, then are you racking up a load of debt then? So your bill's set and there's no discount, it's just set in stone and you can take a holiday break but you're going to owe that money in the end?

It sounds really well but, for example, someone like me, I've got a couple of school uniforms and we've been on holiday and money might be a bit tight come September, but if I'm thinking "I'm going to be racking up a load of debt", so then I'm going to push myself to make myself pay the bill because I don't want the next month to owe double, if that makes sense.

**TMcK Facilitator:** So what would you like to see from United Utilities?

**Community Member 5:** Just a bit more transparency, like what is the situation? Is it just people on benefits and stuff? Because like you said, I think sometimes the middleman, the person that's at work, who is sort of on the cusp of not being able to get any benefits, sometimes they're the people that struggle as well as other people, you know?

**TMcK Facilitator:** Community Member 10, you had your hand up?

**Community Member 10:** I wouldn't qualify for any kind of affordability discounts or anything like that but obviously, like many of us, I want to save money so for me, it's more of a case of what could I do to save water? To use it better, more sparingly? And yesterday actually, Martin Lewis posted something on Facebook about getting some free products, I've just brought it up on my phone now and it went via a website called Get Water Fit and actually, it's given me loads of handy hints on what I could save, how to get water smart, my use, easy wins; why isn't United Utilities sending that to me? Why am I having to go via Get Water Fit? Because United Utilities are my provider so surely for me, the support that I want is on how to save water.

**TMcK Facilitator:** There seems like an action there that you're trying to get towards, what can we put forward to United Utilities based on what you've received from them?

**Community Member 10:** To do something like that direct to me rather than having to go through Get Water Fit.

**TMcK Facilitator:** How would that communication look and how would you receive it or want to receive it?

**Community Member 10:** Email, text message, whatever, it was just a link for people to go onto if they want to try to save, to be a bit more sparingly with their water usage, so give me that option, send me an email, "Do you want to save some money on your bill?", this one says I could save £126.54, you know? Send that to me from United Utilities.

**TMcK Facilitator:** Perfect, thank you, that's a good action to put forward. Community Member 1, you had your hand up?

**Community Member 1:** I was very impressed with what Lou from United Utilities said, it's good to see that they're a water company with a bit of a heart, even going to the extent of recruiting a couple of social workers. But like lots of other things, I wouldn't have known that unless I was in this panel, they just need to be communicating better, which of course is my little bit in a few minutes.

**TMcK Facilitator:** Anyone else anything to add? Community Member 2, you've got your hand up?

**Community Member 2:** I guess what came across really clear with Lou is all the different ways of looking to improve communication and awareness and the available support, and it was interesting she said radio and TV and that sort of thing. And I think listening to colleagues on the panel here, it's clear everyone's hearing different things through different communication, so that's clearly working. I just wonder whether one of the action points, as we discussed in our briefing session, is simplifying it a little bit with a single point of access where everyone can visit this website or call this number, to ascertain what help they can get, whether that be support during difficult times or just as Community Member 10 said, just some ways and advice on how to save money on bills, would that be an action point?

**TMcK Facilitator:** Yes, so what would that look like to you? What's an ideal situation?

**Community Member 2:** It's interesting because Community Member 6 hit it on Martin Lewis, Community Member 8 was calling up on behalf of a patient and so everyone's hearing different things from various different outlets, just a landing page on the website, for example, where you can just see all this, would that be helpful? Or is there a helpline we can ring? Maybe not necessarily customer services because I imagine they'll be busy anyway but just a team within that, that you could contact, just for assistance and support and some helpful advice.

**TMcK Facilitator:** So bringing it to the forefront of the website?

**Community Member 2:** Yeah, and it's managed by United Utilities rather than going to a third-party website. It's United Utilities who are in control of that as ultimately, it's their product that we're all buying.

**TMcK Facilitator:** Before I share the actions we've been discussing on my screen, does anyone else have anything to add to the discussion here?

**CCW Chair:** Community Member 6, can I just come back to you? Because I think you mentioned about struggling due to your eyesight, to read the information on the website, so is there something in there that you would like to see to make it more accessible? Is there a particular thing that would have helped?

**Community Member 6:** I get my bills in the paper form but if it's kind of like in big bold letters with a red triangle round it or something like that, or a red square outlining, "If you are struggling", then it's more prominent as you go through your bill. Something like, I don't know, different coloured ink or something like that, "Please don't be afraid to contact us if you really are struggling," and it's like I genuinely am struggling. I was on PIP and it got stopped just before Christmas because they said, "You've had your condition over three years now, you're used to it." I'm not, it's permanent, it's never going to get better. I just need that extra help, the same as everybody else.

**TMcK Facilitator:** I'll share my screen and I'll talk through the actions, then I'll put the conversation back to you guys to see if there's anything missing that we still want to add at this point.

As you can see on the screen, we have put down what United Utilities say they're currently doing and what they'll do in the future, but I won't read all those out. What I will focus on is what the ideal water company response looks like in the eyes of you as community members. What we've come up with:

[A] Include a section in paper bills to outline what support is available. Use different coloured ink to make it more visible.

[B] Transparency on what type of support is available and ensure this information is visible to customers.

[C] Assess customers' access to technology and payment method during support calls, to ensure payment solutions are accessible to all customers.

[D] Simplify to a single point of access via website or telephone number to access support, for example, having a helpline with United Utilities and having a landing page within the website that's really easy to navigate towards, to find out what support is available.

[E] Expanding eligibility criteria for affordability support beyond just Pension Credit recipients.

[F] Ask [for] more information [from] customers in order to provide the tailored support needed.

[G] Provide clarity around how payment breaks work and who it is available to.

[H] Provide information about what customers can do to save water, so similar to Get Water Fit, what they do, but send it directly to us as customers and that could be as an email or text message.

[I] Finally, communicate to customers what United Utilities does to support these customers and how they can access it easily.

So a good number of actions we've come up with together. I'll now just put the conversation back to you as community members; is there anything missing? Is there anything that we want a bit more refined? Or doesn't go far enough? This is the moment to tighten it up before we go back to United Utilities for a final response. A few shaking heads so I'm assuming everything's okay on this document, we're happy with all the actions put forward and nothing's missing?

**Community Member 6:** Yeah, I'm okay with that.

**TMcK Facilitator:** Thank you for your input on this question. I'll pass back over to Helen and she will gain final comments from United Utilities.

**CCW Chair:** Thank you, Sam, thank you, everyone, some really good actions there, thank you for the really good discussion. As Sam has just said, before we finalise these actions, I'd like to pass back to Lou as a brief opportunity to highlight if there are any commitments that she doesn't believe is feasible and perhaps explain why. If there are constraints, whether that's regulatory, financial, operational or legal and then at least we're aware of it, so Lou can make that clear to us, any such explanations will be recorded as part of this session. So Lou, over to you.

