Summary report

Autumn Accountability Session with United Utilities

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

Accountability Session | Monday 19th October 2026

Report published: Wednesday 28th October

Community members had the opportunity to question senior representatives at United Utilities about environmental improvements, reliable water supplies and what rising bills are delivering.

The Action Plan Review examined pollution and infrastructure improvements under Action 23.[1] The Company Performance Review challenged missed leakage and supply interruption targets and asked when lasting improvements would follow.

During the Q&A, members raised questions about executive pay, shareholder returns and past investment decisions.

The key discussion points, company responses and community members' requests are outlined on the following pages.

Action Plan Review
Q1: Local investment and environmental improvements

Members wanted clearer evidence of what local investment is delivering, including progress on delayed projects and performance against targets.

Discussions highlighted the need to strengthen local communications, provide clearer comparisons of performance against targets and provide honest explanations of underperformance.

Performance Review
Q2: Leakage and reliable water supplies

Members welcomed proactive leak detection and mains replacement, but wanted clear targets, timescales and proof of lasting improvements.

Discussions highlighted the need for clearer smart-meter information, water quality reassurance, support during interruptions and local improvement priorities and timescales.

Q&A
Q3: Executive pay and accountability for company performance

Members questioned how missed targets affect executive pay and who funds pay and shareholder returns.

United Utilities explained its arrangements. Members wanted clearer explanations, including how infrastructure investment generates returns.

Q&A
Q4: Rising bills and long-term investment

Members questioned rising bills and past investment decisions.

Discussions highlighted the need for clearer spending explanations and more accurate frontline advice about bill increases and affordability support.

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

This report summarises the key discussions and actions raised by Water Voice community members during the United Utilities Accountability Session held on 19 October 2026.The actions outlined reflect the improvements community members would like United Utilities to make. These are community-led requests and do not represent confirmed commitments from the company at this stage. United Utilities will create a formal action plan by Thursday 26 November 2026, setting out its response to each action, what it intends to deliver and the proposed timescales.

CCW will then monitor progress against the company's commitments and provide monthly updates, allowing community members to see what has changed and continue to hold the company to account.

[1] United Utilities, Action 23: *Show year-on-year evidence that pollution incidents are reducing and infrastructure is improving across the website, email, leaflets and noticeboards.*

Action Plan Review

Strengthening United Utilities' existing actions

Q1. Will you show, in plain English, which local improvements our bills are funding, what each stage will achieve and by when and how the results compare with your official pollution and sewage-spill targets?

Context from the session:

Community members wanted evidence that investment was improving their local environment. United Utilities outlined current storm overflow reduction projects and reported on current storm overflow spill reductions. However, community member awareness of projects in their local area varied.
Members requested accessible updates relevant to their local area, explanations of paused projects and clear reporting of missed targets.

Regulatory and existing activity context:

Action 23[2] covers evidence of reduced pollution and infrastructure improvements, supported by communications under Actions 16[3] and 17[4]. United Utilities described existing postcode-level project information, county level newsletters and performance reporting. Members wanted this information to reach them and help them judge local progress.

New actions requested by community members:

1A. Provide clear, accessible updates on local projects

Provide postcode level update of what work is happening locally, what the work is specifically addressing and improving and when each stage is expected to happen. Include changes, delays and paused projects, so residents understand what is happening before uncertainty develops.

Share information through emails, bills and suitable offline channels, alongside the existing postcode search. Members wanted local updates to reach them without having to search for information themselves.

1B. Make company performance and progress easier to judge

Much of the comparisons in performance members require can be found on the DiscoverWater website, members were happy to know this existed, however still wanted United Utilities to share with customers their own targets and performance in a simple and easy to track manner. If appropriate United Utilities should explain where performance falls short, what they are doing about it and when further progress can be assessed. Members wanted measurable progress rather than a focus solely on positive activity.

1C. Explain overground storm-storage schemes and wider rollout plans

Explain what above ground storage is in everyday language, using examples to show how it works and how it helps reduce sewage spills.
Clarify whether similar schemes are planned elsewhere and where members can find information relevant to their area.

[2] United Utilities, Action 23: *Show year-on-year evidence that pollution incidents are reducing and infrastructure is improving across the website, email, leaflets and noticeboards.*
[3] United Utilities, Action 16: *Update "The Big North West Upgrade" campaign stories to show where investment is already delivering improved services.*
[4] United Utilities, Action 17: *Increase awareness of investment benefits by reviewing Facebook page design, exploring social media campaigns and adding the MyAccount Newsletter to the website.*

Performance Review

Challenging United Utilities' performance and service delivery

Q2. Which areas will you tackle first, when will customers see lasting improvements and how will you demonstrate that our higher bills are delivering a more reliable service?"

Context from the session:

Members welcomed proactive leak detection and mains replacement, with some reassured about how bills were being spent. However, they wanted clearer targets, timescales and evidence of progress.

Members also raised conflicting smart meter app advice and concerns about water quality and interruption support. United Utilities acknowledged communication gaps and offered individual follow-up, but priority locations and timescales for resolving recurring supply and pressure problems remained unclear.

Existing activity context:

Leak detection, mains replacement, smart meter installation and home water audits were described as existing programmes. The question also referenced existing performance commitments. The additional requests concern understandable evidence of improvement, useful meter information and reassurance for affected households. Counts of repairs or installations alone do not establish that recurring service problems have been resolved.

New actions requested by community members:

2A. Explain leakage progress against clear targets and timescales

Show the original leakage level, the reduction being sought and progress towards it in everyday language, using a clear timescale. Explain how detection technology, repairs and mains replacement contribute to the results.
Use short visual updates and accessible communication channels so members can understand what is improving and when, without having to interpret technical reports.

2B. Give clear, consistent information about smart meters

Explain how smart meter data helps identify unusual water consumption and possible leaks, and what information households can currently access.
Ensure installers and customer service staff give consistent advice on which smart meter features are available in the United Utilities app and when new features will be introduced. This includes clarifying when the new 'smart meter visualisation' feature will be released.
Make it clear where households can seek help with unexpectedly high consumption or bills.

2C. Explain how recurring supply problems will be prevented and supported

Explain what is being done to reduce repeat supply interruptions and water quality problems, including what affected households should expect to improve.
Make local water quality results and advice easy to find on online resources and clearly signpost to the support available when households lose access to drinking water.

Q&A

Actions that our community would like United Utilities to commit to

Q3. How can you justify executive bonuses and allowances when service and environmental targets are missed, and what would cause these payments to be reduced or withheld?"

Context from the session

Members wanted to understand how executive rewards reflect performance and whether their bills fund those payments. Lou Beardmore, the CEO, said her pay was set by the company's board, and that missed targets had reduced her performance related earnings. Lou Beardmore said shareholders fund her pay, rather than water bills. Some community members found this reassuring but wanted the explanation shared more widely in plain English.

Follow up questions explored who pays shareholders and how investment is financed. Members supported wider communication of these explanations, rather than expecting households to consult stock-market disclosures or lengthy financial reports.

Existing activity context:

The CEO explained how executive pay is decided and said information on pay and performance is already publicly available. Members' additional requests were for an accessible explanation of those payment arrangements and the flow of money between bill payments, investment, executive remuneration and shareholder returns.

New actions requested by community members:

3A. Explain executive pay and the consequences of missed targets

Explain how executive pay is set and funded, which elements depend on performance and how missed targets affect payments.

Make the explanation accessible to ordinary bill payers, including clear examples of how the arrangements have operated.

3B. Explain shareholder returns and infrastructure funding

Explain how investment is funded beyond current bill income, who receives shareholder payments and how those returns arise.

Show how these financial arrangements relate to infrastructure investment and the value households receive, using clear language that distinguishes investment funding from payments to investors.

Q&A

Actions that our community would like United Utilities to commit to

Q4. What responsibility does United Utilities take for the decisions that brought us here and what will change so customers' money delivers lasting improvements?

Context from the session:

Members questioned why substantial investment was needed now and what responsibility United Utilities accepted for earlier decisions. The CEO acknowledged that the water system needed to catch up and described investment to address growth, climate pressures and ageing infrastructure. Some members felt better informed, but accounts of frontline conversations revealed weaknesses: one had struggled to obtain an explanation for a large increase, while another had not been told that an affordability related bill cap could rise annually. Members wanted clear spending information and accurate advice that would help them understand and anticipate changes.

Existing activity context:

United Utilities described existing investment plans and ongoing customer research about bills. Additional actions from members included receiving accurate frontline explanations of bill increases from customer service staff and clear information about changes to financial support arrangements.

New actions requested by community members:

4A. Give clear, consistent explanations of bills and financial support

Note: This action will be delivered alongside Action 2A.

Explain why bills are rising and what improvements they fund, using everyday language and accessible formats across communication channels. Ensure customer-service staff consistently give accurate advice about individual bills and financial support, including when maximum payments can rise, so households know what to expect.

Attendance list

Lou Beardmore	CEO of United Utilities
Mike Gauterin	Customer and Technology Director of United Utilities
James Bullock	Regulation and Compliance Director of United Utilities
Nicky Taylor	Managing Director of Taylor McKenzie Research (TMcK) – Lead facilitator
Hilary Florek	Board Member at the Consumer Council for Water (CCW) – Chair
11x Community Members	Water Voice Community Members under United Utilities

Session transcript

CCW Chair: Good evening, everyone and thank you for joining us, my name's Hilary Florek, I'll be chairing tonight's discussion and I'm a board member at CCW. Tonight's session is part of our Water Voice programme and the purpose of Water Voice is simple but important, to give customers a stronger, more direct voice in how the United Utilities performs, communicates and improves.

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

The topics we're going to cover tonight have not been chosen by the company. They have been shaped by community members through the pre-task briefing session, Spotlight research and wider Water Voice discussions, this is your agenda.

I want to set a clear tone at the outset. We expect this to be a respectful, but challenging discussion. Community members should feel able to speak openly and honestly about their experiences and expectations. Equally, we expect clear and transparent responses from the United Utilities senior team.

When you're not speaking, can you please keep your microphone muted to avoid any background noise and playback for other people. The session's being fully transcribed, and the agreed outcomes will be published. United Utilities will also be expected to publish an action plan responding to the commitments made. This transparency is a key part of what makes this process meaningful.

In terms of ground rules, we will take one person at a time, keep contributions focused and concentrate on forward looking actions - what will change, by when and how customers will know.

So, I'd now like to briefly introduce those joining us this evening - first, our independent facilitator from Taylor McKenzie Research, Nicky Taylor, who will guide the customer discussion and ensure all voices are heard, and representing United Utilities this evening, Louise Beardmore, James Bullock and Mike Gauterin, who I don't think's on the screen at the moment, Nicky, but will be later, is that right?

TMcK Facilitator: Yeah, that's correct.

CCW Chair: That's super. Thank you again for being here. I'm now going to hand over to Nicky to explain how the session will run, so I'm really looking forward to hearing all your thoughts and I'm looking forward to hearing from United Utilities. Thank you very much indeed.

TMcK Facilitator: That's great, Hilary, thank you very much indeed. I think just before we begin, I want to briefly explain how the names and the transcript will be handled. In the room this evening, we're going to be using first names only - in the published transcript and report, customer names will be anonymised. After the session, community members will have the opportunity to flag anything personal that they would prefer to be removed or further anonymised before publication. The purpose of this transcript is to accurately reflect the discussion and the actions agreed, not to single out individuals.

There are three main parts to tonight's session. First, we will review part of the existing action plan, and challenge United Utilities on the action, or actions, the community agreed needed to be strengthened. Second, we will ask one new performance challenge question developed from the issues community members prioritised during the briefing session, and any other contact we've had via surveys in the Water Voice community. Third, we will move into a shorter Q&A, where community members will ask the additional questions prioritised during the briefing session.

For each of the first two questions, we will use the same accountability cycle that we went with in April time, so a community member will ask the agreed question which I will share on the screen. United Utilities will then have just over five minutes to respond to that. Community members will react to that response and identify what is clear, what they think is missing and what needs to be strengthened. We will create a live document, capturing the specific actions and outcomes that should part of United Utilities' follow-up action plan.

