

To provide great water for a stronger, greener and healthier Cumbria

United Utilities has submitted its draft business plan for 2025-30 to Ofwat.

The plan we are proposing is the largest investment in water infrastructure for over 100 years and has been shaped by our customers and stakeholders.

We recently held a 'Your water, your say' online open challenge session on 09 November 2023, where we invited household customers, businesses, and those representing regional and national interest groups to attend.

The session allowed us to go through that plan and explain how customers and stakeholder views, particularly from the last Your Water, Your Say session, held in June, have been considered in the final business plan.

The session is also part of the Price Review process known as PR24. It is designed to enable people in Cumbria to hear about our plan, including the challenges we are facing as a sector and the different ways we're working with communities and stakeholders, to deliver more for customers and the environment.

It was an opportunity to put questions directly to the company's Chief Executive and other senior directors, as highlighting issues, challenges and opportunities they want us to consider.

The event was hosted by independent facilitator Bernice Law, Chair of Your Voice, the independent challenge group representing United Utilities' customers and stakeholders across the North West.

Members from our Executive Team included:

- Louise Beardmore, Chief Executive
- James Bullock, Strategy, Policy and Regulation Director
- Jo Harrison, Environment, Planning & Innovation Director
- Mike Gauterin, Customer Service Director
- Sion Platts-Kilburn, Wastewater Catchment Manager for Cumbria

This is a summary of the discussion which centred on the three themes of our plan, which is to make the North West **stronger, greener, and healthier**.

Following a welcome and introduction by the independent chair, Chief Executive Louise Beardmore gave a 15-minute presentation on the company's proposed draft plan for 2025-30 and what it means for customers and stakeholders in Cumbria.

Overview of plan for North West and Cumbria

We serve 7 million customers in the North West, supporting over 200,000 businesses.

We are also a huge employer in the region, employing over 5,000 people and supporting more than 22,000 skilled jobs through our supply chain, both in terms of delivering our services, but also in terms of improving our infrastructure across the 5 counties, including Cumbria.

We want to ensure it delivers a plan for the North West that improves the services for customers and for the environment.

It is time for a step change to deliver an ambitious plan that benefits everyone. We are embarking on the largest infrastructure investment in the company's history to help reduce the use of storm overflows. We have already acted and have delivered a 39% reduction in spills since 2020 – but we want to go further and faster.

Across the North West we plan to:

Invest £13.7 billion as part of the plan, in the next 5 years. That's the largest investment in the North West for over 100 years. This will enable us to:

- Safeguard water supplies to 2 million people - halving the chance of a hosepipe ban
- Improve water quality for 1.4 million customers
- Reduce spills by 60% (decade to 2030), the biggest in the UK and an investment of a £3.1 billion.
- Improve 500 km of rivers, not just protecting but also enhancing rivers across the region
- Support 30,000 jobs, 7,000 of which are new roles
- Offer £525m affordability support, helping one in six customers
- Install 900,000 smart meters in homes, with more allocated for businesses
- Invest £247 million in rainfall management to deliver a 32% reduction in sewer flooding incidents

Through our plan for Cumbria, we will:

- Support 10,600 people with affordability help, this will double by 2030
- We employ 650 people across Cumbria and plan to create more green jobs
- Promote sustainable development
- Support community development e.g. St Cuthbert's Garden Village in Carlisle
- Improve 219km of rivers, spending £38 million to improve three sites, including Crummock Water
- Work in partnership to improve the local environment with groups such as Wild Ennerdale, The Lake District National Park Partnership, Love Windermere and the Catchment Partnerships for West Cumbria, Eden and South Cumbria
- Work in partnership to promote sustainable farming, working across Cumbria to reduce pollution at nine locations
- Invest £914 million to reduce spills of 158 storm overflows
- Restore peatland across 2,144km² in Cumbria

Next steps

The plan we have submitted will be reviewed by water industry regulators:

- Ofwat
- Drinking Water Inspectorate
- Environment Agency and Natural England
- Consumer Council for Water

It will receive an interim review from regulators in May / June 2024 and a final decision will be made by Ofwat in December 2024. The new five-year regulatory period begins in April 2025.

Long-term water supply

Water is a vital but limited natural resource. The pressures of population growth, climate change and environmental considerations mean that it's now more important than ever to plan how we will manage water resources. With careful planning we can continue to deliver a reliable supply of water for customers in the future, while protecting the environment.

With increasing pressure on water resources across the UK, our Water Resources Management Plan (WRMP) defines our strategy to achieve a long-term, best value and sustainable plan for water supplies in the North West.

We produce a WRMP every five years, and this sets out how we intend to achieve a secure supply of water for our customers. When testing the plan, we consider a range of scenarios and options taking account of uncertainties around climate change, water transfers, and the amount of water needed, population growth and environmental changes.

This helps us to understand what the risks are in the short, medium and long-term to our water supplies across the region.

As part of our plans being put forward for the Price Review, we are looking at how to drive improvements in leakage, how to reduce customer demand so people are using less, and how to develop new sources of water.

Reducing Leakage

We're increasing our efforts to find and fix leaks, using new technology where possible to help us reduce the level of leaks faster.