**Lou Beardmore:** Thank you, Helen and thank you, everybody because I was making lots of notes as you were talking and some fantastic suggestions. Just to make sure it's easy to follow, I'll follow them through in terms of the order. I think there is more we can do from listening to the conversation around outlining the support that's available. I'd like to be able to take the opportunity to, we have a panel of 1,000 customers that we test things on and it was interesting that Community Member 6 talked about red ink. We've actually removed red ink because the feedback we had was that customers found that quite threatening, it was the link back to red bills and it made people frightened. So I think there's absolutely more we can do but I'd love to test some of that visualisation and colours, as opposed to defaulting to red, if that was okay with you, Community Member

6. But the essence of the recommendation, more than willing to take away and we can test that with our panel.

I was really interested, I think it was Community Member 4 that talked about the transparency of the type of support that's available and ensure the information is visible to customers. I wondered if we could perhaps take that and provide some case studies of the types of customer we're supporting and the schemes that are relevant for them. Using those case studies, I wonder if we could bring that to life a little bit and I was really struck by what Community Member 4 was saying there.

The point around making sure that when customers contact us, we're making sure that customers have access to technology or payment methods, it's accessibility to all is something again we will take back to our accessibility panel and make sure we're continuing to test that because I think that's super-important. And I think this point around a single point of contact or a website, I think we could be doing more to have one telephone number for support and we will take that away and look at that as a potential option because I think that could be really helpful in terms of navigation, and that point around the landing point and I think it was Community Member 2 that made that point, around when people land, they land on the same page and it's clear and accessible, so we'll absolutely take that away and test it.

The point around payment breaks, I was really conscious by what Community Member 5 said, payment breaks I think are really important because it was a really important point about lots of people are working and struggling to make ends meet, and the way that the payment break works is as working families, I know September can be a really hard month with those uniforms and things like that, you don't have to pay double the following month, it takes the payment and it spreads it out. But again, I think we could do more to really make that punchy and clear so we can take that as an action, no problem at all, and who they're available to.

Community Member 10, I was so pleased that you talked about Get Water Fit, we've got 100,000 customers that have signed up to Get Water Fit and I'm really pleased that this is on here as an action because it's something we're trying to push. I'm going to be really honest with you and say we're struggling because we need customers to sign up so we have a marketing consent to allow us to send them information.

That's what we're struggling with, we've got 100,000 customers who are signed up to that and they're getting that regular information, and I also think it helps it comes from Martin Lewis because we all use him, he's brilliant and it's a helpful voice. But we are struggling with marketing consent and not falling foul of that regulation, so we will absolutely take that away as an action because it's something we feel quite passionately too and understand what more we can do. If that means we need to have some sort of collaboration conversations with regulators, we will absolutely do that.

Hopefully, that probably covers most things but I was just also struck and noticed that I think we perhaps could something more with videos, I was mindful when Community Member 6 was talking around accessibility. We have something called Recite Me on our website, which allows customers to be able to tailor the website, according to the need for font or background or size, but I think we could be doing more in terms of video word. I come from a family where actually it's not sight that is an issue but it is literacy, and I think we could perhaps do more in terms of video and spoken word, so I think we can take that as an action too.

**Mike Gauterin:** If I could overlay Lou, briefly, we have a video relay service so it's not just spoken word, it's also those who are hard of hearing, so we use BSL. I should say as well, I'm Mike and I'm 44, I've got three young kids, and I come from the region as well and I

love it dearly. The only point of clarification, and Lou's really well articulated, we just want to be better each year, we want to provide more. The one point of clarification, we do offer support for people outside of Pension Credit, that's just one of our support schemes, which is the Help to Pay, payment matching and payment breaks are different from that, the trust is again different from that.

So there are different qualifiers, but I absolutely take the point that the visibility, the simplicity and the ability to get access to the great suite of support that Lou talked about is a really clear action, I thank you, the panel, for giving us that feedback.

**CCW Chair:** Thank you, Mike and that's exactly the point, it's how does everybody knows about this stuff and where they qualify. Community members, how do you feel about that? There was some really good stuff presented, are you happy with the actions that you've come up with and requested of United Utilities? Anybody got anything they want to say? No. Brilliant!

**TMck Facilitator:** Sorry, I think Community Member 11 had her hand up.

**Community Member 11:** It's just that when you're going through to see if you qualify, I went through it, I reached the end and they said, "Sorry, you don't qualify", there should be an easier way without having to sit through all that, just to be told "No."

**CCW Chair:** Yes, absolutely, Community Member 11. Community Member 2?

**Community Member 2:** Thanks Lou and Mike, it was just a quick point around the regulation, the marketing consent, I just wonder whether there's scope of the Government to relax that sort of regulation when you're saving people money on their important bills, which you could argue would almost be an easy win for them. It was just an interesting point that that's what's prohibiting people to get access to Get Water Fit.

**Community Member 12:** Just to tag onto Community Member 2's thing, I am someone who is consented to that marketing and every month, United Utilities do send out like a newsletter and I find that helpful but perhaps for those that haven't consented, Lou, what happens if there was a page dedicated to that information, so there's that workaround in that sense? I do find the newsletter helpful, it tells me what's been upgraded, what's happening in my area, so it's helpful in that sense but maybe as an alternative for those that haven't consented, it's available on the website as well. Thank you.

**CCW Chair:** Good suggestion. I think Lou and Mike have agreed to take it away and look at what more they can do. Are we now comfortable that we've asked our question, had some great responses from United Utilities and we're comfortable that the actions that you've come up with, are the ones that we want to see the answers for? Yes? Brilliant. What we do need to come back to is timescales on these actions but I think we'll follow that up as we end the session, if that's okay?

I think it's time to move onto Question 2, I believe Mike, you're dropping off now and we're going to have James joining. We will see you again in a minute, Mike. We just need to welcome James. Sam's going to work her magic in the background so any second now, we'll see James on screen.

**James Bullock:** Does that work?

**CCW Chair:** Yes, there's James, hello, do you want to very quickly introduce yourself?

**James Bullock:** I'm James Bullock, I'm the Regulation and Compliance Director at UU and I think I'm 52 years old! I've been in the company for 14 years.

**CCW Chair:** Thanks, James. Okay, we are now going to go to Question 2 and I'd like to ask Community Member 1 if you would ask that question, please.

**Community Member 1:** First of all, thank you everyone for coming along to answer our questions and apologies, this is quite a long question.

If our bills are rising, we want to understand how those bills are calculated, where the money is going and what customers are getting back for it. Right now, it is not clear how charges are calculated, how much is being spent on infrastructure and executive pay, and whether that spending is delivering real value for the people paying the bill.

Can you clearly show customers how bills are calculated, where our money is going and what is it achieving? What will you do in future to make this information clearer and more forthcoming? Thank you.

**CCW Chair:** Thank you, Community Member 1, that was brilliant. What we're going to do now is pass to Lou and James to respond in exactly the same way, you've got five minutes for the response and the timer will be displayed above Sam's box. If you could be as specific as possible please to answer the question, that would be great. Over to you.

**Lou Beardmore:** Brilliant, and thank you, Community Member 1 for the question. I think it is really important that when we're asking customers to pay bills and I'm more than aware that customer bills are increasing, that there is clarity as to where those costs are going and what it's actually paying for, and just if we think about the bills and if we think about the overall amount of our bills, 45% of our bill goes to the running costs of the business, so making sure that we're collecting the water from our reservoirs, we're taking it, we're cleaning it, we're then delivering it to customers' taps and then more importantly, when we flush the loo, it's going away, it's being cleaned and it's being returned back to the environment. So 45% of our bill is all about providing those services day in, day out, to eight million customers here in the North West.