United Utilities will then have a short opportunity to explain if any of the proposed actions are not actually feasible and why. During the Q&A, we will use a lighter version of this process, the nominated community member will ask the question, the company will respond and the question asker and wider community can then follow-up and any additional commitments will still be captured live.

Before we get started, I would like to go round the group and get some brief introductions. So, if I could just quickly go around and I'll just use the order you're on my screen, and I'll get you to introduce yourself and then I'll finish up with United Utilities. First, I'll start with Community Member 1, so just a very quick introduction to yourself and where you're based in the country.

Community Member 1: Hi, my name's Community Member 1, I'm a social worker and I'm based in Stockport in Greater Manchester.

Community Member 2: I live near Stockport and I've been a United Utilities customer since the company was formed, because I'm very old!

Community Member 3: Hi, I'm Community Member 3, I've from the Tameside area and I've been a lifelong United Utilities customer as well, before I think it became United Utilities.

Community Member 4: I'm Community Member 4, I live in Liverpool and I've been with the United Utilities since I moved into Maghull before Melling, and that's got to be about 40 years ago now.

Community Member 5: Hi everyone, I'm Community Member 5, I'm joining from Liverpool and I'm a United Utilities customer and I'm here because I want to understand how the company is working and [*inaudible00:07:15*] so happy to be here.

Community Member 6: Hi, my name's Community Member 6, I live in Liverpool, I have been a United Utilities customer for at least a week, I'm probably going to say longer than that, all good here.

Community Member 7: Hi, I'm Community Member 7 and I live in Chorley, I've been a United Utilities customer for some while because I've always lived in the North West.

Community Member 8: Hi, I'm Community Member 8, I'm from Greater Manchester and I've always been with United Utilities.

Community Member 9: Hi, [inaudible00:08:09] it seems like I'm the only one and I've been with United Utilities about six and a half years, since I moved back to the North West.

TMcK Facilitator: Community Member 9, could you just say where you are because I think it cut out slightly.

Community Member 9: I'm in West Cumbria.

Community Member 10: I'm Community Member 10, I'm from Manchester as well, been a United Utilities since I moved into this property, so over 14 years.

Community Member 11: Hi, I'm Community Member 11, I am a building surveyor from North Manchester, in Bury.

TMcK Facilitator: Now we'll hand over quickly to the two colleagues from United Utilities who are joining us, so I'll start with Louise.

Lou Beardmore: Hi, good evening everybody, my name's Lou Beardmore. I'm from the North West, but it's really lovely to see everybody this evening.

James Bullock: Hello, I'm James Bullock, I look after regulation here at United Utilities, I've been with the company for 14 years.

TMcK Facilitator: Thank you all for those introductions, that's perfect. I'm now going to hand back to Hilary, who's going to take us into the first set of questions.

CCW Chair: Thank you very much, it's nice to have everybody introduced, thank you for that. We're now going to begin with our first question which looks back at commitments already made in United Utilities action plan. During the briefing session, community members agreed that local investment, delivery timescales and progress against pollution targets needed further scrutiny. So, I'm now going to invite Community Member 9 to ask the agreed question.

Community Member 9: So, as I mentioned earlier, I am in West Cumbria. So, in places like mine, we are seeing repeated sewage discharges and there's never a clear explanation as to when things are going to improve. So, in your Action 23[5], it promises that evidence of pollution is reducing and that infrastructure is improving, but it does say that it's "not started" in the tracker that we reviewed.

So, my question really is will you show, in plain English, which local improvements you are doing around here and what our bills are actually funding? Also, what stages that you're going to achieve and by how the results are going to compare in terms of official pollution, and the targets of sewage spills.

CCW Chair: Thanks very much, Community Member 9, that's great. In responding, it would be useful if United Utilities could be as specific as possible and if you could ensure that you are to the point and free from jargon, I think that would help us all. And to the community members, can you listen carefully and make a note of anything that feels unclear, incomplete or not strong enough and then we can all have a discussion later. So, if I could hand over to United Utilities, that would be great.

Lou Beardmore: Brilliant, thank you for the question and thank you, Community Member 9 for putting that question to me. So I think there's a couple of things - I think the first thing is that we've got that as a tracker action to deliver later on in terms of the comms, but what I really want to do is share with you what has happened, because I share your concerns too, and in leading United Utilities, I've set out the biggest infrastructure programme and more importantly the reduction in combined sewer overflow spills across anywhere in the country.

I'm really pleased to tell you that we've set a target to reduce combined sewer overflow spills by 60% by 2030, and as I sit here today, in the last two years, we're already reduced spills by 38% - in terms of delivering that reduction.

We have over 2200 combined sewer overflows here in the North West, and the best way to think about it, is that our sewers are never more than 15% full of sewerage. The challenge that we have is one of rainfall, and here in the North West, we've got more combined sewers than anywhere else in the UK, so our combined sewer levels are over 56%, the rest of the UK is just over 30% and where you live, Community Member 9, up in Cumbria, in parts of that catchment, it's as high as 80% and that's the same in Liverpool.

So, we've got an active programme, we are delivering reductions across thousands of those combined sewer overflow spills between now and 2030, and that's what's generating the reductions in terms of spill volumes.

And I think about where you live in Cumbria, things like in Ambleside where we're building the above-ground storage, or people who are on the call from Manchester, where we've just opened new storm tanks in Bury, for example, so there's a huge amount of infrastructure delivery already under way and that's what's delivering the reduction in spills.

As a company, we had the biggest reduction in spills last year, and over the last two years, and that's because we're working really, really hard to drive that reduction down. But I think what I also heard loud and clear was we need to be communicating that better and that's why, based on what you challenged me about last time, we've created a dedicated site on the website that says, "These are all the individual areas where we are building new infrastructure to reduce combined sewer overflow spills." And also, more than anything else, driving any step change and improvement in pollution performance.

So, the work that we have been doing, we've split out across each county because if you live in Liverpool, Community Member 2 is just interested about what's happening in Liverpool, you're interested in Cumbria, but Community Member 3 might be interested in what's going on in Manchester. So, what we've done is we've split it by county so you can clearly go on, and you can see what's happening and when that infrastructure is going in the ground.

I think what's also important is that we've got a live map. You can literally search any one point in time to see what's going on and that also tells you when the infrastructure is happening. So, what's really, really, I suppose important to share, is that we're well on with reducing combined sewer overflow spills. We've made the biggest reduction of any company and I also want to say thank you, and thank you to you as a community, because it's disruptive whilst we're doing quite a lot of this development and doing a lot of this building, and I've been out with our communities, talking to leaders about some of that work that we've got underway and how we can do that sensitively in our community, and that's great feedback that we've had from people as to how we can adjust what we're doing so we can do that construction without interrupting and causing problems in terms of people's everyday lives.

I think what's also important is that we hold ourselves to account for reducing the overall levels of pollution, and that's what we're doing. As I sit here today, and I'll say as I sit here today and I'll touch the table, we've had no serious pollutions, and I think we're the only company in the country that haven't had any serious pollutions. And we're also setting a new standard, so we're pushing ourselves further than current regulation and this week, later on this week, on Wednesday, we're going to be out in the House of Commons talking about a new plan for Windermere that we've been working on with the campaign groups and with regulators, to set new standards for fresh water protection here in the North West.

So, there's a huge amount going on, but you challenged me really hard to say are we communicating that effectively - and that's why we started to communicate in the way that we have, by county. It's also going in people's bills so that they can see where the infrastructure investment is going.

But on really positive point, spills are down over 38% and that's even though we've seen increased rainfall - and that's down to a huge amount of work that's going on, but also supporting our community whilst we do that building and that construction safely.

CCW Chair: Louise, thank you very much indeed for that. What I'd like to do now is pause and turn back to community members, this is about testing whether what you've just heard answers your concerns, and the concerns behind the question. So, if I can, I'll turn to Nicky please, for the discussion.

TMcK Facilitator: Hilary, thank you, and thank you, Lou, for your response. We're going to have a discussion now as a group, having listened to what Lou had to say and obviously having discussed in great detail at the briefing session, the different areas that we'd want to see improvements in. So, I think what I'd love to do now, is just go back to the community members and I'll start with yourself, Community Member 9, because it was you that posed the question.

Based on what you've heard, do you understand what's changed? Do you understand, you know, what would you like to see happen based on what Lou has said, or is there something that hasn't happened yet that you'd like to see?

Community Member 9: I do appreciate her mentioning the water infrastructure projects that are happening in Ambleside and Windermere. However, those are not West Cumbria, that's East Cumbria, so my concern was West Cumbria and the things that are happening in Whitehaven, for example, and Allonby, where they're saying that there are actually more sewage spills over the last couple of months and the designated website that is online, on the United Utilities website, I have used and that has allowing me to see, on a constant basis, that this type of thing is happening.

So, what is going to be done to allow us to know more from United Utilities directly, without us having to go to the website? Because as local residents, really we need to know about everything that's happening in West Cumbria, I'd say, whereas that just focused on the positive things happening in other parts of the county.

TMcK Facilitator: So specifically, Community Member 9, what's your ask here of United Utilities?

Community Member 9: What really, you know, the bills of West Cumbria, so the funding and the local improvements. The local improvements are more widespread, so I'd like to know which are focused in West Cumbria, that was my initial question and that's my point. I'm not focused on Cumbria or Liverpool, specifically West Cumbria, what's happening and are they included in the targets as well?

TMcK Facilitator: So, it's that more directed, based on where you live, your local postcode area that you're looking to get a bit of an update on?

Community Member 9: Yes, just West Cumbria in general, not East Cumbria.

TMcK Facilitator: To the other community members, based on the response we've heard there and based on the discussions we had, does anyone want to come in now and talk a little bit about what they've heard or what maybe needs to be improved upon?

Community Member 6: I'd like to discuss what's going on in Wavertree at the moment, there's been a lot of local disinformation I think, based on the fact that not a lot of information has been given about why the mystery project has ceased, and the damage to the local, to the park that the work's been taking place in.

TMcK Facilitator: So, there's work going on relatively close to you, and it seems to have just stopped? Is that the issue?

Community Member 6: Yes, there's been a news report today that it appears that United Utilities have downed tools and just why that's happened, and what's going on with it really?

TMcK Facilitator: So, more communication. So as a customer, how are you feeling if you're seeing this in your local area? What are your thoughts on that?

Community Member 6: You just want to know what's going on and again, it feels, from a customer point of view, it feels very secretive and it feels like we're the last people to know.

TMcK Facilitator: Community Member 1, were you about to speak? And if anyone else wants to speak, just put your hand up and I'll come round to you.

Community Member 1: Louise mentioned something about overground storage in relation to the discharges, that's not something that I've really heard about before so I just wondered if she had a little bit more information about that, is that something that's going to be done all over eventually? What does it entail? What is it exactly?

TMcK Facilitator: I can come to Lou towards the end of this discussion and she can give you some more information on that, but I guess when you hear the term, "overground storage", you need to know a bit more about what that means. Okay, that's fine.

Anyone else want to come in on what we've just heard, based on the question?

Community Member 11: I really appreciate what's been said, I think for me, it would be more in terms of I know there's been a lot said about how we can kind of find out the information of what's going on, on the website, in terms of looking at specific areas but I think it would just be good to kind of know about that rather than having to go and look for it yourself, in terms of maybe like a leaflet through the door or different types of communication to be told about something, rather than having to go and look for it once it's started.

TMcK Facilitator: We spoke in the briefing session about communication, obviously everyone's got different preferences when it comes to that, so for you personally, the lowest cost thing United Utilities could do potentially would be an email, would that be suitable?

Community Member 11: Yeah, I think definitely an email, just to let you know rather than this feels like a lot more effort to actually have to go and research yourself in that sense, especially for older people, I think.

TMcK Facilitator: And I don't think there's many groups as active as this who would go out and look for it themselves, based on Community Member 6 saying it feels secretive, it feels like you're not telling us, so it gives me the idea that needs to be done potentially there. Would you agree with that, Community Member 11?