Water is a precious resource, and we plan to reduce the level of leakage by at least 13% and have set targets to reduce leakage by 50% by 2050.

In order to meet these stretching targets, we are increasing efforts to find and fix leaks on our own network. We continue to innovate and have been installing a series of sensors across the North West to understand how our pipework is performing, where leaks may be occurring, and, more importantly, how to get out to fix them more quickly.

Reducing customer demand

Making the best use of our water is a major part of our plan to ensure there is a sufficient supply of water for the decades ahead. To address challenges around future supply we need to lower demand and create new water sources.

We are working closely with customers to help support them to use less water by raising customer awareness about the importance of saving water. We know customers genuinely care about how much water they are using and would like to understand more.

As part of our plan, we will install 900,000 new smart meters that will give customers information about their water use, giving them confidence to move to a water meter and become more water efficient.

Bills and affordability

Customers want us to spend money wisely and efficiently, so we can make sure that we keep bills affordable. The average annual bill today is £417. Going forward that bill will increase, before inflation, to £556 by 2030, a £22 increase each year for the 5 years.

Affordability is also a hugely important issue for many people in the region and lowering bills and helping customers out of water poverty is a priority.

Although 74% of all customers support our plan, 43% were concerned about affordability.

Therefore, we will double our support package to £525 million, supporting 1 in six customers with their bills, £200 million of which will be funded by shareholders directly, so that no customer is left behind as a result of bill changes.

We recognise the social and economic challenges of a region that includes some of the most deprived areas in the country, so it is more important than ever that we are doing what we can to help those customers who are struggling with payments.

We currently offer six different help to pay schemes, dependent on their needs.

In Cumbria we currently support 10,600 customers through affordability schemes and 21,300 people with additional needs through Priority Services.

Supporting jobs and local economy

As we embark on our largest ever investment programme to deliver environmental improvements, this will stimulate greater employment opportunities directly, and through our supply chain, contributing to local economies across the North West.

We're proud to invest in young people, offering several opportunities including graduate, apprenticeship and intern schemes.

We employ 650 people across Cumbria and our increased future investment will create more green jobs. In addition, we're providing award-winning training schemes to drive skills development.

Infrastructure investment

We understand that our customers and stakeholders want us to do much more to protect our natural environment.

In response, we are embarking on the largest investment programme since privatisation to ensure our plan makes the North West stronger, greener, and healthier.

Protecting the environment

As a trusted company, we're committed to improving the environment across the region.

We understand we need to invest in our system, and work closely with customers, stakeholders and partners to protect and enhance the long-term resilience of the environment for future generations.

As part of our Love Windermere partnership, we are working closely with a range of stakeholders including the Lake District Foundation; Lake District National Park Authority; National Farmers Union; National Trust; and South Cumbria Rivers Trust to improve water quality, improve ecology and better understand the Windermere catchment.

In Cumbria, we are also spending £38m to return Crummock Water, Chapel House reservoir and Overwater to a more natural state.

In addition, we are enhancing 2,144km² of land including peatland restoration and biodiversity improvements.

Storm Overflows

Storm overflows are an important part of the sewerage network and include combined sewer overflows (CSOs) and storm tank discharges.

They act as a pressure relief valve when there is too much rainfall, allowing rain water, mixed with sewage, to rise inside the sewer and eventually enter a separate pipe which flows into a river or the sea. Sewers operate this way to help prevent the flooding of streets, homes and businesses.

When CSOs operate, they can sometimes affect river and bathing water quality, albeit usually temporarily.

Our plan embodies a step change in our approach to combined sewer overflows, working towards new long-term targets embodied in the Environment Act: eliminating harm by 2035 and achieving 10 spills per year at all sites by 2050.

Our rainwater management strategy forms an important part of our plan, reducing storm overflow activations and delivering long-term resilience to climate change by managing rainwater before it enters the sewer system.

The plan that we are putting forward for the next 5 years is going to see the company reduce storm flow activations by 60% (*decade to 2030*).

In Cumbria, we are investing £914 million to reduce spills of 158 storm overflows.

Executive Pay

Our executive pay continues to be firmly aligned to the performance of the company with respect to delivery for customers.

The senior team is incentivised on the issues that are important to customers including reducing leakage, reducing combined sewer overflows, and pollution events for example.

Full Q&A and our responses

GREENER

Q1. As a councillor in Golborne at the back end of Wigan near Warrington - we've had many, many complaints about the quality of the water recently - the taste of the water, the pressure of the water. We also have a difficult flooding issue under a railway bridge in the ward which we know is caused by a collapsed drain, and it's going to be a long and expensive job. Although I'm really happy to hear about the long-term improvements that you're planning, local people just want to know - when will these issues be resolved?

This is actually a session specifically focusing on Cumbria. We're happy to answer your question on Golborne in Wigan. Don't worry, we can answer your question, but what we will also ask you to do is also pop your details on the chat so that the team can follow up with you directly.

What I do know is twofold. First, we've been changing some of the supply in your area on to borehole supplies as a result of work we've been doing to improve the water mains in that area.

The team can contact you and talk you through that plan because what they've been doing is a whole load of cleaning, and what we call pipe cleaning, to improve the quality of the water.