30% of our bills is going on new infrastructure and there's a lot of new infrastructure that's going in the ground and when I mean infrastructure, what do I mean? I mean new pipes, new treatment works, new facilities and that's being driven by a couple of things that are changing around us. One is we've got more people here in the North West than we did before. Secondly, we need to make sure that we're complying with new environmental standards but thirdly, the impact of climate change is impacting us every day.

We're seeing more rain, we're seeing rain in different places, greater intensity, more flooding and it's really important therefore that we've got that infrastructure to be able to make sure that we can deliver the services we need now and in the future. That means that over the next five years, here in the North West, we're going to be investing £13.5bn and that sounds like a massive number, to make sure that we've got that infrastructure in the ground, and an additional £2bn on a new pipe, a new aqueduct that's bringing water from Cumbria down to Greater Manchester, to safeguard those supplies.

The other 25% of our bills goes on financing, essentially the cost that we need to borrow the money, to make sure that we can fund all of that infrastructure as we go forward and for every house here in the North West, we're investing £900 this year, but our average bill is only £660, so in other words, we're investing more than we're getting in on bills, so we need to borrow money, a bit like we do on a mortgage, to be able to pay for that.

I'm really conscious that we've really tried and we're really keen to understand what you've got to say, to make this come alive more. I'm from the North West and if you live in Manchester, you're really interested about what we're doing in Manchester, you don't really care what we're doing in Liverpool or in Lancashire. So we've moved to something

called our Big Five County Approach, so this year, there's been 3.5 million letters that have gone out and with your bill, it's giving you a letter for Greater Manchester that says, "We're getting a new upgrade, a new aqueduct bringing that water, we're spending over £500m clearing up the Ship Canal." If you're in Merseyside, we are improving the pipe that brings water from Wales all the way up to the centre of Liverpool and Prescot to make sure you've got better quality water, because we think it's really important that we connect customers with the bills that they are paying.

And we're out talking on our radio, in local newspapers about something called The Big Upgrade because Community Member 1, what you said is really important, how do we make it more transparent? Are we clear about what you're getting? There's information on our website and you can have a look by your postcode and see what's close to you.

I also think it's important that we deal and we're transparent as well about pay and exec pay and I know that you haven't asked that question, but I want to answer it because I do think it's important. There are things that customers' bills don't cover, it doesn't cover my pay and it doesn't cover fines or things like that, that's not what your bills are going to. Your bills are going to running the business, investing in new infrastructure and financing costs in terms of how we make sure that we can borrow that money, to make sure we invest now in the infrastructure that needs to go into the ground.

I'm really keen, there's more that we can do, it's quite complex, bills are quite complex, tariffs are quite complex, there's a big regulatory overlay and I think the more we can do to make this stuff accessible for everybody, is really, really important. But we're hoping that by using Five Counties and talking about what's happening in Greater Manchester or what's happening in Merseyside or what's happening in Cumbria, we can make it come alive for you as individuals and increase that transparency too. And again, we're really keen to hear what you've got to say and any ideas that you may have about what more we can be doing.

**CCW Chair:** Great, thank you, Lou. Community members, it's back to you now so we can have a conversation about what you heard, what Lou had to say, and the things that you were passionate about when we spoke about this topic. Has that been covered? If it hasn't, what needs to be covered and what actions are we expecting on the back of this? Community Member 1, as you asked the question, can we come to you first, please?

**Community Member 1:** Yes, certainly. I was very impressed by how passionate Lou was just now, it's great to have a North West person leading United Utilities like this but also putting the work in. As the general theme is, it's just transparency because I did see the thing about the Manchester Ship Canal, I was very impressed with that but as I say, a lot of the things, unless I was a member of this focus group, I wouldn't know one thing about it. I know they're making efforts to communicate more with people but there's always a bit more pressure, a bit more you can always do.

**CCW Chair:** Sam, I think you need to take over now because I took over from you. I was not following what I was supposed to do!

**TMcK Facilitator:** Don't worry, you did it brilliantly. Thank you, Community Member 1 and thank you United Utilities for responding to our question. Just as you did before so brilliantly with the last question, I want you to think about what felt clear and concrete and positive and if there's anything vague or uncertain or anything missing, so we can put some more useful actions to United Utilities for the development of their action plan. Community Member 1, you've already spoken so I'll pass the conversation over to someone else, who has something they want to put forward here? Community Member 6 first, please?

**Community Member 6:** Do businesses get a discounted rate than residents?

**TMcK Facilitator:** That's a question, how can we turn that into an action, what could they do?

**Community Member 6:** I don't know because with the electricity, businesses get a cheaper tariff than what residents, consumers do so I'm just asking, it's a general enquiry, do businesses get a discounted rate than home residents? Could that cost be increased and so it's a more even playing field?

**Community Member 11:** If those percentages that you gave us covered the money from our bills, what pays the shareholders and your salaries?

**TMcK Facilitator:** What would you like to see from United Utilities then, Community Member 11?

**Community Member 11:** I think it's a big question for everyone, we're all interested to see how much profit's being made and how much shareholders are getting and the bosses.

**TMcK Facilitator:** How do they give you that information?

**Community Member 11:** There must be a web page somewhere that you can go on and have a look.

**TMcK Facilitator:** How would you like to receive it?

**Community Member 11:** Just on a website page because I think it would be too much information to put on the bill.

**TMcK Facilitator:** So some transparency around executive pay and that sort of thing?

**Community Member 11:** Yeah.

**TMcK Facilitator:** Thank you, that's an action we can put forward. Community Member 12, you've got your hand up?

**Community Member 12:** Thank you for that, Lou. My action is you've mentioned about the Ship Canal and the aqueduct, could you think of, when it comes to marketing this information on social media, just so there's more transparency with these changes that you're making so people know a lot clearly, what they are paying for as opposed to just the water element. Perhaps that could put some people's minds at ease that what they're paying for every month is going towards XYZ, projects, it's a lot more in your face so to speak rather than in marketing or in a letter, your bill letter.

**TMcK Facilitator:** Community Member 2?

**Community Member 2:** Thanks, Sam and thanks Community Member 12, I'm just going to piggyback onto that, a very similar point really around social media, I really like the Big Five County approach that Lou referred to and she may have mentioned that there's letters that have gone out. I wonder if it's clear that United Utilities are invested in improving comms, is there space for a social media campaign or a bigger one than what they're doing already because a lot of the stuff we've learned, as Community Member 1 said, we've learned from being on this panel and some of the stuff and the way in which we've learned it, the videos, the clips, the memes, that's been the most useful thing for me in learning about any of this. I just wonder if there was a big social media campaign that shared the same sort of messages, would that be something they could take away in terms of investing in the comms plan there?

**TMcK Facilitator:** Thank you, we'll put that action forward. Anyone else got anything else to add?

**Community Member 4:** Mine was really to piggyback with Community Member 11, a similar thing with the percentage because Lou was great at saying about the percentages but it didn't add up to 100% so you wouldn't want it all the time, but just to break down even once a year on the costs, and when she mentioned they don't get the money out of what we're paying, so I presume it's the profits and how much is the profits and how much is going back? So it's probably just similar, just to be transparent at being quite clear on the costs and where they all go.