Community Member 11: Yeah, I agree with that.

TMcK Facilitator: Community Member 7, do you want to come in?

Community Member 7: I would be very interested in them sort of being a little bit open and honest about what they know needs to be done in the future, what's going on. It's all very well, it feels very political spin to go on about how wonderful and how much better they are than everybody else, but still, we know it's not quite good enough. How about letting us know what they think they're failing at and how they're going to readdress it?

TMcK Facilitator: What would that look like? For you, what would work to build that trust and make you understand that they're trying to help and do the right thing?

Community Member 7: A little bit of being honest, you know, saying, "We know we need to improve, we know that this is not being done quick enough," a little bit open and honesty where they know that they're failing, I'd like to hear that and how they're going to readdress it.

TMcK Facilitator: Anyone else want to come in with any of the points that we have heard?

CCW Chair: Just to add to that if I may, it would be interesting if you could just comment on your storm overflow targets and how you hit those, and just for me again, expanding one of the points one of our members has made. We had a very interesting session about digital exclusion, and you'll be aware, Lou, as I am, about the fact that quite a lot of people are digitally excluded.

So, whilst I know you have some fabulous pages on your website, it does mean that people do have to seek them out and also have the capacity to actually access them. So it would be interesting just to know how you cope with that because it's quite a large percentage of the population. Thank you.

TMcK Facilitator: Thanks, Hilary. So, there was one other thing we spoke about in the briefing session, and I was hoping this would maybe open a conversation up. We spoke a lot about consistent comparisons with other water companies, with other utilities or even just previous results United Utilities have had year on year. You know, what were the official targets? What does the actual performance look like and what does it, if they fall short of that, how can they put that forward to you? So, has anyone got any thoughts around what they could do there to, you know, help you understand where they're doing well and where they perhaps need to improve upon things?

Community Member 3: I think maybe do some comparison league tables or something, water companies in the UK and put it out there, where United Utilities is in a lot of these things, things like sewage, things like leakage repair, things like what their turnaround is if a problem is reported, and just sort of say against Anglia, another company, Thames Water or whatever, "This is where we are," and I think the bar across the board for a lot of companies out there, then they'll start going, "United Utilities are doing this and we maybe are being shown up."

And I think that would be something consistent and put it out there in the bill, if people can't get it digitally, which not everyone can get access to websites or login and things, but whenever you do that bill, put in that little league chart and say, "We had X amount of problems last year and these were the main problem areas," three or four or whatever, and "This is what we've done about it compared to such and such body," you know? So it gives you like a benchmark.

TMcK Facilitator: Why is having that benchmark important, what does that for you as a customer?

Community Member 3: It gives me reassurance that I'm getting value for money and that my money's being spent in the right way because obviously, bills are high and I need to know that it's not just going into some shareholder's profit pot somewhere.

TMcK Facilitator: I think this covers a point that was made earlier, that this information does exist out there and we spoke about this at the briefing session, there are websites and surveys and reports that are all done but that involves you as customers knowing where to look, knowing how to find it. So, I think what you're saying here is like United Utilities need to pull this together in an honest way and put it to us customers, is that roughly …?

Community Member 3: Yeah, in plain understandable graphs or charts or whatever, that is there at a glance rather than for us to go out there and go on various websites because we're just normal people aren't we really, we're not regulators or anything, we don't know exactly what we're comparing against what, you know? We just want layman's terms, "This is United Utilities, these were the problems that were issued last – these were the main problems, and this is where we are compared to XYZ."

TMcK Facilitator: To Community Member 9's point, we want that relatively locally as well, we want to know in our area, things that impact us within a certain radius. Is that fair, Community Member 9? That was something we spoke about, wasn't it?

Community Member 9: Yeah, it was. Sorry, I was actually just reading that tracker again and it says that they missed their targets last time, I'll read it out, "Point 2". So, my question is again, how do we know they're going to reach the targets? Again, it's what this means, "No. 2, Environmental and operation performance needs improvement." And it says, "United Utilities missed its supply interruptions and leakage targets." So, what's to stop them missing these same targets that they're now promising to deliver on this call, when they've already previously missed the targets that we're asking them to achieve as part of this session? That's kind of another question to them.

TMcK Facilitator: I think that's Question 2, Community Member 9, we'll get to that. We'll cover that one off, but I think the point you're making there is obviously all water companies are going to miss certain targets and it's more about, and I think Community Member 3 said it as well, is what are we doing about it? How are you going to action this and fix it and make us feel confident that things are going to work out, going forward?

Has anyone else got any thoughts? I'm going to share my screen in a second and cover off all the different actions that we've been picking up on, our analysts have been working very hard in the background taking notes, I'm going to cover all that off in a second but before I do that, has anyone else got anything else they want to add, based on what we heard from Lou just now?

Community Member 11: I think for me, just to add in, obviously Lou mentioned that, was it the storm …? Sorry, I'm not too familiar with what they are but have been installed in Bury, which is like 10 minutes from me, which obviously I will be paying for as per my bill and I had absolutely no idea that was kind of going on. So, I think it just links back into knowing where to find this information out of, it would be very useful. I know it was mentioned that they are going to start adding what parts of our bill are going towards certain things but that's probably a considerable amount of money that people within like my area are paying towards, which I had absolutely no idea about and driving through Bury, have no idea about.

TMcK Facilitator: If you knew about that, you knew that some of your bill was going towards this, how does that make you feel as a customer? What's important about that?

Community Member 11: I think it's just it goes back to this whole secrecy kind of about how we're not really included in what parts of our bill are going towards. I obviously don't have an issue with paying my bill, but I would just like to be involved in what this is going towards in terms of the infrastructure, and how I'll benefit from that.

TMcK Facilitator: Yes, that makes sense. Anyone else want to jump in just now?

Community Member 2: I live near Bramhall and there's been a lot of work going on there, installation of tanks, which I believe are to help storm overflows, to stop it going into the local rivers, and I knew about that because I can see it when I'm walking past.

But I did hear about it on social media as well, so I don't know, I can't speak for other areas but I'm fully aware of what's going on and yes, it is causing some inconvenience to people but in the long term, you know, we have to put up with that to get the benefit and I can see all the work that's going on. So, I do know a lot of the stuff that Lou referred to, some of it is going on down the road from me so hopefully we'll benefit from that in due course.

TMcK Facilitator: What I'll do now is I'm going to share my screen, and my analysts have been working in the background. I'm going to read out all the different sections of it, and then, while I'm reading it out and while you're sort of taking it in, if there's anything you want to add here - so any additional actions you think would be suitable - please let me know and we can add them as I go.

And then once we're happy with that, I can hand back to Hilary who will be able to let Lou and James come in just at the end, just to round things off and make sure they're happy with what they're seeing on the screen, and what we've spoken about it.

Bear with me, I'm going to find the share button, and I will share what we have. This sheet was blank about 10 minutes ago; we've filled in some information here. In terms of the response from Lou, they are delivering reductions in sewage overflow spills between now and 2030, there are new storm tanks opening in Bury. Ambleside above-ground storage has been mentioned. We've highlighted new infrastructure projects for reducing sewage overflows, there's a dedicated web page on new infrastructure sites to reduce overflows, split out by county and what's happening and when. There's a live map so you can search anywhere, any time.

There's a new Windermere plan to establish new regulations for fresh water protection. There's 2200 combined overflows in the North West, the challenge is rainfall because we've got more combined sewers than the rest of the UK, so this will deliver reduction in spills and United Utilities had the biggest reduction in the country last year. So that was all mentioned. We can build this out once we get the transcripts, this is just a live version.

What we're going to do in the future, so they're on track for achieving the target to reduce combined sewage overflow spills by 60%, by 2030, they're already at 38%. There is information going into bills to help communicate progress better, by county.

What would an ideal response look like? So, these are the comments made by yourselves as community members, we're looking for more detailed, almost postcode level updates on infrastructure projects and sewage spill reduction. Can this be sent to customers by email? Can it be included by bills? Can we also make sure that we're including people who are digitally excluded within that, in a suitable way?

Can we have open and transparent communication on project progress, especially for halted or undelivered projects or issues? Customers need to be told in an accessible way before the media stories and then obviously, things feel secretive, that's a word that was used, if there's a communication void, it does tend to get filled quite easily.

More information around overground storage, will this be rolled out across more counties? What are they exactly because "overground storage" sounds a bit like jargon, potentially, for some.

Address how digitally excluded people can access information, especially when on websites and then Community Member 3 had mentioned about more comparison information, we know that it exists out there, there are other metrics out there but how can UU build this into their communication so that customers can see just what's going well, what's not going well and how that all fits into the grand plan of things. What investment and improvements are under way? Be honest in your communication and areas where they're struggling, and how they're looking to readdress this.

This is what we covered so I'll just come back to the community members now, does this feel like what we wanted to cover, based on what we spoke about today and in the briefing session on Water Voice in general? I can see nodding heads - I'll pass that onto the transcript! I don't know if anyone wants to jump in here and add anything potentially?

Community Member 3: No, I think it's good. Things like this, it's showing intent on the company side of it, United Utilities, because they're dealing with senior people sat down with the rest of us, so I think it's a step in the right direction. I think having these written down like you have there, it shows the seriousness of how we're going to be doing this and what sort of things we as community members can expect back. I think it's all good progress and the way forward.

TMcK Facilitator: I think a big thing we wanted to speak about, as customers, how can you judge that United Utilities are doing a good job? If we produce actions from this, is this going to allow you to do that? When we look back on this in a month's time, is there anything else we want to add in here, do you think? Community Member 9, I'll come back to you because you asked the question, in fact I'm going to go to Community Member 6, please jump in.

Community Member 6: I'd like to see, I don't know what you'd measure it in but like a 10, 30, 60 day commitment and what was happening there, so again, some kind of metric that you can measure there's been progress up to 10 days, the 30 day progress has been met. I think having some measurable objectives is …

TMcK Facilitator: And is this for specific projects you've got in mind, that you've maybe seen locally to yours or just in general?

Community Member 6: Again, for me, it would be more in general, again the way we treat work was, that's the only work in Liverpool I'm aware of and that only came up this morning so, to be honest, I think it was probably more chance I discovered it rather than anything else. So yeah, for me, I'd like to see a more generic response to stuff going on.

CCW Chair: One of the things I was hearing some of you saying was you'd also like to hear what isn't going well, what targets people haven't met, is that right? Would you like a more transparent picture?

Community Member 6: It's more transparent so you can see more of what's going on. For me personally and from a few people I've heard before, it just feels like yes, there is stuff going on but we don't hear about it. So, hearing about stuff would fairly obviously be a priority.

TMcK Facilitator: Community Member 11, did you put your hand up there? Were you going to say something?

Community Member 11: No, sorry - I was just agreeing with Hilary.

TMcK Facilitator: OK folks, anything else to add before I hand back to Hilary? Are we happy? Just about. Okay, great stuff, I'll hand back to you then Hilary and then you can take it forwards.

CCW Chair: Thanks very much. Before we finalise the actions, I'm going to give United Utilities a brief opportunity to highlight any of those commitments that they believe aren't feasible, and to explain why. So, if there are constraints, it would be very helpful, whether they're regulatory, financial, operational or legal, if you could just set up transparently why and that will be recorded as part of the session. So, if I could hand back to, is it Lou now?

Lou Beardmore: It is thanks Hilary and thanks for the conversation. I'm going to go through all those actions, before I do, I'm just going to - very quickly, if this is all right with you Chair - just whistle through some of the specifics that people did mention because I think that's important…

CCW Chair: That would be really helpful.

Lou Beardmore: From an integrity perspective and then we'll come to the actions, if that's okay. So, Community Member 9, you wanted me to be specific about West Cumbria. We've got three schemes, in terms of new storm overflow tanks that are going to specifically help things that are happening in West Cumbria. You type in your postcode, you'll be able to see that but again, I'm quite happy to follow that up so you can see the information.