While we've been doing that, you've been on a different blend of water. The aim of what they're doing is to improve things for the long term, but customers may have noticed that the water is a little bit different because they're on a different source.

If it works for you, pop your details in the chat, and the team will contact you tomorrow, talk you through that, and you can also provide the specific details of the bridge so we can find out what the problem is in terms of the work that's underway.

Q2. My question is about consumption. I think it's really interesting because, increasingly, we all look for somebody else to sort things out. I really want to pick up on the theme of personal responsibility. How are we really going to encourage people to reduce their own water usage against a backdrop of having the highest level of water fall in the country, the highest level of rain. What can we do to get people to take this really seriously and to take personal responsibility to do something, because your plans are predicated on all of us using less water.

We have a huge amount of connected infrastructure here in the North West, and more combined sewer overflows.

We talk about 3 strategies. If we're going to improve our rivers, and we're going to improve overflows, we need to reduce. We need to remove. We need to re-plumb.

It's great that you've asked a question about reducing because what we need to try and do is reduce the amount of water that we are using in the first place.

One of the things that we've put in this plan is the roll out of 900,000 smart meters. We know that customers are very, very nervous about going on to a meter. We don't want to force anybody. But what we're going to be doing is

shadow metering and giving customers visibility of how much they're using. We will also shadow bill customers so they can see how much water they would be using, how much they're using every day, if they were on a meter.

There's also the opportunity to have water audits in the home, so people can understand if they have any dripping taps, or toilets, or any other leaks.

We also need to work with businesses because there's a huge amount of opportunity regarding how we can reduce water usage. That brings us to the second point about how we recycle - because a lot of the water that we're dealing with from a wastewater perspective is rainwater.

If we can deal with that differently, that can make a huge opportunity. We're doing a great pilot at the moment in Lancashire where we're putting industrial sized water butts into schools and collecting that rainwater. The water butts are connected into our control room here in Warrington so we can then send out messages so that it empties before any storms come along.

It's about reducing what we use, it's about removing the amount of water that is falling into our sewers, before we then start to re-plumb as well.

We've got to do a huge amount to really help focus people and that starts with providing the information. That's why we've got so many smart meters that we're going to put in. We start by giving people the information so that they then can make the choices and that's how we can help change behaviour.

Q3. Is the pipeline from Thirlmere to West Cumbria now complete and operational? Given that West Cumbria has now been added to the list of places supplied from Thirlmere, which already sends large quantities of water to Manchester, is there a danger of supplies running out during dry summers?

Our Water Resources Management plan looks at how we balance all of the water resources across the region, and how we ensure that we can supply customers for the long term. It's looking 100 years ahead.

When we set about looking at the issue that we had in West Cumbria, and the fact that we had to stop using Lake Ennerdale, we did a lot of work to help support the planning inquiry to be able to be confident that there were sufficient supplies in Thirlmere. That's how the solution was developed.

The total we abstract from Thirlmere has not changed, we have not increased abstraction to supply West Cumbria, but have reduced the amount we take to Manchester, supporting this reduction with sources elsewhere across the region.

Notwithstanding that, we need to make sure that we are ensuring that we're being efficient in terms of all the water use from that reservoir so it's still important that we focus on water efficiency. We're confident, from the modelling that we've done, that we can sustain that additional population onto the supply from Thirlmere.

Q4. My question is about the £38 million to be spent on 3 sites, including improving Crummock Water. I know Crummock Water well having often walked beside it, it's not too far from where I live. How could it be improved? What will the millions of pounds be spent on?

As part of the big West Cumbria pipeline scheme, we've had to take Crummock Water and Ennerdale Water out of the public water supply. What we need to focus on now with Crummock, is re-naturalising it so it returns to a natural lake. So that's the work that we're going to be focusing on. More information can be found on our website [Cumbria | United Utilities](#)

Q5. It seems ridiculous that we flush the toilet with cleaned water. Can UU make it easier for people to put in rainwater flushing for their toilets, and then we won't have any problem with amounts of water if everybody starts to do that. It will only work if lots of people do it, otherwise it's too expensive. It needs everybody to be enabled.

We are working with developers because one of the things that's expensive, and hard for customers to fund themselves, is essentially retrofitting these types of solutions. You're absolutely right, these things need to be done at scale.

We're working with developers, and trying to work with Government too, to make sure that we start to design to these standards because there's a huge amount of opportunity to make sure that we're using rainwater as you've rightly said. Whether that be for flushing, or whether that be for recycling in the garden.

There's a whole host of things that we're doing at this moment in time. We've recently invested in a house, which is a new design house, which has exactly the facility in it that you're discussing, to showcase the fact that this can work easily.

We're working to identify and promote new design standards for developers. But we're also looking at the opportunities to work with customers on what we call retrofit solutions.

There are some simple things that we can be doing for example, permeable driveways. Many people have, unfortunately, concreted over what was their front gardens for drives. We can help and support people with permeable driveways and look at the opportunities for using water butts and water collection systems more holistically around the home.

We share your passion, and we've been taking learnings from right across the world to see how we can make it happen. We launched that house just this week with one of our developers, Atkinson Homes.