**TMcK Facilitator:** You mentioned a breakdown of the cost, where would you want to see that? How would you want that communicated with you?

**Community Member 4:** Even if it's just once a year with a leaflet or something that came with a bill, as you say, you wouldn't want it all the time because you'd end up getting too much information and then you wouldn't necessarily read it, but even if it was just in a leaflet once a year or something like that.

**Community Member 3:** I'd just like to say I think Lou was very well spoken there and she has been throughout the meeting. In terms of the breakdown of costs, when it comes to 30% on new infrastructure, I think that most people that are paying for water don't know that they're actually paying for the infrastructure as well, most people think they're paying for the water that's coming out of their tap or out of the shower, and I'd like to know how the decision was made that 30% of that should go towards infrastructure instead of profits from the company paying for new infrastructure or Government contracts paying for new infrastructure.

**TMcK Facilitator:** What could United Utilities do then?

**Community Member 3:** I think it's more, I know everyone's been saying but transparency of breakdown because like I say, I don't think people actually know that their money is going towards the infrastructure; I think most people think that they're just paying for the water, which would be the process of business which I believe was 45% and then people don't know where the other 55% is going, I'm not sure if it should be going towards that or whether people could be paying less and the business could be paying more out of the profits that they earn or government contracts. But yeah, I think it just needs to be relayed more and maybe decreased.

**TMcK Facilitator:** How do they communicate that information or give you that transparency?

**Community Member 3:** I think it's more of an in-company issue, where the company could be speaking amongst themselves and working out finance and seeing whether they could put more of the profits towards infrastructure that would make sure that it would lower the customer cost, and then also just getting the information out there, whether it's on the news, social media, emailing. I know everybody signs up usually with their email with United Utilities, so they can send the emails out, so yeah, just anything in that range.

**TMcK Facilitator:** Lovely, thank you. Anyone else got anything to say on this?

**Community Member 6:** When you get your council tax, your council tax is broken down in so much to social services, so much to the police, so much to the fire department, can the water bill be like – or a leaflet in with your bill or on the website page or something

like that, broke down like in a pie chart, so it's explained in what it goes out in, if you know what I mean.

**TMcK Facilitator:** Would that be with your bill, did you say?

**Community Member 6:** Yeah, a bill, like an attachment with your bill, a leaflet in with your bill or on the email, "This is how we're spending your money", more transparency. It's like that 40%, I didn't know about that or what it costs and I thought the majority of it was going into the water, you were paying for your water, with that.

**TMcK Facilitator:** Some interesting points there, thank you. I know during the briefing session, we talked a lot about how bills are calculated and not just the breakdown of where the money's being spent, but more how one household costs different from another, how many bedrooms or the size of it, does anyone have anything to bring forward to this session about that? No? Okay. Is there anything else anyone would like to add about this topic before I share my screen with the actions we've put forward?

**Community Member 2:** Just on your last point there, I will say something because I think it's something that I may have mentioned myself, but just I think from the discussions we've had being on this panel, it's quite clear people just don't understand how the bills are calculated, whether it's house size or I can't remember if it's something to do with the Land Registry or whatever else, some of us have all got similar sized houses and similar sort of living situations but are clearly paying quite different rates, and I just wondered if there is an opportunity here for that to be made clearer to people? Because I think we alluded to it last time, sometimes when you contact them to say, "A friend of mine pays this and it's the same size house", you just get encouraged to be put on a meter rather than explaining the reasons why that maybe different. So I just wondered if there's something there that could be made clearer for people.

**TMcK Facilitator:** What could they do? What action should we put forward based on that?

**Community Member 2:** I guess it would be very difficult as Lou alluded to, to understand the sort of tariffs and the formula behind working out the cost of your bill, you know, certainly it's not something I'd want to tackle but is there a way of simplifying that in plain English for people to understand why potentially we are paying different rates for similar sort of living situations? Or you know, do some areas pay more, for example, because there's a bigger infrastructure project over there? I think there's maybe an opportunity to simplify that sort of thing for people, so we can see if that's the reason why we might be paying different rates between ourselves.

**TMcK Facilitator:** Where would you want to get that information?

**Community Member 2:** I guess it would either be with the bill or potentially a landing page on the website again, so maybe part of what we spoke about before, where it's all part of that get help or looking for support on the website.

**TMcK Facilitator:** Lovely, thank you. Community Member 12?

**Community Member 12:** Just a quick one, we've mentioned actions, we've mentioned all this information about web pages, what happens if it was possible to have like a, we have access to our account and then in the account, there's all this information as well, you could see what the breakdown is, how much you're contributing is going towards this because at the moment, when you go onto your account when you login, there's not that much information about that, it's just about changing your payment method, there's not much information about what is all these different infrastructure, da da da, and I think that would be very helpful from an education point of view, that's my action.

**TMcK Facilitator:** That's a great action put forward, we'll pop it on the list. Any final comments or actions to put forward here? Okay, what I'll do now is I'll share my screen and go through all the actions that we've come up with together as a group before going back to United Utilities for final comment.

On the topic of transparency and where our money is going, United Utilities spoke about what they're currently doing and what they'll do in the future, which has been recorded during the session, but we will focus now on the ideal water company response. What we discussed would be:

[A] To make communication clearer with customers about future plans, so marketing, social media campaigns regarding improvements being made, what works are being carried out to show people what they're paying for every month, and this will also give people more reassurance about where bills are going.

[B] Some concrete evidence of how infrastructure investments are benefiting customers by using simple, relatable language.

[C] Transparency around executive pay and that would be provided within the website.

[D] Breakdown of costs showing what profits have been made and communicate this once annually with a leaflet within the bill.

[E] Clarify why profits are not used for investment in infrastructure and use multiple channels to relay this information, so some that we brought up were on the news, social media and email.

[F] Include a pie chart in a leaflet with your bills or emails to show how customers' money is being spent, so a really sort of easy visual to help with understanding.

[G] Explain how bills are calculated in plain English and simplify why certain areas or certain customers might be paying different amounts. Provide this information on, for example, a landing page to get help or again, with the bill.

[H] Finally, provide information so a breakdown of costs within customer's online account, so essentially most of this information could also be made available when you log into your online account rather than going through the website.

Again, lots of potential actions that we have here, I just want to open back up the conversation to the community members to see if there's anything that still feels unclear or vague, you want to add or be expanded on? Some shaking heads, so I assume that everything that we want to add here has been added? Now we've got nods and thumbs up, perfect. I'll go back over to Helen, who will get United Utilities to do some final comments.

**CCW Chair:** Brilliant, thank you, Sam. Before we finalise the actions that you've all just come up with, I'll pass back to Lou and James, to give them an opportunity to highlight if there are any commitments they believe aren't feasible and just to explain why to us. Again, as we did with the first question, if there are constraints, be that regulatory, financial, operational or legal, it would be good if you could let us know what they are, i.e. Lou and James, if you could let us know what they are, as these are recorded as part of the session. I'm going to hand back to Lou.

**Lou Beardmore:** Great, thank you, Helen and thank you everybody, again great comments, great discussion, I'm avidly writing things down as you're chatting through. Again, probably easier if I go from top to bottom in relation to the list and I think the first

one around clearer communication, around future plans and marketing and social media and providing that reassurance, there's a huge amount that's being done. We're using everything from Instagram to Facebook, YouTube or even using TikTok as a channel, in terms of getting those communications out there; over five million campaign hits that are running in terms of targeting those specific communications and making them regional and relevant.