I also just wanted you to know that we've been working really quite heavily with Josh MacAlister, who's your local MP, because there are issues in terms of Whitehaven Harbour. They're not linked to UU discharges, they're actually linked to the old mine and the rail, but we've been supporting and providing some help there, so again, happy to provide that information to you. But apologies if I wasn't specific, West Cumbria specifically.

Community Member 6, you raised some questions about Wavertree Park, again I know this intimately because I've been talking a lot both with local representatives but in essence, what we've done at Wavertree Park is we're doing some more modelling work because we're concerned that that solution is going to cause more flooding elsewhere in the community.

So what we've done is we took the decision, having liaised with all the local councillors and having gone and spoken to customers around, that whilst we were doing that additional work, we'd put the park back so that people could enjoy it over the winter, whilst we went and did that work and to your point, that sometimes people are excluded from UU communications, we've door-knocked all of those customers around that area who are impacted, they've all received a personal letter from me telling them what's going on.

I've been to see the local MP, which I think your local MP is Paula, to talk about that work. But we need to do some more modelling work because we're concerned that there might be flooding elsewhere.

So, we've tried to do a lot in terms of communication, including having a customer team on site, back to Hilary's point about people being digitally excluded but again, I'm more than happy to follow up with you personally about what the timescales are whilst we do that additional work.

Community Member 11 raised a really good point about how do we find out information because life's busy isn't it? We're all busy, you don't sit there at night and scroll and think, "I'll just go and have a look at United Utilities." But what we are doing, just to give you an indication, as a county, because we live in Liverpool or Manchester or Cumbria, a county-based newsletter that's going out to people, that tells them what are the things that are actually going on in their area. And to give you an indication, there's 800,000 of those a month that are going out for people who said, "Yes, we'd like to know more," and so again, we're trying to promote that locally on social media, on bills, so people can sign up.

I am very concerned about people being digitally excluded, I come from a family, my mum doesn't read or write so a written bill, although is written, she can give it to somebody to help her. We still have 1.8 million people who receive bills in that format, and we have a strategy here at UU which is not pushing everyone down a digital route, it works for some, doesn't work for everybody.

Community Member 7 and Hilary both said you wanted less political spin, and we'll come to that in a minute in terms of the actions and being honest on where we're failing and where things need to be better, so we'll talk about that in a minute. But I think it's also, as well as the sort of digitally excluded bit, Hilary, you raised a question around what we were doing in our communities.

We have lots of community teams that are out there working in the community, door knocking, having those conversations, doing events at the Trafford Centre, at Liverpool One or up in Cumbria itself, where we're actually in communities, having conversations, so people can come and talk to us in a way that's not threatening. In Windermere, we have a shop on the high street as an example.

I'm going to cover Community Member 3's point that you raised around tables and comparative performance because that's in one of the actions. But you raised a really important point, we're not regulators, there's too much jargon, so how do we make that customer friendly?

Community Member 11, you raised some really good points around what had your bill been paying for? I do want to make this point, that in the North West, our bills, because we live in Bury, our bill doesn't go to make the investment just in Bury, if that makes sense. What we pay supports everything that's happening across the North West. We're trying to do a lot more in local papers, we're trying to make sure that when you get a bill, it tells you what's happened in your area and this ability to sort of tailor and target things by postcode, but we're always open to suggestions, so your feedback is really, really welcome this evening.

And then Community Member 2, I'm really glad that you've seen the benefit, well not the benefit yet because that work that's happening in Bramhall is going to improve Micker Brook, I know we've been doing the construction there in the car park because I went and saw it myself, I know that has impacted people and communities when we've been out doing that, and it's actually taken the car park for the main places where people park, so that's why I also said thank you to people in terms of the communities as well. We're not far off seeing the benefits from that too, so thank you for that.

If we want to go to the specific actions, I'm really keen that we pick those up, postcode updates, more than happy to do that, I think that's a great way. We've moved the business to be by county so again, I think that's something really, really helpful because we just, we're interested predominantly in where we live, so more than happy to follow-up on that.

There is a challenge about how much stuff we put into bills because that can overwhelm people too, so I think there's a healthy balance there and we can again, we're doing some testing with customers at the minute, based on some of your previous feedback about what you want in there with bills. But more than happy in terms of sending that information out by email, the postcode, so you can search and see what's going on in your area.

James Bullock: Can I come in there, Louise, just to flag, so there is already a website available where you can type in your postcode or if you're accessing it on a phone, you can just look in the local area and it will give you details of all of the capital projects that are going on in that area. That website, you can access it at www.strongergreenerhealthier.com and if you go on there, it will tell you all of the projects in your postcode and in that area, give you a specific reference number for that project and it will even tell you how to contact people, if you want to learn a bit more about the specifics there. So that postcode search is already available, we need to do more, I guess to make that prominent to the public.

Lou Beardmore: Just to follow-up on what James has said there, we've also put it on the front page of our website as well because we recognise that's where customers may land, so that's there. So, we'll look at how do we strengthen all of that because I think that's a good opportunity.

Open, transparent communications on project progress, especially for halted and undelivered projects. The only project we have halted is this one and we've done it for all good reason, I think that is quite a specific one and customers were communicated to because I was there and did a lot of it myself, so I think that is quite a specific one. There has been some media stories and we've been really clear with the media that that's not helpful, it's not that the project's stopping, it is that we need to do this additional engineering work because the last thing we want to do is deliver a solution that floods people's homes, because nobody would ever forgive us for that. So, I think that is a specific one but I'm really happy to follow-up with you directly, Community Member 6, if that would be of use.

More information around overground storage, what exactly are they? We've got some case studies so again, we've done some case studies to show how these storage solutions that are being used and where they're being used, so I think that's an action that we can take to really promote some of that work, so more than happy to take that as an action and publish those case studies and promote those more broadly.

And then on the last one, which is publish comparison league tables, there is a website that does all of that, that sets out actually how companies are performing comparatively and we actually publish information that we've put through plain English, because Community Member 3, you raised a really good point, that things are, a lot of those things are very difficult to understand. But that information is all published and published on an annual basis, that compares us to other companies and other targets, where we've failed and what we're doing, so I think it's about better signposting so that people can see where those league tables are and more importantly, how things compare.

Community Member 6: Can I just quickly ask a question, Nicky?

TMcK Facilitator: Of course you can, jump in.

Community Member 6: Some of these, is there a reason why, could be a daft question, that you don't utilise social media to get your message across as well?

Lou Beardmore: We do. Just to give you an indication, we're active on all channels, everything from TikTok, Instagram, Facebook, we have a huge social media team, we use WhatsApp, we use a whole host of social media messaging tools, Instagram, we use them all. So, it depends on what you're signed up to in terms of what you use, and we tend to use different channels, according to different audiences, so particularly things like TikTok and Instagram for certain demographics or customers or messages. But we have a big social media team and that team is operating and looking at social media 24 hours a day, so not just what we put out but actually what people are saying.

One of the big challenges is sometimes customers don't tag us in, so they might be having a conversation about us but if we're not tagged in, obviously because of the way social media works, we can't see it. But we utilise all social media websites and different social media bases and like I said, customers can even contact us through WhatsApp and things like that, if that's what they'd like to do.

TMcK Facilitator: Just quickly as I'm quite aware of time, there was one part of the action that we talked about, about providing honest communication on areas where you're actually struggling, and how they can readdress this.

A few people mentioned they do see the success stories that you have and obviously, it's great for you to shout about that, but there were a few comments about, you know, can you just be honest about areas where perhaps you're not met your targets such as sewage overflows, and use that as a starting point for talking about what you're going to do to fix that over the next six months, twelve months etc?

Lou Beardmore: As part of the information that's in all of the APR communications and the APR is something we have to return back to regulators, so I don't really like it in the context of it doesn't help customers understand, it's very regulatory jargon. So, we've taken that and we've written a customer friendly version and that talks about where have we met our targets and more importantly, where we haven't and what are we doing? And the actions that we're now taking as a result, where what we're doing is working and where importantly, we're having to redouble our efforts because we've got to go further and we've got to do more.

So that information is there, it's there as part of what we communicate and actually, we focus on it a lot as a business, in terms of where are the areas that we actually need to make improvements? So again, we're sharing that and the format of that with the group that's been set up to look at customer communications, and how that can be improved, just so we can say is there any better ideas?

And we use a mixture of words and also sort of symbols, so where are things going really well, where are they okay, where are they not as good? So, we're trying different formats because people are more visual than words, so we're testing that currently. But it's a big focus, is this is where things haven't been good enough.

CCW Chair: That's great, Lou. I'm conscious of time so thank you for going through those things, I know there were a couple of bullets at the end of that, was there anything burning you wanted to add or can we just move onto the next question? Were you comfortable with the end of that?

Lou Beardmore: Yes, I think so.

CCW Chair: Thank you very much and thanks for the fullness of your response. Can we then move onto the new performance issue that community members chose to challenge you on? This topic was prioritised through our pre-task and briefing session because community members continue to experience leaks, supply interruptions and pressure problems, despite rising bills. So, I'm now going to ask Community Member 3 to ask the agreed question, thanks.

Community Member 3: My question, our bills are rising, yet customers are still experiencing leaks, interruptions and problems with water pressure. For myself personally, there was a leak nearby, one of the streets away and after that, I was left with severe water pressure problems. You have existing 26/27 Ofwat commitments of 17.6% less leakage than 2019/2020 base and average supply interruptions of no more than five minutes per property, per year.

So, my question is which areas will you tackle first? When will customers see lasting improvements? And how will you demonstrate that our higher bills are delivering a reliable water service for the community members, your customers?

CCW Chair: Thanks, Community Member 3 and I could just ask again, in responding, if you can be as specific as possible about what's already being done, what will be improved and by when and once again, to all our community members here, please do make a note of anything that you want to add because there'll be an opportunity for you to do that afterwards. So, if I could possibly hand back now?

TMcK Facilitator: Thanks, Hilary, just very quickly, we're going to say bye to James, who's going to come back in for the Q&A, so I'm just going to take him out and we should have Mike coming in just now as well.

CCW Chair: Thank you, James.

Mike Gauterin: Hello, can you hear me?

CCW Chair: Hello, welcome.

Mike Gauterin: Nice to meet you all, I'm Mike Gauterin, customer services director.

CCW Chair: That's great, I'm afraid you missed the introduction but we're all a very friendly bunch. I'm Hilary Florek, I'm chairing the session, I'm one of the CCW board members and chairing this, nice to see you, Mike. Were you able to listen to the question?

Mike Gauterin: I've listened to everything so I'm fully up to speed.

CCW Chair: That's brilliant, thank you very much indeed.

TMcK Facilitator: So, I'm just going to put my timer on, and we can then listen to the response, I put the question into the chat so it's available.

CCW Chair: It's really quite stressful, the counting down timer, isn't it?! I like the bleep at the end, however, over to you!

Lou Beardmore: On that basis, I will try and keep my timing. Community Member 3, thank you for the question. In honest answer, we need to do both so it's not an either/or, we have to do both and I think in both of these areas, this is where we've got room for improvement and although we're running really, really hard and we're doing a lot of activity, we've got ground to make up.

So, I'm going to talk a little bit about leakage, I'm then going to talk a little bit about supply interruptions and essentially what we're doing. If we think about leakage, leakage is actually a third, a third and a third, so what do I mean by that? Well, a third is water that we leak from our pipes, a third is leakage that's on customers' properties or on your supply, so the leaky loos and the dripping taps, and a third is customers who move into properties and don't tell us they're there, so they're taking water and we think it is leakage, and you've got to tackle all of those three things together.

The first thing is that, and I am going to say a positive here because I think it's important in terms of the quantum because taking over as CEO of United Utilities, I took over just three years ago, I was really clear that I wasn't happy with our leakage performance and we needed to do more and we needed to go further, and we needed to do that faster.