There are some details on our website, and to give some numbers now, average consumption per person is around about 140 litres now. These houses are designed to reduce that to 100 litre consumption.

We're not waiting on this. We had 350 developers in last month talking through all the water efficiency devices that we think can be deployed in new build homes and we have about 340,000 retrofit water efficiency devices that are in our plan going forward.

We're very proactive in our work with developers and we are also working with businesses with large rooftops, looking at rainwater harvesting solutions for those organisations. This could be supermarkets or pubs and the building we're in at the moment uses rainwater harvesting to flush toilets as you suggest.

Q6. Are you now going to stop poisoning us by adding fluoride to our water supply? It's a neurotoxic chemical. It lowers the IQ of children if mothers are exposed during pregnancy. If you get too much, it damages bones. And it's completely unethical mass medication with no informed consent and no dose control.

Water quality is something that is set and regulated by the Drinking Water Inspectorate, which has very strict and clear guidance and rules. What we're doing is improving the quality of the water that we provide by strengthening two specific aqueducts - one that comes from Cumbria down into Manchester and another that takes water from Lake Vyrnwy in Wales up into Merseyside.

We don't routinely dose with fluoride and it's something that water companies don't normally do except in exceptional situations where we are instructed to by the public health authorities. There are 2 places where we have historically dosed for fluoride. One of those is in Crewe, Cheshire and the other area was served by Ennerdale Water Treatment Works across West Cumbria.

Now that hasn't been initiated since we changed the supplies, and we're working with the health authority there to understand how we're going to drive that going forward. It is something that is only done very specifically where there are very significant areas of deprivation because of the significant benefits to children's teeth.

Q7. I'd like to pick up on that. The benefits to children's teeth are rather debatable because fluoride causes delayed eruption of teeth. If you look at the graphs of teeth decay, you're not comparing teeth of the same age and the rates of decay, so I think that's very questionable. Whereas the damage to people's health is very well

documented. It produces low thyroid function in the population where there's fluoride added. As I say, it damages your brain, and it damages your bones.

Now, we were used as an experimental area for the CATFISH Study. The CATFISH Study is now reported, and the benefits are clearly not sufficient to justify the mass poisoning of the population of West Cumbria. More efficient ways of helping teeth in children are things like the Scottish Childsmile Programme, where you give deprived areas support and help to actually take care of children's teeth.

There has been no public consultation. Our council was against the addition of it all along. So how can you be thinking about restarting this without asking us?

It's something that is outside of our control. It's a decision that's made by the secretary of state so, we have to respond to that requirement going forward.

We can speak to public health and find out if there is a consultation that is planned to come out. We can perhaps ask that question on your behalf on the basis that you've raised it and then we can come back to you.

Q8. I work for a SME civil engineering company, RH Irving Construction based throughout Cumbria. I've not been with the company for that many years, but we have made efforts in the past to access civil engineering opportunities through UU. Given the hoped increase in your investment programmes, can you provide information on supplier engagement opportunities for local companies and local supply chains?

Firstly, pop you details in the chat, and we will gladly pass your details on to the team.

One of the things we're very mindful about is that this plan is a huge step change in delivery, to a level of which we've not previously had, and we're moving away from the model that we currently have. So presently, we have 2 main contractors that we work with. As we go forward, we are changing that model and we're in the process of doing that as we speak.

There are 6 or 7 different types of work if we were to package this all up. This will see us moving to just short of 50 suppliers that we will be working with across the North West and we're keen that we are working with more local construction firms for a number of reasons.

Firstly, we are keen to get jobs into the North West. Secondly, local firms tend to know the environment much better. We're in that process now and that will see us moving away from having those 2 principal contracts suppliers.

Please put your details in the chat and we can get one of the commercial team to reach out to you and just talk you through that process that's underway.

Q9. There's ever increasing awareness of our effect on the environment and within water. Over the years, the level of microplastics in the environment has increased. Could you explain your stance on microplastics, what you currently do in terms of testing, and whether this will be a focus in the future.

Microplastics is a key area of focus for obvious reasons. The issue of microplastics is important and one that we're focusing on from 2 perspectives in terms of the way that we receive our sewage, and way we treat sewage.

We want to ensure that the number of microplastics that enter the environment that way is limited, but also, of course, we're very focused on whether there is a risk of any microplastics getting into the drinking water supply.

So as part of our focus on drinking water, we regularly test all of our drinking water and take samples all the time to ensure that that doesn't happen. If any microplastics were in our raw drinking water, before it was treated, that would be taken out at the water treatment works.

In terms of wastewater, it's probably a lot more complex because microplastics come from lots of different places within the environment including road runoff from the decay of tyres. They come from the general washing of

clothes from microfibers, but also they're persistent in the environment so we do see a higher concentration of microplastics in the sewage that we receive at our treatment works.

There's been quite a lot of work that's been done across the country to look at how effective wastewater treatment works are at taking out microplastics and a well-run wastewater treatment works is very effective at taking out those microplastics. Now, we're doing lots of studies, we're working with all the other water companies to look at undertaking research to see what types of microplastics we're receiving, and what work we can do to ensure that our treatment works are optimised to remove that. If there is a risk that sits around that, we'll work at how we implement new treatment processes in the future.