But there's always more we can do so we're absolutely willing to take that away and look at what more we can be doing and how we can be running more of those social media campaigns. Community Member 12 said something actually towards the end of the last session that I think is really relevant here and if you don't mind, I'd really love to add it in and build on what he said, if that would be okay, Helen and to the rest of the panel?

**CCW Chair:** Yes.

**Lou Beardmore:** Community Member 12 made a suggestion actually and I scribbled it down and underlined it because he said, "I get my account newsletter, it's great" and just to give you an indication, there's over six and a half million newsletters that have gone out, "but customers need to be registered for that." So actually, could we be putting that on the website? Because I think he said, you know, there's lots of great information out there about where the money is being spent, and I thought that was a brilliant suggestion. So I'll take that from the last one and include it in here if we're allowed to do that?

**CCW Chair:** We love that, Lou, absolutely.

**Lou Beardmore:** Perfect, thank you and such a great suggestion. I think this whole point around showing the evidence of how infrastructure investments are benefiting customers using simple, relatable language is really important and I'd like to expand on that action. We're trying to do a lot more with video and drones, so that people can see as we're building new treatment plants and we're putting new pipes in the ground, they can see those things happening. So I think there's a real opportunity to make some of that stuff simpler and more visual, so we absolutely take that as an action.

The transparency around executive pay provided on a web page, it's there already but again, we can look at how we can make that more visible. Breakdown of costs showing what profits have been made and communicated annually with a leaflet in the bill; there's a couple of things in here that are about the bill, D<sup>2</sup> and F<sup>3</sup> and G<sup>4</sup> are probably a little bit linked around the bill and communications and what more that we can do.

I think I referenced earlier, we've got a customer panel of 1,000 people that we are testing bill design with and what I'd like to do is take your feedback to them, and we'll test it again. We've had also the web page and the bill leaflet that we're sending out, Crystal Marked to make it plain English, we currently use a glass that sort of shows where is customers' money going to but I think we can absolutely take that feedback on board, take it back to the customer panel and do some more testing, so I think more than happy to do that.

There was a question in relation to profits, and I think it was Community Member 3's question about profits and how profits are used and why don't we use profits? Just to give you an indication and it's not necessarily an action but just a point I wanted to clarify, the last five years, we've invested an additional £1bn worth of profits in lots of things such as

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<sup>2</sup> Breakdown of costs showing what profits have been made. Communicated annually with a leaflet with the bill.

<sup>3</sup> Pie chart in a leaflet with your bill or email to show how customers money is being spent – easy visual to help with understanding.

<sup>4</sup> Explain how bills are calculated in plain English and simplify why certain areas/customers might be paying different amounts – provide this information on a landing page ('get help') or with the bill.

providing affordability support, investing in new water and wastewater treatment, so there is a sort of history of United Utilities doing that in the region that you live and we're doing more to try and shine a spotlight on that.

So I think there's much more that we can do just around making sure information is clear, I think as Community Member 1 said at the beginning in terms of his question earlier, is that you can never communicate too much and that's what I've taken from this session, and just a great opportunity to build on that feedback, so thank you.

There's one thing I haven't covered and I'm sure James may have something to add to this too. It sometimes is a bit confusing, I know when I talk to my own friends and family, they say, "I live in a three bedroomed house, why am I paying more than my sister?" or whatever, and there are two ways that we bill: one is based on rateable value of a property and one is based on a meter. I just wanted to clear up, it's not because if you live in Manchester, you pay more than you do in Liverpool, so we look at what we need to invest across the entirety of the North West and divide that across all of our customers, so I just wanted to provide that point of clarity. But I think we could perhaps do more to talk about why some people may have a different bill and shine a spotlight on that, I'd be more than willing to take that away as an action.

**James Bullock:** I think it's great to hear that there's so much interest actually in where bills go and where the infrastructure investment is happening. I think when we have a big step up in investment, as we do in this period and bills are going up to replace that, it's incumbent upon us to try and explain that in a way that customers can find and find accessible. Some things on the bill may be helpful for other people, they don't receive a paper bill, it may be better to communicate it via website but that is definitely something we can look at and yes, I'm just really encouraged to hear that people want to hear more about that because there's a lot that we can tell.

**CCW Chair:** Thank you, James, Lou. I think absolutely to your point, James, the community have a thirst for knowledge, they want to understand and they want to see it and know it. Community group, are you happy with Lou and James' response, again to the actions that you've outlined? Anybody need anything further clarified? No? We're looking good. Brilliant, thank you everyone, that's the second question done. Again, we'll pick up on timescales towards the end of the session, thank you for joining us, James, appreciate it, I think you're going to drop out now and we're going to get Mike back. Thank you, James.

**James Bullock:** Bye, thank you.

**TMcK Facilitator:** That should be Mike back in the room now.

**CCW Chair:** We are now onto our third and final question, Community Member 2, could you ask the question please?

**Community Member 2:** Thanks, Helen. A lot of this stuff we've probably covered off already this evening, but I'll ask away anyway. My question is on communication and reassurance.

Customers should not have to hunt through websites to find important information from United Utilities. On issues like water quality, pollution and sewage, people want clear information and reassurance they can trust.

How are you providing that information now and what will you do in future to make it easier to find, easier to understand and more proactive?

**CCW Chair:** Community Member 2, thank you for outlining that. I'm going to hand over to Lou and Mike for you to have your five minutes of response to the question, over to you.

**Lou Beardmore:** Thank you for the question, and there's a theme and I think it's a theme about communication and it's run through all of our three questions. The adage is that you can never communicate enough, I think is so important. I'm really mindful, coming from the North West and serving eight million customers and 200,000 businesses, that one size doesn't fit all and it's really important that we make sure that we're communicating in lots of different ways, but we do so consistently and we do so clearly.

In terms of the website itself, just to give you some scale, there's 22 million accesses if you like each year into the website and people are using that information, and I'm really concerned or really focused here at United Utilities, it's not about what we think, it's got to be about what our customers and communities think. And so we've gone for the Sure Cross accreditation because they regularly hold a light up to us or a mirror and say, "Is that information clear? Is it accessible?" and provide that sort of accreditation and challenge, and I think I mentioned earlier, we use a technology called Recite Me, so again, people can make that information accessible.

But I'm also really mindful that more than anything else, we can talk in jargon and it's not helpful and it's not clear and we've been really challenging ourselves as a business to make sure that the communications we do put out there are plain English. Sometimes we have to do things because our regulators want to do them but we shouldn't use that as an excuse, regulators want information in a certain way and what we've been trying to do is take those reports and that information, and making them plain English and making them Crystal Marked, and we are challenging ourselves all the time to make sure that we do that.

We're also trying different technology, we've got an app at United Utilities, we've got 600,000 customers that use that app and that's rated 4.7 out of 5 which is pretty good, that's not my rating, it's on the App Store. But I also think it's really important that customers can communicate and contact us, I said to you earlier, I come from a family where there isn't high levels of literacy and my mum doesn't use a website and I get frustrated all the time that she can't communicate. So all of our call centres are here in the North West and that's really important to us because I want North West colleagues talking to North West customers, and when you're on the website or anything else, there's a button that you can press which is "Contact Us" and we use something called Trustpilot, so customers can rate those interactions and it's 4.5 out of 5. So it's really important to us that whatever medium it is, customers can contact us.