Last year, we delivered despite the fact that we missed the target, because the target is a three year average, so what I did three years ago has an impact. Last year, we delivered the biggest reduction across the entirety of the sector and that's important because we're on track again this year to do the same, and we're going to have to sprint really, really hard to catch up and that's what we're doing. [5]

The amount of water that we've reduced by, I really hate the fact that people talk in megalitres if you come from the water sector, and that's not helpful. So, if I equate it to a town because I think that's probably better, I think Community Member 7, you told me you lived in Chorley, we've saved the same amount of water every single day as all the people in Chorley are using, so just to give an indication of how much water we are now saving, based on the performance that we delivered last year.

5. Based on analysis of Annual Performance Report (APR) Table 3D leakage data published by water companies for 2024/25 and 2025/26. United Utilities recorded the largest year-on-year reduction in leakage volume across the sector between those two reporting years, with a reduction of 16.4 Ml/d.

We've also changed the way we look for leaks. It's quite hard to find them, we're using satellite imagery on a continuous 24 hour basis and what that's doing is giving us sort of patterns of the ground because the vast majority of leaks are actually underground, and they take a while to show and we can't see them. So that satellite imagery is helping us to pinpoint leaks and we've recently repaired one that a farmer thought was a pond and it turned out that it was a leak, and again we've only got at it by using that satellite imagery, in terms of being able to respond.

We use quite novel things, we use leakage dogs, we've got dogs that are trained to smell chlorine, so if it's a leak from water supplies, it has a certain smell, so we've got leakage dogs that we utilise. So, we're using technology up here and then we're using good old fashioned sniffer methods as well.

To give you an indication, we're repairing over 1000 leaks a week, a huge volume of leaks that are being repaired, a significant step up from where we've been in previous years. But part of that is also the fact that we are repairing or more importantly, relaying our mains pipes, so that's the pipe that our water is in. I'm conscious that many of you were in Liverpool so I'm going to use two analogies because again, we talk in this megalitres nonsense and nobody speaks like that, we're replacing the equivalent water mains that would allow us to go from Manchester to Liverpool eight times, backwards and forwards. Or from Cumbria, Community Member 9, down to Crewe, so Cheshire, I know Community Member 2, you're in Bramhall but if we think about Cumbria to Community Member 2 or to Cheshire, four times. So, we're on with that replacement and we replaced more water mains last year than we've done in the previous five years put together. So, we're having to run really, really hard to get ahead and I think that's what's important.

We've also been sending out lots of communications to customers as well, to say, "We think you might have a leak." Now that's dependent upon if you've got a water meter and only around 56% of customers in the North West do have a water meter, but we're sending out proactive communications to them. There's 170,000 proactive comms that have gone to customers where we've said, "We think you might have a leak, can we help you?" and for 20,000 of those customers, we've been out to their homes and helped them with water audits to help them find those leaky loos and things like that, so that we can improve.

In terms of interruptions to supply, we've been impacted by a couple of big incidents and Community Member 2, this is one on your patch in terms of what happened in Cheshire, so we had a big incident that happened in Macclesfield, where the water supply, we had a big power outage and it impacted the treatment that we had at the treatment works. I took a decision and it was a personal decision, to take that site out of supply because I wasn't confident that the water had been treated and treated to the right standard, and I can never take risks with what comes out of your tap, so we chose to take that out of supply intentionally, until we could be happy that the water had been treated properly and as a result of that, that impacted our interruptions to supply.

So, we're working really hard to run faster because we've got a lot more that we can do to replace those mains, to track and fix those leaks and at the same time, helping and supporting customers where they may have leaks too. So that's just some of the activity that we've got underway but I think again, as part of our customer comms, have been really honest that we're doing more than ever before because we've got to - and that's where, whilst we've delivered more than anybody else, we're having to sprint to do more.

CCW Chair: Lou, thank you. I'm conscious of time and that was really interesting, but I would like now to take that opportunity to ask community members if they would like to come back?

TMcK Facilitator: Thanks very much, Hilary. Now would be a good chance to feedback quickly on what you've heard from Lou, what were our thoughts?

Community Member 4: My question is basically how, when they're sending these letters out to people when they think they've got a water leak, what triggers that? Is that basically because their bills are higher? Because I've got a problem with my bills and they've come to change my meter, I was telling you before, but what if it's not a water leak and what if it's a meter problem? Is there any way these meters are set at a certain level to read the meter? Because I don't think we've got a leak, but we've got enormous bills.

TMcK Facilitator: I think I can probably jump in there because I know, there's a lot we want to talk about the response we've just heard, it sounds like you're getting a smart meter installed which should go a long way to tell you very quickly.

Community Member 4: It's coming, yeah.

TMcK Facilitator: So, I think once that comes in, you should have a much clearer view on it and we can certainly pick up on that in a sec, if that's okay?

Community Member 4: Okay, I just thought with her saying that people were sending the, United Utilities were acknowledging people who they thought they had a leak, what makes them trigger that?

CCW Chair: It's an interesting point.

TMcK Facilitator: I think with regards to the smart meter roll-out as well, there's a really positive spin they can put on it when it comes to being able to monitor for leaks that you don't obviously know about and keep a close eye on that side of things.

Community Member 4: Yeah, okay.

TMcK Facilitator: Community Member 7, you've got your hand up, do you want to jump in there?

Community Member 7: I've just recently had communications from United Utilities which I've never had before, my bill spiked and there is a very good reason for that, I have got a bounce back child moved back in with me, obviously I've not, it's the last thing you think of to tell United Utilities, someone's moved in, but I got a call from them out of the blue asking, noting that my billage had gone up and they were quite happy to send somebody round to do a walk around my house to see if there's any leaks, and I have to say I was really, really impressed by that because it was quite a quick response. So yeah, that was good.

TMcK Facilitator: That's great to hear, Community Member 7, thanks for sharing. Community Member 2, do you want to jump in there?

Community Member 2: Yeah, I was really interested to hear about the satellite imagery and the dogs, particularly as a dog owner but what happened and I did mention it on the community a few weeks ago, I came home and there was contractors' vans on my road, and then in smaller letters, it said, "Working on behalf of United Utilities," so being nosy, I asked, well apart from the fact that he was parked on yellow lines but we won't go there, so I asked him what he was doing and he said, "We're all out looking for leaks." I said, "There's a lot of vans," "We all have to go down here and look for leaks." I was just really impressed that there was all this big team of people out actively looking for leaks, I was really impressed and I did, I think, do a post on the community about it so very impressed about that.

TMcK Facilitator: You want to see more of the dogs then, is that right?!

Community Member 2: I do. I want to see the sniffer dogs and I want to enrol my little Staffie because she's really good at sniffing!

TMcK Facilitator: So just going back out to the group then, we listened to Lou's response there, was there anything in particular that gave you confidence in what you've heard, in terms of the question that we posed? Is there anything that feels still quite unclear or perhaps vague or you want more information around?

Community Member 3: No, thank you of the response to my question, I feel reassured, I didn't know about the satellites and things like that, so that's showing proactive measures being taken. And I like the fact that she's put it down into easy to understand, like the size of town of Chorley, you know, I think that's easier to sort of picture mentally in your head and you think, "Wow, that's a lot of water that's been saved."

So, it's things like that, as a customer, you're not aware of and I think United Utilities need to push that more and more in their media channels, in their social channels because then I would think, "Hmmm, yeah, my money is being spent in the right way and they are doing proactive things." So, it's all about, it's like going to the mechanic, he's telling you he's done XYZ but until you test drive that car and you go, 'it actually drives better', you don't know, do you understand? Thank you for the response and I feel a lot more confident.

CCW Chair: It's an interesting common theme isn't it that's coming through about communication, the good things we're just hearing about here, you're saying Community Member 3, you just think it would be helpful if they were communicated.

Community Member 3: Yes.

CCW Chair: And they're probably somewhere but you want it to be easier to find, yeah?

Community Member 3: Easier to find, yeah.

TMcK Facilitator: I think one of the things we spoke about in the briefing session is that yeah, they are fixing leaks and they are doing all this proactive work but it was about really understanding the lasting improvements that we see from that, and just to echo your point, Community Member 3, when we hear it in real layman's terms and ways that we can understand, it helps us sort of piece that journey together doesn't it? So that certainly goes to answer some of the actions we had hoped it would.

Just going back out to the group before we start sharing our spreadsheet that we've got being developed, has anyone else got anything they want to add? Quite happy? Yeah, okay, that's fine. Community Member 2, do you want to jump in?

Community Member 2: Just a very quick question because I do have a smart water meter which I was offered in April, but my understanding is that if you've got one of those, it helps you detect leaks, is that correct? And if so, how is that because on a meter, you would know if, like Community Member 7, if you suddenly increased your usage but how does the smart meter detect the leak?

TMcK Facilitator: Have you got a smart meter just now?

Community Member 2: Yeah, I've had a standard meter for 20 years and they offered me, in April, I got a letter saying I was having a smart meter installed, so that was installed in April. I've learned that apparently, they can detect leaks, but I don't know how, and also, I was told by the installer that I could see my daily readings on the app, and you can't. So, I'd like to know when I might be able to do that as well.

TMcK Facilitator: Is it fair of me to say that if you've got a smart meter, it should have been explained to you how all of these things work? Is that fair comment?

Community Member 2: Yeah, but the guy that installed it told me one thing and then I actually, Louise mentioned WhatsApp, after a while, I messaged on WhatsApp and said, "Why can't I see my readings on your app because that's what I was told by the installer?" and I then got an answer back saying that isn't something that's available yet.

But what is useful is that every month, you get an email with your monthly average usage compared to the previous month, and that is useful because otherwise, you'd wait six months for a bill with all your usage, so that's good but I'd love to be able to go onto my app and see it like I can on my Octopus app for my gas and electric, see exactly what I'm using and how much I've used.

TMcK Facilitator: Community Member 4, based on what you've heard there or maybe Community Member 2 has answered some of your questions about how meters could potentially help you spot leaks?

Community Member 4: I hope it does because it is worrying for us because there's only the two of us in a two bedroomed apartment to have a £70 a month bill. I have about two baths a week and we wash maybe six times a week and the rest is just maybe getting washed of a morning or doing the dishes. I'm hoping it can be sorted out because that's why I was asking whether the meter is set in any way, or are they all just standard settings?

TMcK Facilitator: Okay, thank you. Any other thoughts on this response we heard from Lou? Was there anything missing? Anything else that we can add? No? Okay, must have been a good response, Lou, so that's a good sign. I'm going to share my screen just now with the things that were picked up upon, and we can add to this as we go.

In terms of the response, last year, despite the missed target, they have delivered the largest reduction in leakage across the sector, they have repaired over 1000 leaks per week, they're relaying water mains pipe, distance covering between Manchester to Liverpool eight times over, they've re-laid more water mains last year than the previous five years combined, so they're clearly taking it very seriously.

They're using 24/7 satellite imagery to track leakage sites and they found a big pond in a farmer's field that isn't really a pond, they've trained dogs up and they're proactively telling customers they may have a leak, if they have the correct meter to do that and that's something Community Member 4 was particularly interested in understanding a little bit more, and Community Member 2 as well, and they do a water audit in 20,000 homes.

Into the future, they are on track to deliver the largest reduction in leakage across the sector for the second year running, so I'm keen to hear what your thoughts are on that, that seems like something to shout about.

What would an ideal water company response look like? So, you're looking for greater promotion and communication of current leakage reduction measures, Community Member 3 mentioned talking about it in ways we can understand is so, so important. Using sniffer dogs and satellite imagery, maybe that's something for social media to consider, communicate clearly to customers the impact that these actions have, communicate projects across different media channels etc., and just make information easy to find. It feels like a success story so it sounds like something you would all probably engage with quite well.

We need to try and look at improving communications around smart meters and how they work and based on what Community Member 3 has told me, those even without smart meters, who feel they have a high bill, where can they turn to help them understand? Is that just what it costs, "Is that just what my bill costs because this is how many times I wash, it doesn't feel like a lot," and I feel like you just need a bit of help understanding there, to potentially to rule out a leak, just in case there is something happening that you're not sure of.

So that's what we've got, is there anything else? Do we feel like that covers things? Community Member 3, I'll come back to yourself, obviously you asked the question so …?