One of the things that we try and do is stop the microplastics getting into the sewage in the first place. We're looking at how can we work across industry, with clothing manufacturers and with washing liquid producers and so on, to make those changes.

Q10. I would like to invite you to our house and our garden to have a look at exactly what I'm going to talk about. You do seem a very genuine person and I do hope you'll take me upon the offer. My question, and my predicament is, we purchased a property in 2017 and UU supplied the Con29 search. The property is a grade 2 listed building with a walled garden, and we own a river.

We're riparian owners of a river within our property. Once we've moved into the property, we discovered that UU had a CSO discharge pipe straight into our garden. Into our river. It wasn't disclosed on the Con29. It's washed out the riverbed. It's undercut an 8ft high listed sandstone wall. UU has said that because we own the river, we have to repair the damage being caused by their pipe.

Due to the sewage coming out of the CSO discharge pipe, we've had to have our house revalued. Because we own the river, and the screen that protects the houses further down from flooding, we have a legal liability to maintain the screen and the river from polluted water.

This has now devalued our house by £150,000 pounds. The way UU has been dealing with it isn't very good. I really would like you to have a look at this case. I'm 58, I have had to cash in my pensions ready to take this to court. And I want to know if you think this sort of behaviour is acceptable.

We are aware that there are solicitors engaged on this particular issue and that there's a standstill at the moment. Let us take this away and we can get in contact with you separately.

We agree with you we need to make sure there's an amicable and agreeable settlement to both parties but let's do that offline. If need be, we can come to site and have a discussion about it. We're aware that solicitors have been engaged this matter, so we don't want you to be compromised, or UU to be compromised on this call.

Q11. You mentioned in your presentation earlier that you were more than happy to come to community groups and do presentations. I'd like to know why you didn't go to the one in Staveley.

We are going to Staveley in January. The solution that we were initially presenting at Staveley was just the combined sewer overflow. When actually there are bigger issues in Staveley than just the combined sewer overflow itself. There's actually a problem with surface water.

We asked the team to look at a complete solution as opposed to doing a half a job. We are in Staveley on the 31st of January presenting that total solution.

Q12. I have asked you several times, if you would like to join me for swim in Windermere to prove that you believe this water is clean to swim in.

What we would say to you is that from a Windermere perspective, the bathing water quality at Windermere is deemed as excellent. That's not our assessment, it is the Environment Agency's assessment. However, it's important,

and we have been very clear that we are not happy with the combined sewer overflows that discharge into Windermere. They need to be addressed.

So, in 2020 we completed a £45 million investment across a number of sites. We've accelerated a lot of investment into Windermere so we can tackle those remaining CSOs. And we've brought that forward now, so I'm not waiting till 2025 – we've got that work underway.

What we are clear about is, as well as tackling those CSOs, we've set the team a challenge, which is how do we stop any discharge into Windermere? How do we take a Lake Annecy model? What could that look like? We've got some provisional designs and thoughts about what that could look like, so that nothing at all discharges into Lake Windermere.

We started to talk about that with some key stakeholders, but we'll also be talking about that more in the New Year. We've been talking to Tim Farron, to Matt Staniek, and the Love Windermere Partnership about what that could look like.

Our commitment is that the investment is there to remove CSO activations into Windermere as they exist, but also to look much longer term than that. We need to get a better management of the lake and that's what we've committed to look at and we'll be starting to engage on that in the New Year.

Q13. This sounds like it's going to cost a lot of money. I've got this off your balance sheet: your liabilities - £575.9 million is due within the next 12 months. Beyond that, you are going to be £11.4 billion due beyond 12 months. I don't see how this stacks up. When this government gets kicked out and the Labour party comes in, they're going fine you some pretty heavy fines. I don't see how all this, and what they're going to do, is going to work. It just doesn't add up in my head.

What you seem to be getting at is, can you afford to do this? United Utilities is a listed company. Only 3 of the 17 water companies are listed on the Stock Exchange, and you can see our information visibly and transparently.

Think about us a bit like a home. We talk about something called 'gearing' or how much debt do we own. We have the lowest level of gearing in the sector, and we have a credit rating of A3, so the best credit rating. We haven't got the type of debts that would prevent us from borrowing this money or investing to deliver.

Now I know there's lots of questions out there about what role shareholders play, and 'are you giving this money back to shareholders'?

Shareholders get a 4% return on the money that they give to us. So, essentially, they give us that money up front and that then allows us to make that investment.

That will still mean that the gearing or the amount that we own as a house if you like, will be below 64%. One of the things that Ofwat will do as part of their assessment of our plan is that they will assess whether it is financeable, and we have the best credit ratings and the best gearing in the sector.

Healthier

Q14. I understand there's a lot going on which is good work, but I've been looking at the incentive system online and, as I read it, the incentive for pollution and wastewater outflow is only 5% of the weighting of the bonus system for the directors.

When you look down the incentive criteria, operating profits is a very high proportion of the bonus system and pollution, and outflow incentive is right at the bottom of the priorities.