We're doing more on TV and radio and we sometimes get customers who say, "We don't think you should be using that", so sometimes it's hard to get that balance right. We're using regional radio, so everything from Smooth to City to try and communicate those messages and do so proactively. Community Member 2, you mentioned proactive messages, we sent out eight and a half million proactive messages last year to customers about various different things, and we're trying to do more and more of that and it's a balance because we sometimes get feedback from customers that we are bombarding them or they haven't signed up for that information, so it's a balance that we've got to find.

But I think the other thing that's also important and again we've made a change in this and probably, if I'm really honest, bringing some of the aspects of "we live in this region, we know how it works and how it operates," is we're doing more in physical locations too. We've been doing pop-ups in the Trafford Centre, Liverpool One, in Cumbria, got a couple of panel members from Cumbria, we've got a shop on the high street in Bowness-on-Windermere, for example, so we're trying to make ourselves as accessible as we can, using as many different channels as we can, but it's all about communication and we are really keen to take any ideas, any feedback that you may have about the things that we could be doing and the things that we could be doing differently.

Really keen again to hear your feedback and what more we can be doing because there's a theme isn't there, we can never, ever not communicate enough and I think that's the opportunity that we've got ahead of us.

**CCW Chair:** Thanks. Lou. I'm going to give you a little bit more time to answer because there was something that came through really strongly when we had the session prior, ready for this one and that was around water quality. Community Member 3 was quite strong in this, that he didn't trust the quality of the water and as you would expect somebody with a background in the water industry, I tried very hard to reassure him that the water quality was excellent. But I think it was just that was a fact that isn't coming through, so it's important information about pollution but also about the quality of the water and it's safe to drink, maybe you've got a comment about that.

**Lou Beardmore:** Thank you for putting that question to me and I think it is important, and I think there's a couple of things. We've recognised, I personally think and as somebody who's proud to be from the North West, we've got some of the best tasting water of anywhere in the UK and it's not that I'm just a proud northerner, I really am, you know, we've got great quality water and that comes through in the quality of our tests and we take millions and millions of water quality tests all year. In fact, I think there's a stat that says we take a water quality test every 16 seconds and we've got millions of tests that are being done all the time by our laboratories, that are independent.

We've got a postcode search facility on the website, you can pop in your postcode and it can tell you where your water comes from, what the water quality results are and what we are going to be doing and you're going to see it this year, we're about to do a television advert and it's all about our water quality and providing confidence about the water quality tests that we do, so you're going to see that in a big way. I would be more than happy to share with you some of the things that we're testing and piloting at the moment, if you would like to see that because I think you've raised a really important point, Community Member 2, about how do we provide people with the confidence and more importantly, to celebrate the great quality water we have here because it is good and we want to make sure that people feel confident.

So we're going to be doing a lot more, we've got a TV advert that we're going to be doing and I'd love to show you some of that and get your feedback, that would be brilliant, but your postcode allows you to pop your postcode in, it will even tell you where your water comes from, so where does it originate from? What type of things are in your water or any of those types of things, but just to give you that reassurance, there's a water quality test every 16 seconds that is happening, 24 hours a day, all over the region, to make sure what comes out of your tap is of great quality.

Last year, we actually tested the water quality pages with our customer panel to make sure they were clear but Community Member 2, I think you're spot on, I think we could do be doing more and there is the new TV advert that we're working on now, and we would love to share that with you and get your feedback. So I don't know if that's helped provide some of that context, but I just wanted to let you know that we want to do more in that space too.

**CCW Chair:** Thank you, Lou. We're going to go back to the community members now and I will hand back to Sam, and let Sam facilitate your thoughts.

**TMcK Facilitator:** For this last section, I really want you all to focus on the response that you just heard from United Utilities. As Community Member 2 mentioned, we have touched on a lot of communication throughout this whole session but half of this question was also about reassurance, and that was reassurance about water quality and reassurance about pollution and sewage as well.

Is the communication different from how we want to receive communication about our bills or infrastructure improvements, and things like that? Have a think, if there's anything that felt a bit vague or uncertain from United Utilities or anything that you think is missing and we can start to develop some actions to put forward in their action plan.

To start us off, I'll go to Community Member 2 who asked the question and then I'll open it up to the rest of the community members. Community Member 2, what were your thoughts?

**Community Member 2:** Thanks, and thank you, Lou, again really comprehensive response. The section of the question around proactivity which you mentioned was eight and a half million proactive messages sent out last year, thank you for that. I guess what I was really thinking when asking that was along the lines of, as Sam's just alluded to, is there opportunity here for United Utilities to be more proactive in terms of issuing alerts? So real-time alerts when it comes to things like local pollution or water quality incidents? Notifications when issues are resolved? An explanation of what actions were taken and regular updates when planned works or local improvements are in the pipeline, and I guess the other thing following today's thunderstorm is flooding as well, which may already exist but is there more that can be done in that sense, to be proactive in issuing those alerts?

**TMcK Facilitator:** What do those alerts look like? How do you get them?

**Community Member 2:** It's interesting because Lou referenced the app and I didn't know there was an app, so I'll be downloading that when we get off here tonight. But I'd certainly be using that to push out a message if there was an update in the local area. We go to the Lake District quite a lot, a couple of times throughout the year and it's difficult to sort of find out, I've always found it difficult to find out whether we're sort of safe to wade and go out into the lake, you know, Fell Foot in Windermere and that sort of thing. It would be helpful to be able to look that up or sort of a map if you like, if there is any pollution in the water, to avoid. So certainly use of the app or – and I've said it three times now – a page on the website.

**TMcK Facilitator:** Thank you, so many actions that you've brought forward there, I can see my team all typing away in the background. Community Member 10, I'll go to you next, please.

**Community Member 10:** Like Community Member 2 said, I didn't know anything about this app so I will be looking into that, but then I didn't know about social media either and I've just had a quick look on the Facebook page and there's 31,000 followers, which is a really small number of followers and it's saying 6.8k posts. That is a platform that could be a really useful platform to communicate with people and I never thought about following United Utilities on social media, so again maybe just a bit of an awareness to the customers about these different platforms that you can use, that you've already got, would really help with communication and I mean just looking at the Facebook page, there's some really good posts on there that are covering a lot of the things that we've discussed this evening. But I don't know why, I just never thought about it so again, just letting people know what you already have that's working.

**TMcK Facilitator:** So how do they do that? How do they make people like yourselves aware of their app or aware of their social media?

**Community Member 10:** I log into my account, click on there, a lot of companies have Facebook, Instagram, click onto it or "Did you know there's this app that you could have?", it's just however you're communicating, tag it onto the bottom. I don't think I've ever seen

it so you know, it's just making people aware in the communications that they can use with materials that they send out on the bill or whatever.

**TMcK Facilitator:** Thank you, Community Member 3, over to you.

**Community Member 3:** Thanks for that answer, Lou, I think it was brilliant, once again. However, I would like to just put something forward, in terms of the TV advert, I do think that these days, number one: people don't watch TV adverts like they used to and number two: people don't really trust TV adverts like they used to. I think an impartial person on social media who does a tour of the process of where the water comes from, how it's processed, how it comes out, what happens when it goes through the pipes in the tap and then also how it comes out the tap in different regions, I think that might be more beneficial to the public.