Community Member 3: Yeah, it's definitely made me feel more understanding of the process involved because previously, as a customer, I'm just "They've had a leak, I've had the problems" and you just focus on that sort of issue really. But overall, proactively, I'm quite impressed, I like their use of technology, that they're using it and that reassures me that at least my money's being spent in the right way because not only is it going to improve us for today, but for the future as well. I'm hoping, once these problems and things are ironed out and they've got to the point where I don't know whatever percentage of leakage you can say, "We can live with this amount of leakage because that's just always going to happen because of the way things are," but you know, whether we have a target or a goal or something to say, "In X amount of years or by year whatever, we want a certain percentage of .." I don't know, the agreed leakage, that is acceptable or liveable, do you know what I mean? If I can explain, I don't know whether I've explained it right. It gives us as a customer a baseline to think, "This is where they are and that's where they're going to be," or trying to be and every year or whatever, we know whether we're inching closer to it.

TMcK Facilitator: I think the thing is all this information will be in their annual report, all this information will be on websites that show you all this but as customers, we're not seeing it and it's not making sense to you and it's not something you're going to proactively seek, so they need to find that sweet spot in delivering this information to you, so that you can understand what's going on.

Community Member 3: I think social media channels are brilliant, you've got the likes of the TikTok, the Instagram and the lady already said she's got a social media team, and these are things that you need to push out there because everybody's busy.

I've only got an attention span of a few minutes because I've got many other things going on, so I just want to see something quickly and go, "Yeah, that's really good." I'm not a shareholder or somebody who's going to be looking into the nitty gritty of how and where and dig deep down, you just want something fairly easy on the eye, and easy on the ear.

CCW Chair: Community Member 3, you're saying timescales are important to you …

Community Member 3: Yes.

CCW Chair: Understanding when things are going to improve and at what level, so you can measure it yourself?

Community Member 3: Yes.

TMcK Facilitator: As an expectation, Community Member 3 and I think we spoke about this in the briefing session, that the bills are always going up because of all these infrastructure improvements and I think we did speak a little bit about when do they stop going up? When do things get fixed? What does that look like? So, I don't know if it's …

Community Member 3: That's what I'm trying to get at because we are getting things delivered in terms of technology that they're using and all these things, and these things cost money, I understand that. But for me, I have to have in my head, some sort of easy bar chart to say, out of my £1100 a year bill, which is what my bill is for a three-bedroom semi where I live, which I think is extremely high, for three people that live in my house.

I need to know is 50% of that being used to improve? Or is 30% of that being used? Or is 70% or 80% still going to the shareholders because that's what I don't like, you know? I don't want that, I want the balance reversed and I want more putting in to help the community and help us all and obviously, people invest in it and they want profit but it has to be a reasonable amount of profit that these people are making, you know?

TMcK Facilitator: Community Member 9, did I see your hand go up?

Community Member 9: I think this has done a really good job at explaining about leakage, which I know this question predominantly is about but it's also about supply reliability and water quality is also an issue that I've had, and I had my water restricted, I think it was twice, maybe three times last year, specifically, so Lou knows, I'm in Maryport which is between the Whitehaven, and the water quality last year was terrible, so much so that I think United Utilities turned it off on several occasions. We did have communications saying, "Test the water, let it drain," but what about going forwards to stop that happening in the future as well? Not just leaks, which is great that United Utilities are doing that, but what is being done to address the actual water quality? The hardness of the water? The imbalances in the water which some people locally are starting to look into? Are there targets set for that as well? Like the water quality as well as the leaks or are we just focusing on the leaks?

TMcK Facilitator: Yeah, I think we can definitely talk about supply reliability as well, Community Member 9, and making sure that you turn your tap and water you can drink comes out of it. So again, just what sort of actions would you be looking for, going forward?

Community Member 9: Well, they did address it and we did receive kind of you know, the communication in the post, which I think everyone in the surrounding areas did. We didn't get access to water, we didn't get any drinking water through the time, it just got switched off, I think mine was off for 18 hours, I think it was off the first time, so it would have been nice to action support for people in the area. But going forward, is there any kind of testing that can be done to the water? Whereabouts can we look for this information online? I know we can look for service charge but what about specific water? Like the balances of the water, the chemicals? Just where can we go to get the information and what are United Utilities going to do to stop it happening again in the future, really?

TMcK Facilitator: Great points, Community Member 9, I think it's really important we highlight that. I've certainly noticed from running these sessions that the people that don't really think about the water quality are the people that have never had supply interruptions because it just works and they're always used to it, but then when they get a supply interruption and they maybe get that warning not to drink their water for a while, it just starts to raise questions and I think there's often a communication lapse after that. I'm not saying it's United Utilities doing that but certainly it seems to be the case that customers start to worry, and that worry isn't being addressed potentially. Does that seem fair?

Community Member 9: Yeah.

TMcK Facilitator: Anything else to add to what we're seeing on the screen here or are we quite happy? I can continue reading through where we got to. Community Member 1?

Community Member 1: I had one quick query. Lou mentioned something about they've re-laid more water mains in the last year than the previous five years, I was just wondering how they've managed to do that. Is it redeployment? Better planning? Or have they just employed more people and is there scope to maintain that rate?

TMcK Facilitator: How do you think they'd be able to do it, have you got any thoughts?

Community Member 1: It seems like a massive increase so I'm curious how they have managed to do that.

TMcK Facilitator: Do you know anything else that's increased recently?

Community Member 2: Your bill!

Community Member 1: So, does that mean more people have been employed?

TMcK Facilitator: It means that the bills have been raised to improve infrastructure, I guess, I'm sure Lou can jump in when we review things but it's in line with the bills going up, they've been able to invest basically, and making the right type of improvements. Okay folks, so I've been sharing the screen here, I don't know if we've got anything else to add before we hand back to Hilary? We're happy?

CCW Chair: Sounds like it.

TMcK Facilitator: Yes, I'll hand over to you, Hilary.

CCW Chair: Thanks very much. So, we're going to do what we did last time, so before we finalise the actions, I'm going to give you United Utilities five minutes to talk about those actions and come back to us on anything that they may consider not to be feasible as currently written, and if that is the case, we would like to understand exactly why. So, if we can ask them now to respond to the actions that we've just outlined. Thank you. Lou.

Lou Beardmore: Thank you, I've been avidly scribbling as everybody's been talking so a couple of things, from Community Member 4's perspective, in terms of you said to me what triggers us contacting customers, so what we're looking at is patterns, we're monitoring consumption and we use AI and data information that suddenly says, "There's been a spike" and we can absolutely see and that's why Community Member 7, there was a little bit of me that thought what are you going to say, and I was absolutely overjoyed to hear you say exactly what I'd said we do do, and so we're looking at that data and all of a sudden, in Community Member 7's case, we've seen something go suddenly up and that's because a bit like many of us who have got kids that are coming back home, they spend too much time in the shower and that water usage goes up, but the system is set to trigger and it uses up lots of AI and information that says something's changed, and therefore we think it might be a leak.

Community Member 4, I think it would be great if you'd be willing to leave your information, I think we need to have a look at your account specifically and perhaps come and do a water audit at your home, so if you're willing to share that information, I think we need to come and have a look and we can answer that for you specifically.

I was really, really glad that Community Member 7 said what she said in terms of that, so thank you and I'm really glad that we came out and more importantly, we discovered it was an errant child as opposed to a faulty pipe but great that the process worked.

Community Member 2, great to hear that my team are all out looking for leaks, not good that they're parked on yellow lines, so I will pick that up as well because we shouldn't be parking on yellow lines in our community, but what we're using the satellite imagery for is it sort of says, "Go look in this area, we think there's something happening here," which is why you may just suddenly see a lot of people descend and you can't see anything, it's because we're using that satellite imagery if you like, to help guide us to go and see where we need to look.

In terms of your smart meter though, I was really concerned by what you said, so it's great that you're seeing your monthly consumption and that you get that email to you each month, Mike's on the call, I'll get him to pick up at the end but essentially, the new meter visualisation is being delivered in the next quarter of next year. That should have been made clear to you, so I need to take that away as an action why it wasn't, the good news is it is coming, the good news is it is going to be on the app.

We've got over a million people signed up on the app and the app actually scores better than many of the other products that are out there, I think it's over 4 in the App Store, so that's a pretty good rating out of 5, in fact actually, I think it's 4.4 from memory but I'll double check that in my own head in a minute. So that will happen in the first quarter. But that's not good enough because communication should have been clear with you as to where it was. In fact actually, I'm lying, it's not 4.4, I think it's 4.7 but I'm going to ask my team to check that and if I've not got it right, let me know, Mike, you can jump in if I'm wrong.

Mike Gauterin: It's 4.7.

Lou Beardmore: Well, that should have been made to clear you - and it isn't good enough that it wasn't. I think Community Member 3, I am completely with you, I don't think we make things clear, we talk in nonsense, we talk in megalitres, nobody knows what that means. It's much easier to say, "We replaced this many pipes between here and Manchester," or to say, "We've saved the equivalent of the number of homes in Chorley," and we're trying really hard at that. We're not getting it right all the time, we're trying and we're trying it more and more and that's the job I need to do, to challenge my organisation to think and communicate in that way, so I take that feedback on board wholeheartedly.

Community Member 3, you also said about the targets. We've got a target to hit a 50% reduction in leakage, that's by 2050 and 26% by 2030, so just so you're clear, they're the long-term targets that we are striving for. So yes, we absolutely have got targets.

Nicky, one of the things that you raised was around we've still got a way to go to hit the targets, we absolutely have and how do we get better with those smart communications? And I think that's where we're looking to use technology and those types of nudges to trigger people to look at their communications.

But you got onto it at the end and I want to pick up on two things, one was around interruptions to supply but Community Member 9, you raised something on water quality. You said you'd experienced an issue with water quality, and could we see information a bit like combined sewer overflows? On the website, and it is on the website, but you can put your postcode in, and it will tell you where your water come from, it will tell you what's your water like, is it hard, is it soft? It will also tell you the water quality tests in your area.

I take the quality of water that we provide to people really seriously. We do over 1.6 million water quality tests every year, so we are testing water 24 hours a day, 365 days a year and we publish all of that information live, so you can have a look on your postcode. But there is an improvement that we've made, based on customer feedback and it's only gone live this week and it was what I thought you were going to ask me and you were sort of getting there, so I've been challenging our team that you said it, Community Member 9, that you'd had a supply interruption and then we asked you to run your tap, and so from a water quality perspective, we've now gone live with the new process this week that basically says we're asking you to run your tap and that would be costing you more money if you're on a meter.

So essentially, you can claim to have that reduced, if you have had to run your water, we will give you an automatic discount off your bill, so that's something again we've done this week, as a result of feedback in terms of trying to get better.

So, they're probably the sorts of themes that I'd say based on communications. So last but not least, in terms of media channels and social media, a lot of this is content driven but just to give you an indication of volume because I think this is important, we've got 32,000 people who follow us on Facebook, which is not bad, it can always be better but that's 32,000 who have followed us on Facebook. 7500 people on Instagram, I'm probably one of those which sadly, when I look at Instagram, I'm looking at what United Utilities is saying.

But it tends to be content specific so on stuff that we've done on sewers and what goes down the sewer, we use TikTok and that single video had a million views, so it's different things we're using for different people and different audiences because what we find is that static audience that follow us, it tends to be a bit static as opposed to when we're trying to post things that are specific, like I say, something that we've just recently done on TikTok that got over a million views, it was pretty gruesome, about things that had gone down the toilet but it shows you that those channels are there.

So, some great suggestions there, I'm sure Mike will add something in because I've forgotten and then happy to look at the actions.

Mike Gauterin: You got the stat about the TikTok and one million views there, Lou, which I was going to come up with as well but I think what's really important as we talk about communication, it's about a different channel for a different customer, every customer is different about the channels that they want to hear from, and the communication styles. I wanted to talk about leakage firstly on that one, but I know there's 17,000 leaks raised by customers.