Now, I did look at the public information and I see the top 2 directors take a salary combined of £1.189 million. That was for 2022. And their bonus paid was £1.179 million. So clearly the performance is rewarding these 2 top

directors, and others, at a fantastic level whereas we seem to be in a very poor state for wastewater and effluent outflow.

We have changed the bonus structure for the executive team as we go forward so that over 60% of that incentivisation is linked to outcomes for customer service and for the environment.

We have specifically asked for combined sewer overflow spills to be included and for pollution performance and environmental assessment performance to be included as well. As we go forward, you will see that change because I think it's important that incentivisation is against the things that everybody deems to be important.

Q15. The other thing that occurred to me was that the improvement level, relative to outflow, you're putting at 60 per cent or thereabouts. Frankly, I came from an industry where you were set really tough targets and achieved the best possible. I would like to see, as you were talking about for Windermere, the Lake Annecy concept where the improvement is to completely eliminate the outflow. Accepting that it's not achievable instantaneously, but let's have a plan that says we will have no outflow in an achievable level of time.

To reduce storm overflows in the North West, Stantec did an engineering study for the government looking at how much it would cost. The answer, to get to 10 spills per overflow per year, was £56 billion pounds and £20 billion of that was in the North West. This is because we have the highest level of rainfall and combined infrastructure.

We need to be honest with everybody on this meeting tonight, we are determined to drive a step change - but we can't do it overnight. It is going to take time.

There is a huge narrative out there that we just 'dump sewage'. We wish we could just stop it. If we could just stop it, truly, we would stop it tomorrow. If we had the ability to just turn it all off, that's what we would do. In reality, it is going to take time to re-plumb the entire system and we're all going to have to do things differently as well.

Projects like Lake Annecy are important. That's why the team and our engineers have been challenged to come up with a solution. It's not just Lake Annecy, we've been looking at specific projects in Canada as well, regarding our ambition for nothing to discharge into Lake Windermere.

It is important that we advocate for that type of ambition because it is a World Heritage Site. So, what would that look like? To give you an indication, it would be a new pipeline that we'd need to build. It would be about 67 kilometres of pipeline, because if we're not going to discharge anything into Windermere (and more importantly nobody else does either, we need to pick up all the septic tanks and everybody else that's discharging) we're going to need to build a huge pipeline because we then need to take that somewhere to treat it. What we can't do is then cause an environmental damage or loss somewhere else.

In the New Year, we're going to be out talking to people about this as a potential solution. We're not saying it's the right one, but we've had some engineers look at this in terms of what is the art of the possible.

We will gladly reach out to you after this session so that we can connect with you and talk about some of the work that we have been doing and what the art of the possible is.

It is important we've got these ambitions and, more importantly, we've got to push ourselves to deliver them.

Q16. Thank you very much for your presentation and your engagement. My question concerns the River Eden and its catchment area, specifically its water quality. What monitoring do you do? How often do you do it and where do you do it? Do you publish the results?

One of the step changes we want to see happen across the organisation is about transparency. We've been working on a new portal that takes all of the monitoring (and we will be at 100% monitoring by the end of this year) from every single CSO to provide details so you can see how they are performing. It's completely transparent. Instead of us just reporting it once a year retrospectively, you will have that information so you can see how things are performing in near real time.

Transparency is so important, and we will be launching this in the New Year. We've been working with some of the NGOs, Surfers Against Sewage etc, in terms of providing all of that data and information.

In terms of the River Eden specifically, we have been doing a lot of work in the Eden catchment. So that is not just recently, we've done a lot of work from 2015 to now and we've done a number of projects with catchment partners. To inform those projects, we had to undertake quite comprehensive monitoring. We took a number of water samples from watercourses along the Eden catchment to work with our partners that then inform the projects that we delivered.

We've worked with the Eden Rivers Trust; we've worked with a number of partners in the catchment and then delivered a number of what we call catchment-based interventions. These catchment-based interventions are working with farmers to deliver solutions on farms that help to reduce diffuse pollution from that catchment runoff that went into the Eden.

As mentioned, to deliver that project, we've had to do a lot of monitoring. Now granted it's specific for that project, so it's not something that we would do routinely, outside of that project, but we obviously have got that suite of information available that explains what decisions we then made with the partners and with the farmers to deliver the right solutions.

We've just completed the second phase of that project. We had the first phase which was quite a large-scale investment, not just in diffuse pollution but also at a number of our wastewater treatment works. We've just completed the second set again, working with more farmers in that catchment to help drive those solutions.

We hope that does answer your question, but we are happy to go into a lot more detail with you on that if you'd like, because it's nearly a 10-year project so there's a lot to go through.

Q17. Thank you very much. Yes, to your offer. Secondly, it will be very interesting to be able to look through the portal at real time information, that's a really good initiative for which you should be commended.

We've been working hard in the background as we are very clear about the need for transparency and we are determined that's what we step up, and that's what we deliver against.

When we talk to you about the River Eden catchment, we can provide some details of what that's going to look like as well, so you can have a sneak preview of what's coming.

STRONGER

Q18. Thirlmere West Road has been closed for some time. I want to know what you are doing to reopen it.