**TMcK Facilitator:** When you say, "impartial person", what do you mean, just to be explicit?

**Community Member 3:** I think if you had somebody that people know could be paid to do it, like somebody that you put on an advert, then it's not going to work as well, but if it's somebody who's doing it for their own social media channel, it would work better because you know they're not doing it for the financial gain that United Utilities might pay them, to be more transparent to their audience.

**TMcK Facilitator:** Anyone else got anything to add?

**Community Member 4:** Mine's just over to the pollution side of things, I think when we did the last session, I mentioned, Community Member 11 mentioned, something new came up today about how often they've opened the flood, when it floods into the water, the raw sewage and things like that. I just want to see something that's showing that this is being reduced and year on year, this should be getting less and less because procedures should be improving, so that they don't have to do that because in an ideal world, it would be zero percent pollution going into the waters. I know it's communication again but just something to give people a bit more confidence because I live near the Lake District, I hear people saying about the state of the Lakes, I want to see something that's showing that they have recognised that and that each year on year, it is improving.

**TMcK Facilitator:** What does that communication look like? Where would you want to receive it?

**Community Member 4:** Similar to the others, even if it's on the website, the one we saw today, it did show when they've opened I can't remember what they called it, the overflow systems I think it is, like I clicked on the thing showing where things had and hadn't but I don't know if there's somewhere saying that this is a one off or this is happening regularly. Just a bit clearer maybe on the website and things or again, just an annual thing, with something just to show you year on year how things are improving and they are improving when they're putting the works in, improving the infrastructure. We've got one close by where they're doing to, I think [inaudible] swimming pool facility so for [inaudible] to help. So it does appear that they are doing a lot, it's just to make sure that information's on the website or you know, annually going out in an email or a leaflet, just so that people know that they are doing things and it is improving.

**TMcK Facilitator:** Lovely, thanks Community Member 4, lots of actions there. Community Member 11, you've got your hand up?

**Community Member 11:** Just to follow what Community Member 4 said, I'm really concerned about these overflow pipes, is there no other system, no other way that it can

be done? Because with climate change now, we are going to get a lot more flooding and to me, that just sounds like it's just going to be a lot more overflow pipes overflowing. Is there anything they can do to make this system better?

**TMcK Facilitator:** So is that a bit more about an education, showing you what could be done?

**Community Member 11:** No, I'd like them to actually do something, what could be done and to do something because it's not very nice is it? Just saying, "We can't cope with it, let it go in the rivers", it's not nice.

**TMcK Facilitator:** Anybody else got anything else to add?

**Community Member 1:** Just extending on what the last three people said actually, unfortunately, I would never assume that any stretch of water or river is safe to go in nowadays, so yeah, as the other people said, we need to have more information of what they're actually doing about it rather than just thinking about it.

**TMcK Facilitator:** How do they build or show that reassurance to you?

**Community Member 1:** Well, what we talked to before, social media, things in bills and that sort of thing and also maybe noticeboards around the Lakes or by rivers or canals that are prone to pollution.

**TMcK Facilitator:** Anyone else got anything to add? Lovely, okay. I can share the actions that we have put forward on this topic of communication and reassurance around topics that matter.

As with the other two questions, we have recorded what United Utilities say that they are currently doing and what they're planning on doing in the future, so there's a long list there and thank you for sharing that with us, Lou and Mike. Won't go into the detail of that again but like I said, it is recorded here.

I'll go through additional actions that we think an ideal water company would be doing on the topic of communication and reassurance.

[A] The first one is issue real time alerts when it comes to local pollution or water quality incidents, so notifications when issues are resolved, what actions are taken and regular updates on planned work and local improvements. For some of you who were unaware that there is an app, ensuring that people are aware of this app and use the app to the advantage of this and being able to post the real-time alerts via the app, and a live map on the website as well.

[B] The second one is to raise awareness with customers about the existing social media platforms and the app, and how they can gain certain information from those. Also to create a tagline in bills or websites in customers' accounts that help to lead customers to these pages.

[C] Speak to real people/customers for adverts/social media rather than well-known faces, so you know their intentions are genuine and from real experience, so unpaid, not for financial gain and that was Community Member 3 that brought up that on social media, again, an impartial person to sort of relay that information rather than someone from United Utilities.

[D] Finally, provide evidence that pollution incidents are being reduced year on year and infrastructure is improving, and this information to be clearly displayed on the website or also in emails, leaflets and noticeboards at Lakes.

Lots of things within each of actions which is good to see, is there anything missing or anything we want to add or expand on for this section? I'll take your silence that we're all happy with what's been put forward. I'll pass back over to Helen now, who will get some final comments from Lou and Mike from United Utilities.

**CCW Chair:** Brilliant, thank you everyone, some really good actions again, good to see. So yes, I'm going to hand over to Lou and Mike for the final time, for them to make their comments. Lou?

**Lou Beardmore:** Great, thank you so much again for all your suggestions. I think probably just the first thing I want to do is explain the difference between proactive messages and the app because they are two slightly different things and I think it will then reflect a little bit of subtlety in terms of the action.

So the app is all about visualising, paying your bill, reducing your charges, the eight and a half million proactive messages that were sent out is exactly as you've said, Community Member 2, it's around issuing those alerts. It's about, "We're working up your street, you might notice an impact to your water supply because we've got a burst" or changes in water quality and that's completely different to the app. We've got eight and a half million proactive messages that went out last year to customers, to keep them updated and it also say, if you've had a problem, so there's perhaps been a burst or whatever, it keeps you updated proactively with those messages.

Again, I think from an action perspective, there's more we can do because we are restricted to some degree, if customers have given us the information, if they've given us their mobile phone number or given us their email address to share that information, so I think a campaign for people to sign up and register if they haven't already, but we do have probably one of the highest volumes of data of anybody in the sector and proactively getting those messages out. I think that's so important.

You also raised a point about live information, there is a link on our website that shows you combined sewer overflows and it's 24 hours a day, it's real time data, so it will tell you whether something that's happening. In relation to flooding, that's data that's provided by the Environment Agency, that's not something United Utilities is responsible for but again, I think we could do more to perhaps make the combined sewer overflow data a little bit more visible and what's great is that you can configure that. If you live near a particular river or if you want to understand if something's happening, you can configure that and again, we've been working with our customer panel on that.

I think it was a great point that was made around the social media and can we more importantly be doing more and creating those taglines. We do promote and use social media as much as we can but again, I think there's a real opportunity there and I was really struck by what Community Member 3 said about instead of using people like us, if that makes sense, could we use independent people to communicate some of these messages? We've been doing that with teenagers actually and things like something called Stop the Block campaign because one of the biggest problems we have is people putting wet wipes down the toilet and believe it or not, teenagers tend to use them to take make-up off and they go in the loo, so we are trying to use different types of influencers to make some of those messages and make some of those points land.

We are testing this with our community group, so more than willing to take an action in that space because I think Community Member 3, you made a really important point about people tend to trust people if it's not us.