So then when we talk about leak finding and I think we've employed a dog from this call, which is fantastic, but actually 17,000 leaks were raised by customers and that's really important, that you know when you see a leak in the road, you can get in contact with us. One thing we've kind of erred away from today is all of our centres and all of our people who work for us are in the region as well, so when you ring up, you talk about Whitehaven, we've got 300 people who work for us in the call centre in Whitehaven, we've got Warrington, we've got Manchester as well, so pick up the phone and talk to us.

I want to talk quickly about smart metering because I think there's a bit of a misnomer about smart metering in terms of the volume and also what it is. We're doing 900,000 smart meters to this AMP (Asset Management Period) as well, so this next five years, 900,000 and in the first year, we did 200,000 which is more than five times the amount of yearly run rate before as well. So, in the same way we're replacing the mains, we're doing the same amount of kind of volume increase in smart meters.

Smart meters, all they are, there's like a little unit on top of the normal water meter and it just signals in terms of the water going through, so it's not like an energy smart meter where you plug it into your house, this is just communicating what's going through. So as Lou said, that information about what water you're consuming, it's just on a more frequent basis because it's smart and the water visualisation will be ready very, very soon, I'm sorry you didn't have that available to you for this particular call.

But the smartness is that information coming to us so we're getting more information on your water consumption than you would do under what we call a traditional meter, where you might have to read it yourself or a bin lorry will take the read as it goes past the smart piece.

I would say, I think, Community Member 3, you raised an issue in terms of your own personal consumption and I know Lou said it to Community Member 4 as well, but if anyone on this call has a personal query, then we'd be happy to take the details and look at it individually as well. So, Lou, I think that was just the bits that I picked up as well.

CCW Chair: Okay, did you want to say something else?

Lou Beardmore: Chair, this is one because I was just going through and ticking off my list of have I covered everything and there is one person I didn't respond to, that it was a miss, it was on a separate piece of paper, so my sincere apologies, and that was Community Member 1 who basically said how have we managed to re-lay more mains than we have in the previous five years together?

And Nicky hinted at it a little bit but we've been out there employing a lot of people, we've brought thousands of new people into United Utilities, we're supporting 30,000 jobs in the North West but we've been bringing in lots and lots of new people into the organisation and at the same time, we've also been engaging a great big supply chain out there and have been focused on trying to make that a North West supply chain, because I'm from this region and I care passionately that that's local businesses who get that local work, and that in itself breeds more jobs here in the region so it's exactly that, thousands more people that we've been employing and more importantly, doing more work than we have. My apologies, Community Member 1, I missed you off and that was remiss of me, my apologies.

CCW Chair: Thanks, Lou. Nicky, are you happy?

TMcK Facilitator: Yes, I think we've covered off loads, it's been fantastic in terms of the levels of feedback. Hilary, I think if we just check that we're happy with what's on the screen just now in terms of the actions, the transcripts might pick up some other bits and bobs that we can potentially share with United Utilities after the call, we'll just make sure everyone's happy with what we're seeing here?

CCW Chair: That's great. Well, as you know, these agreed actions have arisen from our new challenge question and they're going to be added to the company's action plan alongside the commitments agreed in that first discussion. So, if everybody's happy with that at that point, yeah?

I'm not seeing anybody saying no, which is great, can we move then to the final part of the session, which is your Q&A with the company. There'll be no timer for this section but United Utilities, if you could keep your answers short, potentially no more than three minutes. There will be an opportunity for some follow-up but again, I'm going to just invite one or two pieces of follow-up, if that's all right.

And so, the first question comes from Community Member 3.

Community Member 3: My question is: How can you justify executive bonuses and allowances when service and environmental targets are missed, and what would cause these payments to be reduced or withheld? So, it's sort of performance based, you deliver, you get paid, you don't deliver, do you get penalised?

CCW Chair: Lou, can I come to you?

Lou Beardmore: Thank you for your question. I recognise pay is extremely emotive, I get that, I absolutely understand that and I think the first thing is my pay, it isn't set by me, it's set by our board in the same way as your pay will be set by your employers, who compare what they pay you versus what happens on the open market, if that makes sense.

I take my obligations here at United Utilities really seriously. I'm responsible for making sure that we invest £13.5bn here in the North West over the next few years, and supporting 30,000 jobs. And that, therefore, provides with it if you like, a salary that isn't set by me. That said, at United Utilities, we recognise that pay is an issue that people really care about and more importantly, that makes people cross.

We've taken a decision here as a company that none of my pay is actually paid for by customer bills at all, so none of the pay that I receive is paid for by customers and I think that's really important. What's also important is that my pay is linked to performance, last year, for example, I didn't receive all of my performance related pay, because on some targets, we missed them. So, despite the fact that we had the biggest reduction in leakage across the sector, we failed that target and it didn't pay accordingly.

I think what's also important to me is consistency and fairness, and so the measures that I have, are exactly the same measures as everybody who works in United Utilities, and that's hugely important to me - so everybody in our organisation is measured on exactly the same measures, and they're the things that customers have told us is important. So whether that be combined sewer overflow spills, whether that be leakage, whether that be water quality, whether that be customer service, so over 60% of my measures are those measures that matter to the customer and the environment. So, if we don't deliver, they won't pay out and more importantly, as I said, none of that is paid for by customers because we recognise that actually, it's important that people don't feel that their bill is going in any way, shape or form to mine or to Phil, as my CFO's salary in any way, shape or form.

So, it is linked to performance, it isn't paid for by customers, but also transparency is important and that's why as a listed business on the Stock Exchange, we also provide full transparency of what gets paid and the measures and the performance against them.

CCW Chair: Thank you for that. Would any of the community like to come back? Anything you would like to challenge in that answer?

Community Member 3: I don't think it's a challenge as such from myself, I think speaking to the lady, I think it's made me understand the whole process a lot better, just putting a face and this community chat that we're having, I think it makes me reassured and I didn't know that your pay didn't come out of our bills. Again, it's that, we're going back to that same old thing of communicating that issue, not in the form of a stock market report or something because I wouldn't even go near something like that, but in layman's terms and I think that would reassure me. But I'm coming away very, very positive and you've got a very nice way of explaining it and showing that United Utilities are accountable etc.., and I feel assured. So, I feel a lot better understanding, but I would like more help and more information out there to help me understand it a bit better.

CCW Chair: Louise, maybe you could expand a little bit on how it isn't paid for via the bills because I think some people might not quite understand that.

Lou Beardmore: We have other United Utilities businesses that are not water bills and none of my charges go back to our regulated business. In other words, none of those charges go back to the individual water bills, it's shareholders that pay for my salary, not customers and if you think about the measures that I get measured on, 60% of those are customer and environmental measures, so that's how it's not paid for by customers and again, we think that's a really important message.

But I also think what's also really important and Chair, if I may, I also think it's important, the responsibility we have to helping those customers who can't afford to pay their bill and that's equally as important. So as well me saying my salary is not paid for by customers' bills, I recognise there's lots of customers out there who are struggling to pay their bill and I get that, I understand that we have some of the biggest challenges with deprivation of anywhere across the UK.

Only this morning, the Child Commission was out and actually if you look at seven of the most deprived areas across the country, they're in our region that we serve. I think I said this last time but we offer more support than any of the energy companies put together and I'm proud about that, so £525 million of support, of which £200 million is provided by our shareholders and we're one of the only companies that do that, and that's because we care passionately about also making sure that customers have the support if they need it. If you look at this moment in time, there are 500,000 customers here who are provided with some form of financial support to get onto a lower bill or a subsidised bill, to help them and that is equally as important because it is about fairness and I get that.

I also do need to make sure that I'm paying rates that are good so that I can attract the people that I need to work in this company, and to give you an indication of why that's important, I really believe in employee engagement and people wanting to work at an organisation and you know, around 75% of my colleagues are trade unionised, and working with trade unions is good for jobs, and our employment engagement level is 90%.

So, it's about thinking about pay in its roundest nature, not just what I get paid but how I attract and retain great people, how I make sure they want to work here and they want to deliver for you, our customers and our community, and for those customers who need some help and support from time to time, we're in a position that we can provide that too.

CCW Chair: Okay, thanks, Lou.

TMcK Facilitator: So, folks, just quickly based on what we've heard, are there actions that we could take off this, that we could get United Utilities to agree to, based on what we have heard? You're not alone as a community in asking about remuneration for executives at water companies, it's a really popular topic across the board, so Lou, you're very much not alone in that being something that people wanted to understand better. Do we feel as a group, we now understand it more? Can United Utilities or Lou herself go further to help you or help other customers understand the situation?

Community Member 4: I'd just like to know who pays the shareholders.

Lou Beardmore: So, if you think about shareholders and think about what they do, I think about this a bit like an analogy like a mortgage and being at home. We go to the bank or the building society in my case, and we ask them if they'll give us money so that I can buy my house and then I can live in it and pay for it over many years. That's the role that shareholders provide, they give us their money and more importantly, that allows us to invest it and then we make a return to them over time for them giving us that money.

Now what I would say is those shareholders are probably not people that you recognise. People like the Liverpool Pension Fund are invested in United Utilities, the Manchester Pension Fund are invested in United Utilities, if you think about those shareholders, virtually all of the UK pension schemes have invested in United Utilities to get a return that then helps pay for your pension.

Sometimes we think of these pension companies as being sort of people we don't know, particularly for a company like United Utilities that's listed on the stock exchange, anybody can buy shares in United Utilities and many of the people who do have shares in United Utilities' businesses are pension companies, long term pension providers who invest to then get a return and on that return, that then pays your pension. But when we pay those dividends, that's a return if you like for them lending us the money to make the investment.

What's important is that we're investing over £13.5 billion over the next few years but customer bills don't cover that amount of money. It's about a third, the rest we need to borrow so we can make that investment and pay for it over time because the amount of money that we get from customer bills is not sufficient to pay for the level of investment in its own right. Again, a bit like a house where we have to make that big upfront payment and pay for it over lots of years.

Community Member 4: Right.

TMcK Facilitator: I wonder, just going out to the community, if we could get an action? When we hear explanations like Lou's just given, it makes sense and I could see you all nodding along there, "Oh right, okay, that's a bit clearer now, I didn't understand that about dividends before, now I do and now I know where the money's going." Could we create an action perhaps that gets United Utilities to commit to putting something like this out to more customers, so that more customers can understand and feel like they've got transparency in terms of value for money or in terms of how this shareholder system works? Does that sound fair? I'm asking you as community members, what our thoughts are on that?

Community Member 4: Yeah.

CCW Chair: Is that something we'd like?

Community Member 4: Hmmm.

TMcK Facilitator: Community Member 2, what's your thoughts on it because I know you spoke a bit about this at the briefing session?

Community Member 2: I think that's covered a lot of the concerns really, knowing, understanding where the bonuses and the payments actually come, from and if they're adjusted accordingly, based on performance. So, I think that answered it really, really well to be fair.

TMcK Facilitator: I'm just going to very quickly share some of the notes that we've been taking here. On the left hand side, we've got Lou's feedback there just explaining that the CEO pay is not funded by customer bills, they pay for that separately, it's linked to performance, if targets are not met fully, then pay and bonuses are not received, exec pay is listed on the stock exchange so performance and pay can be scrutinised, so there's transparency there but I think to Community Member 3's point, it's not something that a normal customer would want to look at.

You justified, presumably well, Lou, because there was a lot of nodding when you were saying it, a sizeable amount of the money had been spent as in offering financial support to vulnerable customers and obviously, the high pay attracts effective employees and improves retention and obviously, you're looking at investing across the region itself.

In terms of the actions requested, can we improve communication about how customers get value for money and again with value for money, it comes into things we've spoken about already about infrastructure investment but also helping them understand a little bit more about executive pay, a little bit more about how dividends work, about the whole, you mentioned a mortgage there, about how it actually works in reality, just so that customers are on as good an understanding or as good a level playing field as they can be on that front.

And communicating to help customers understand who actually pays the shareholders and just create transparency around that, and explain how UU make money from investing in infrastructure as customers' bills alone isn't enough.

Again, all those things you mentioned, there were a lot of nods happening and people were sort, "All right, okay, that makes sense," so can we get actions to take that out to a wider group of customers if possible?