There's been a lot of contact and conversation about Thirlmere, and the West Road that is currently closed. I thought it would be useful for me to set out why it's closed and, more importantly, our commitment to ensure it gets opened.

At this moment in time, we have an issue with the crag that overhangs that West Road. We are in receipt of some engineering reports that tell me that there is a risk to public safety, whether that be rocks or trees coming down and falling on that road.

As a result of that, the road has been closed. We are very clear that we want that road opening and are committed to making that happen.

There are a series of meetings that have been going on with all of the relevant authorities to gain the permissions that we need, because we're going to need to scale that crag, and it is a SSSI (Site of Special Scientific Interest) area.

We are very keen to work with the Lake District National Park, Natural England, the Environment Agency, and the council to enable that work to happen.

We have also been very clear with all stakeholders about our commitment to get that road open, but we need to make sure that we tackle the rock itself and make it safe. There are meetings that are going on, and we're hoping to secure that position so we can then make sure that we can do that work, do it safely, and make sure it is protected for the future as well as enabling us to get the road open.

In case that permission cannot be granted, we have been working on a backup solution which is around putting in a cycle route and a pathway that would make it accessible whether that be to horse riders or wheelchair users. We've got a backup plan to what the primary focus is - to get the permission to do the work on the crag so we can get that road open.

Q19. You claim you need permission to do this work on the crag. Well, I know from good authority at Natural England that the permit that you require, they will give you within a week or 2 weeks. You've had 2 years to sort this out. This is not acceptable.

Well, we can tell you that those meetings are ongoing to get those permits, including with colleagues from Natural England.

So that is all ongoing, there's some meetings tomorrow and we reiterated our commitment to do that work as soon as that permission is granted.

We are engaging with all of those people in terms of getting that work done. That's what we've said back to you in an email too.

Those teams are there and available, they've been up there today, they're up there again tomorrow. The engineering team is there and ready to go.

Q20. You mentioned before that you can open up some sort of bridleway in and around the forest area down there. I'm a cyclist and you have to cycle on the A591 at Thirlmere, at the moment, and it is very dangerous. If a cyclist gets killed on that road while this is going on, who is going to take responsibility for that? The council or you guys?

We can't take responsibility for the things that people do on the roads. We've all got to take personal responsibility for our own actions in terms of if somebody chooses to drive in a certain way, or cycle in a certain way.

What we will take responsibility for and what we take very seriously, is health and safety and at the moment there is a risk that crag could fall. These are independent engineering health and safety reports. That work needs to be completed and we are committed to getting that work done so that road can open - but it needs to have everybody's agreement to allow that to happen.

That's what we've been working hard to secure. Those meetings have been happening today, and again they're happening tomorrow, so that we can get to work and enable that work to happen.

Q21. I would rather cycle on that rough crag, which you claim is dangerous, any day of the year rather than cycle on the A591 - which is extremely dangerous.

We can't take responsibility for where you choose to cycle yourself, but we will take responsibility if there is land that is dangerous and needs to be fixed, because that is our responsibility. We take health and safety responsibility seriously. You would not thank us if we did not.

We will do that work because it needs to happen, and we need to get people's permission to enable that to happen. We are committed to making that crag safe so that the road can open, but we won't take risks with people's health and safety for obvious reasons, and I don't think that's what people would want us to do either.

Q22. Is UU going to be represented at the Cumberland Council meeting tomorrow morning in Workington.

Yes, and we've also provided a personal statement to that meeting to give words to that effect as well.

Q23. Is there anything that's going to happen fast tomorrow? Is there going to be a decision made within weeks? We're not going to wait another year for this, surely?

The meeting tomorrow isn't our meeting, but we've got people there. We're under the impression at this moment in time that we're not able to speak, but we have given that written statement and said we'd like it read out. It confirms that we will do the work on that crag and make that safe as long as we've got the permission, so that road can be opened.

Q24. Could you explain who qualifies for the affordability scheme? Is it just for people who are in debt with their water bills?

There is not just one scheme. There's a huge variety of schemes that we operate today. Let's first focus on today and then explain how that's changing going forward.

Roughly 200,000 customers are supported today on social schemes and that could be from our pensioner tariff, our help to support, our payment break tariff, or a WaterSure tariff.

There are many different tariffs that give meaningful support depending on the situation that you're in at any point in time.

As we go forward to the next AMP, we're going to expand that support by introducing a low income tariff. It's an additional social tariff which we believe will add about another 300,000 customers to the support programmes that we've got at the moment.

You don't have to be in debt. If you're worried about paying your bill, you can see a future circumstance that gives you cause for concern, our main message is to ring up, speak to one of our brilliant advisors who are based here in the North West and talk to us about your situation. We have a huge spread of affordability and social tariffs to help.

Check our website, or give us a call, and explain a bit further about your situation, we can then talk about the support you can get from us today, but also the support you'll get in the future.

Questions not answered during the session

The following section includes our response to questions we received in advance of, during or after, the meeting, but did not have time to answer during the session. Where we have contact details, we are also responding directly to people who raised queries or made comments.