Community Member 11 and Community Member 4 made comments about combined sewer overflows and were they actually going down and not to just talk about it. If I can,

and Helen if you don't mind, if I could just have one minute to talk about combined sewer overflows, if that's okay and then commit to the action? I don't want to break any of the rules.

**CCW Chair:** That's fine, you've got absolutely a minute to do that, Lou.

**Lou Beardmore:** Combined sewer overflows operate in that one of the challenges that we have is our sewers are never more than 15% full, the challenge actually comes with rainfall and we have a lot of rain here in the North West, and we have a lot of pipe. I have enough wastewater pipes literally to go round the world twice. What happens is when we see this excessive rainfall, it overwhelms the system and so what that means is that these combined sewer overflows then discharge and we essentially now need to build much more storage, and we need to change the way that those systems are operating.

Essentially, we've got to do three things: we've got to reduce the amount of water that people are using in the first place and that's why we're putting in over a billion smart meters<sup>5</sup>. The second thing is we've got to remove the amount of water that's entering our sewer, and in the North West, 54% of our sewers are combined and that's because of the way they've been built over the last 100 years. When I say they're combined it means it takes the sewerage, so the stuff we flush down the loo and the rainfall and it puts it into 54% of our sewers are combined, and in some parts of the region that's as low as 20%, so we've got a high proportion of these types of sewers.

What we're now doing is we're looking for opportunities of how do we take that water out of the system? And many of you on this call are from Greater Manchester and we're currently doing a scheme with Andy Burnham and the team in Greater Manchester, we're spending £250m putting in sustainable drainage.

What do I mean by that? We're literally going down streets and planting trees and we're putting in great big industrial water butts, and we're taking the drainage that comes off schools and we're making sure it doesn't find its way into the sewer pipe. In other words, we're stopping the amount of rainwater going into the system. What's happened over the years is that we've all concreted over our front drives to put cars on and everything else, and so what we've got to do is put some of those natural sponges back in and that's what we're doing.

The third thing we're doing is we're replumbing; we're building great big storage solutions so that when we get this rainfall, we can store it until there's capacity and what I wanted to share with you is we are seeing results. So this year alone, we've seen a reduction compared to the year previously, of 22%, so in other words, we've got 22% less combined sewer overflow spills than we did last year and a 27% reduction in the frequency of which they are operating. So that's a 38% reduction in the last two years.

So the things we are doing are having an impact but it is going to take time, I wish I could solve the problem overnight, we can't, we're going to have to put this new infrastructure in place, we have to do all of those other activities, but it's about being open and transparent about what we are doing and I think we could be doing more.

We've developed some pages, again with our customer panel, called Better Rivers pages, where we're talking about rivers and what we are doing and I think we could do more to promote that.

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<sup>5</sup> Correction from United Utilities: the correct figure is a million smart meters.

There is something on the action, Helen, which is D<sup>6</sup>, which isn't something we'd want to sign up to and I want to be open and transparent about why, it was could we put noticeboards out at lakes? The problem is, this is really dynamic and what happens now will be different than what's happening in six hours' time, so it's really important that we're using that data and as part of our combined overflow maps, we're providing that data as live links so that people like Surfers Against Sewage, Rivers Action, Environment Agency, as well as on our website, so that people can get those proactive alerts because the problem is that we put something on a noticeboard, the minute we've put it out there, it would be out of date.

So in terms of actions, I think there's lots of things we can sign up to there, I think something we can do about getting customers to register their details, so we can send more of these proactive messages, making sure that we're really promoting social media campaigns, looking more about how we can use those individuals to promote those schemes and I think, better promotion in terms of what's going on in terms of our better rivers – because what we can see is that things are improving and we need to do a better job of communicating that.

**Mike Gauterin:** If I could just add one point, it comes to all three questions and I think what we talked about is individual websites, whether it be the water quality search website, we look at simplicity and make sure it's easy to understand and easy to use, we've had what I call a findability action through all three questions and actually, one thing I'm really conscious of is making sure that the panel are aware of all the pages that we talked about today.

We talked about the Better Rivers microsite, we talked about the water quality pages, we talked about Get Water Fit, we've talked about the affordability pages, the charges pages, we've talked about the app, My Account. What we will do as an action is send all of those information to CCW to share with the panel, but we'll also take the overarching action about the findability of those pages on our website as well.

We've been talking about a lot here but just to orientate the panel around that, we'll take that as an action to share that with CCW to share with the panel, so you can see individually, all the real time trackers that Lou's talking about, and what's really clear for me is actually the findability of how to get access to those pages is a key action through those three questions, and that's one that will obviously sit in Question 3, but we really feel that through all three questions as well.

**CCW Chair:** Brilliant, thank you, Community Member 11, I hope you got a good response from Lou there on something I know you were passionate about not just tonight, but when we met previously, just as Community Member 3 was on the water quality. So I think hopefully, that was a good response for you.

So are we happy that we've had the response that we wanted from Lou and Mike on the actions that you've outlined? And can I just check that we're content with Lou being open and transparent about the noticeboard action, is actually one that is not a wise one and they wouldn't be able to fulfil that? Can I double check that we are comfortable to remove that one as an action? Yes, okay. And we are all happy with the rest of the actions and the response that Lou and Mike gave us? Brilliant.

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<sup>6</sup> Provide evidence that pollution incidents are being reduced year-on-year and infrastructure is improving – provide this on the website, email, leaflet, noticeboards at lakes.

Fantastic, that is the end of the three questions, I think it's been a really engaging, great session and I'm just going to close out now, so that everyone can get something of their Wednesday evening.

We have covered things that you were passionate about when we met a few weeks ago and I think you've had some great responses from Lou and Mike and James around some of the things that you've raised. You've come up with some great actions that I'm really pleased to see and the company have accepted those, and I think Mike summed it up beautifully just a second ago, this is all about you wanting to know more and when you want to know more, for it to be easy for you to find because I think there's a wealth of information available, it's just how do you get to it and is it easy to understand? Is it clear for you? So I'm really thrilled with how the session has gone.

Some of the technical bits now. A full transcript of this session will be published on the CCW website within five working days. Before publication, an early draft will be shared with participants so you can review it and raise any concerns that you have relating to your personal comments. A plain English summary will also be published within 10 working days.

United Utilities is required to publish the action plan within 28 [working] days, setting out how it will deliver the commitments agreed tonight and in there will be the timescales that we've talked about through the session, I kept referring back, we need timescales against those actions, that will be within the action plan.

Customers will then be asked whether the action plan accurately reflects what was agreed and CCW will monitor the progress and report publicly on delivery. The process is designed to ensure transparency and follow-through, not just discussion, although the discussion has been great. I would like to just take this opportunity to thank Lou, Mike and James for joining us from United Utilities, I think they have absolutely given you loads of information and food for thought and really engaged in the process. Thank you Mike, Lou and James very much for joining us this evening.

And to all of you, another great session, I thought the last one we had was really great but tonight was just brilliant, your level of engagement, your curiosity about wanting to understand and your knowledge to increase, honestly, you've been a great group and I've really enjoyed myself, so thank you for that. Finally, Sam, you facilitated beautifully, thank you so much for that.

I'm going to let you all go now, we are three minutes ahead of time so enjoy the rest of your evening everybody, see you soon, bye, bye.

[CLOSE]

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