Again, this is a Q&A so this is open to community members and also to the UU team, does this seem okay? Are we happy with what we've arrived at?

Community Member 4: Hmmm.

Mike Gauterin: Nicky, could I come in just briefly? I'm talking as an employee of United Utilities, one thing that Lou mentioned is that the employee engagement is 90% in the organisation as well, so a big part of the culture of the leadership is to set the tone, the engagement with the team and we talked previously about hiring an extra 2000 people. All the things we talk about today doesn't get done off the back of money, it gets done off the back of engaged teams, people who want to make a difference to the North West.

I think you've heard Lou today, I think you've all been impressed by her and as an employee of United Utilities, that employee engagement doesn't happen by accident so if we can note that, that would be fantastic.

TMcK Facilitator: Of course, excellent. I think we could potentially have time for another Q&A question, so I'll put the next one up on the screen.

CCW Chair: That would be great and I think I'm going to Community Member 2.

Community Member 2: Since privatisation, customers have paid their bills and shareholders have received returns, yet bills are rising while infrastructure and service problems remain. What responsibility does United Utilities take for the decisions that brought us here and what will change so customers' money delivers lasting improvements?

CCW Chair: Can I go to Lou?

Lou Beardmore: Thank you, Community Member 2 for your question. Look, I think we all have to take responsibility, I talk all the time about the fact that everybody that is part of this water system, if you like, has an element of accountability for why we're now doing so much catch-up. In real terms, over the last 20 years, bills didn't increase, in fact they actually went down, at the same time as populations increased, we've got more issues with climate change, we've got more properties being built, so we are having to do a lot to catch up and as we look forward, that doesn't change.

One of the things that really worries me is climate change and what that means, we've got drier summers, wetter winters, how do we have the infrastructure in place that means that we can cope, and we adapt? So I think we all have to take accountability as being part of that system because nobody would want to have to do this level of catch-up that we're doing now, and so I think there is a reality that sort of says, I don't think bills are going to go back to where they were because actually we've got to keep running, we've got to make sure that we're putting in the infrastructure to support with new houses, with growth, with more rainfall, all of those things that have happened in the past.

I think in terms of taking responsibility, I'm driving this business really hard. I'm from the North West, I care passionately about the customers we serve, the communities we serve and about doing more and going further and responding to make sure that we deliver the services that people need.

I'm never going to be able to deliver a service that means that pipes don't break, because pipes do break, and it would be wrong of me to suggest to you that there's a sort of Nirvana coming around the corner, that means we're going to be in a situation where that isn't the case. But we're investing more than we've ever invested, a £13.5bn worth of investment, the largest infrastructure investment in the North West in more than 100 years, that is being made in the next five years and at the same time, in addition to that, we're doing some amazing things.

We're replacing sections of the Haweswater Aqueduct, the great big, huge pipe that brings water from Cumbria down to two million people in Manchester, that's another £3.5bn worth of programme that we've got under way. So we're doing a huge amount and I'm holding the organisation's feet to the fire about the fact that we need to go further and we need to go faster, but that what we need to do, we need to do with our communities, working together to make sure that we're delivering at pace but we're also delivering sensitively because as you and I talked about, building and doing construction work doesn't come without consequences for the communities of where we're doing that, and we need to do that together and in tandem.

CCW Chair: Any other comments? Anybody like to come back in?

Community Member 3: I think for me, as Community Member 2 said, for the last 20 years, they didn't invest in it but it was the sudden hit, going from £500 or whatever to this huge increase and when I first got it, I had to ring up United Utilities and when I spoke to the customer service people, they didn't have an answer for me, it was just "It's an increase, yeah, it's increase by 20%" or whatever it is. For me, it was like "I've got a normal house, I haven't got a swimming pool so how am I paying all this?" I've got to say to the people, the lady here, that it took me three or four phone calls backwards and forwards and quite a lot of pushing, to finally get the answer. But your people at the front desk or who are at the first line of call, didn't have that answer for me, you know? It was just, "It's an increase, you just have to accept it, it's just what's happened."

And then the final answer I did get was, I think the government have allowed all water companies, I think it was 20% increase or something and United Utilities have done that in the first year and then the rest of the increases will be only minimal, that's the answer I've got. Is that still the case because I'm dreading another 20% increase.

Lou Beardmore: So, two things, I'm really disappointed if that's the response that you got from my customer service team because I've just picked something up off my desk, which is "The Big North West Upgrade" which we all carry around with us, which tells us, "This is what's happening in Cumbria, this is what's happening in Manchester, these are the projects," and that's what you should have been told. That should have been communicated to you and I'm disappointed if that wasn't the case, we will certainly go away, if you want to provide your details because I want to understand why that didn't happen in your case, in your scenario because that's important to me.

I think what is important is that bill increases should be gradual and not big. That's something that I've certainly advocated for because people like things to step up and it isn't okay that there's been this huge increase and that's something that we've spoke to regulators about. I'm not going to sit there and blame regulators, but we need their approval to put bills up, and bills were held back and they were held down and it isn't okay that there's that sudden step-up and that sudden improvement or sudden increase.

What I would say is if you're on a water meter, that's a great way of you being able to save in your own home and anything you do save, you get to keep and there's lots of water efficiency advice, because I think you said you're in a three bed semi and your bill's over £1000, that sounds high to me. Again, we need to look at that for you.

But I think what is important is that we're signalling what those improvements are and more importantly, what those increases are and it would be disingenuous of me to sit here and say "The bills are going to go back down" because they're not going to and they're not going to because we've got more people, we've got more impact of climate change and we've got to make lots of changes to the infrastructure that we've got, and that is going to cost money.

But what is important is that we deliver on the promises that we've set out, we deliver responsibly, we deliver to our communities and I think the other thing that's important is how we make sure that that money, your money, is spent here in the North West. We're supporting 30,000 jobs; that's a huge amount of investment that's happening here in the North West. We are supporting local businesses in our supply chain to grow.

So that £13.5bn that we're paying in our bills is generating over £35bn, which just seems like a huge number but £35bn worth of economic growth here to the North West because what's important to me is when you pay your bill, if you want to speak to us, you speak to teams here in the North West. We employ local people and we make sure that money stays here and jobs are created here in the communities that we all care about.

CCW Chair: Louise, thank you for that. Nicky?

TMcK Facilitator: I just want to check, we asked a question about long term investment and what you're receiving for your bills, I guess ultimately trying to understand why it's happening now, and it hadn't happened before and what responsibility have United Utilities taken for this. Do we feel that was a good enough from Lou? Has that given you what you need as customers to better understand things? Have you got any other questions or any other thoughts?

Community Member 3: No, I think it's helped me understand it a lot better. Room for improvement but I'm kinda getting a better picture of what's happening out there and I think that helps me sort of sleep better now, thinking my money is being used because in my mind, I'm not going to be paying shareholders all the time, I want value for money for the infrastructure, so that's from a personal point of view.

TMcK Facilitator: I think the last question, it was important to highlight the fact that there's a lack of transparency from a customer's perspective, I know it will all likely absolutely be there in the annual report but we're hearing from customers that more needs to be done to communicate, "How does this all work behind the scenes?"

Community Member 2, you were about to jump in?

Community Member 2: Just a very quick one on the back of something Community Member 3 said about not being given a clear answer at the first line of contact. I had a situation a few months ago to do with affordability and I was told, "This is the maximum you'll pay," and then the next month, my bill – I know bills will go up to pay for everything but then that maximum went up and I had to ring back and find out, "What we should have told you is that it goes up every April." Well, they didn't tell me that in the first place and I just think the people answering the phone, who are speaking to customers who might be vulnerable, need to give you accurate information so that your expectations aren't raised incorrectly.

I do everything I can to save water, I've got two water butts which I installed myself, I carry buckets of water upstairs, I do as much as I can and then my bills are still going up because I was told it would only be capped at whatever rate it was. So, I just think that something the people answering the phone need to be briefed better and give you actual the facts of the matter.

CCW Chair: Thanks, Community Member 2.

Mike Gauterin: If I can come in there, Chair, I apologise about -

CCW Chair: Be as brief as you can, sorry Mike, I'm just conscious of time but we would like to hear you.

Mike Gauterin: Just apologies to both of you in terms of personal experience, Lou reiterated, if you want to share your personal details, I'll happily look into that personally for you both. I think one of the reasons why we talk about inhouse customer service centres is our frontline are people, engaged people but customers too and actually if you can share your details with me, I'll happily take that offline, especially yourself, Community Member 3, with your bill, a semi-detached, that doesn't sound right and again, Community Member 2, if you have any specific queries, it's just really to reach out, Chair, that there are two individual situations there that I'm happy to take away and look into personally.

CCW Chair: Thank you, Mike, appreciate that. Nicky, did you want to draw some actions from that?

TMcK Facilitator: Yes, I had shared them on the screen briefly, so it's really just to make sure, I'm very conscious of time, just to make sure we are happy with what we have. Lou spoke about the current infrastructure projects and improvements work were driving higher bills, these are obviously essential projects. It's the largest amount of investment we've seen than ever before, for the next five years and it's obviously supporting a huge amount of local jobs.

Additional actions from community members, there's a request to clearly communicate to customers the reason for bill increases more clearly, so both in terms of making it as simple and as easy to understand as possible, as with previous actions and communicate it across channels but also to look to train up customer service staff, on really how to communicate these larger bill rises or helping to put customers' minds at ease when it comes to the bills being increased or that bill shock, just to help them really understand in the way that you have this evening, why bills have gone up.

A couple of other points here, future bill increases intended to be more gradual, currently talking with regulators to ensure this is the case for customers and obviously, there's a note that you potentially need to improve how they communicate why bills are increasing to customers, as one of the actions.

So, I just want to check that you're happy with what we've recorded here? Does this reflect what was spoken about?

Community Member 4: Yeah.

Lou Beardmore: I think the one on the bill increases, there is a lot that's going on on communicating bill increases and if I can, Nicky, there was an action from the last group and we're doing some customer research with bills, with customers at this minute in time, so I think it might be worthwhile just wrapping those two things together, really keen to do that.

And if I can just add one last comment because I think it is important. When I became CEO of UU, I changed our values, in other words, how do I want people to behave? There's three things which is I want people to do the right thing, I want them to make it happen, so not just admire things but make it happen and I want us to be better.

And one of the behaviours and one of the things that we talk about in the organisation, and I talk about all the time, is about spending customers' money wisely. I know how hard people work; I know the challenges that people face in terms of cost of living and any bill increase is something that people want to see minimised.

So that spending customers' money wisely is a focus that we have right across the business and making sure we do exactly that with your hard-earned money.

TMcK Facilitator: Great, thanks, Lou. I'm going to hand back to Hilary now and if it's okay with everyone, there's three minutes left or a couple of minutes left just to finalise things, so I'll hand back to Hilary and let her do that just now.

CCW Chair: Thank you very much indeed. So thanks everybody. The actions you've seen on screen have been captured and will form the basis of United Utilities follow-up action plan. Just to be clear about what the next steps are:

A summary report, which will be anonymised, will be a transcript, a full list of actions and it will be published within seven working days, so that's by Wednesday 28th October. Before publication, session members will have the opportunity to request changes such as redaction of personal information. United Utilities must publish its action plan within 28 working days, so that's by Thursday 26th November, setting out how it will deliver against the agreed actions, and CCW will publish that on its website.

So once the action plan's published, community members will be sent a link and a short survey asking whether the plan accurately reflects what was agreed, and whether it's enough to address the concerns raised. You'll have 10 days to respond. CCW will then track progress against the action plan through the Water Voice process. This process is designed to make sure tonight leads to follow-through, not just discussion.

And finally, I just want to thank all the community members for the time, the thought, the challenge you have brought tonight, and I want to thank United Utilities as well, for engaging with the process, your input is what gives these sessions their purpose. I'm very grateful to you all, I think it's been an incredibly helpful session, thank you so much and goodnight.

Lou Beardmore: Thank you, nice to see you all. Goodnight.

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