Q. I have a question regarding micro-plastics. Do you currently test for micro-plastics? If so, is this quantitative or qualitative? Is there a breaching limit to this? Do you have anything during treatment of water which filters out plastics? If not, do you plan on testing for micro-plastics in the future?

We do not routinely sample our sewage for microplastics. United Utilities is engaging in relevant research with academia and through the UK's water industry research body, UKWIR, to understand the potential sources, presence, type and fate of micro plastic pollution across our water, wastewater, and sludge operations.

The 2019 UKWIR Report Sink to River and River to Tap, showed that water and wastewater treatment works remove 99.9% of micro plastics particles present in raw water or sewage prior to treatment. The report showed that the water industry is very successful at removing micro plastics >25µm in size. Treatment methods assessed include activated sludge processes, various technical filters such as plastic and stone, and accompanying additional treatment through both cloth and sand filters.

Sludge treatment processes were also assessed including advanced and conventional digestion (heat treatment), limed sludges. A second water industry wide investigation, conducted 2020 to 2022, focused on understanding how effective different types and stages of wastewater treatment were at removing micro plastics. Ten large treatment works across the country were investigated, including a United Utilities site in Stockport, to provide a wide variety of treatment types.

Additional treatment included in the study were UV light, cloth filters, and plastic high-rate filters. The investigation concluded that there was a high-rate removal (averages of 99% by number and 99.5% by mass) of micro plastics from the sewage across all treatment types. In 2025-2030, water companies are carrying out four additional investigations which focus on understanding:

- whether there is an impact of bio solids application on agricultural soil or groundwater.
- whether Plastics in wastewater and sewage sludge treatment are lost to final sewage or bio solids.
- trial of high temperature sludge treatment technologies; and
- groundwater monitoring of micro plastics at a named Wastewater Treatment works in the Southern Water area

Q. What are United Utilities plans to reduce, and perhaps eliminate, sewage overflow into our Cumbrian Rivers and Lakes in future? Specifically, what are the plans for the works that serves Great and Little Broughton that overflows into the River Derwent in West Cumbria? Is the pipeline from Thirlmere to West Cumbria now complete and operational? Given that West Cumbria has now been added to the list of places supplied from Thirlmere, which already sends large quantities of water to Manchester, is there a danger of supplies running out during dry summers? I am a resident but also a stakeholder, in that I am a member of Cumberland Council, but I am asking the questions above as an individual resident, not on behalf of my council.

With regards to Great Broughton, this wastewater treatment works is part of our accelerated programme for 2025 to 2030. We are currently undertaking the modelling and early engineering studies that will allow us to develop the solution for delivery in 2025-30.

With regards to Thirlmere and West Cumbria water supplies, this project is complete, and the new treatment works at Williamsgate is operational. Our investment in this infrastructure is delivering a much more resilient supply for West Cumbria.

We are not taking any additional water out of Thirlmere as we have reduced the supplies going south towards Manchester by utilising other sources. In addition, the new service reservoirs we've built (huge underground storage tanks) means that we have far more water available in West Cumbria – previously the raw water sources were not as reliable, and the amount of stored drinking water was more limited. With the addition of this more reliable source and additional service reservoirs, West Cumbria has a far greater level of resilience in dry weather.

Q. I live in NW coast of Cumbria and recently you have changed the water mix and service areas of origin. The water doesn't taste as clean as it did previously. Why the change?

We have now completed the West Cumbria project, closing the three treatment works at Cornhow, Ennerdale and Quarry Hill. All of the water is now coming from Thirlmere, rather than local sources and is treated at Williamsgate water treatment works prior to entering our local distribution system.

The taste of the water can vary due to the presence of naturally occurring minerals in the water; groundwater sources tend to have a higher mineral content than surface waters (for example where we abstract water from lakes and rivers). All our raw waters are treated and comply with the strict water quality standards. We routinely monitor the quality of the water that is supplied from our water treatment works, storage points in distribution and at customer properties and further information is available at <https://www.unitedutilities.com/help-and-support/your-water-supply/>

Q. The 'You said, we did' document states that there are 1.8bn litres of water delivered each day and 3.1bn litres of wastewater is treated each day. What is the additional 1.3bn litres of wastewater that is treated?

The majority of the difference is made up of surface water – this can come from highways drains and culverts, roofs on properties and hard standing areas. The North West has 28% higher annual rainfall than the average for England and Wales, which puts more water into the system. The region has a very high number of combined sewers, that is sewers that take both wastewater from households and businesses as well as water from all of the above sources, so this increases the amount of wastewater we treat.

In addition, groundwater can also enter our pipes which will add to the volume.

Q. Is there a single person reduction for water, like there is for council tax?

We do have charges that relate specifically to single occupiers:

- any customer charged via a water meter is charged based on the volume of water that they use so no reduction would be needed in these instances.
- if a customer is unable to have a water meter fitted (usually because of the pipework arrangements at their home) we have a specific assessed charge for single occupiers.
- we are also currently exploring the option to introduce a single occupier charge specifically for customers who are eligible to collect their state pension.

Our single occupier assessed charge is based on the average metered usage for single occupiers across our region. Any customers who are charged based on the historic rateable value of their home can apply to us to have a water meter fitted free of charge and we will then charge them as above.