

Your Water, Your Say – written record

Thursday 29 June 2023 (17:00-19:00)



This is a written record of the ‘Your water, your say’ session held by United Utilities on Thursday, 29 June 2023.

The session was independently chaired by Kevin Johnson, jointly appointed by Ofwat and the Consumer Council for Water (CCW).

Present:

- Kevin Johnson, Independent Chair, Ofwat/CCW
- James Mackenzie, Policy Manager, CCW
- Louise Beardmore, Chief Executive, United Utilities
- James Bullock, Strategy, Policy and Regulation Director, United Utilities
- Jo Harrison, Environment, Planning & Innovation Director, United Utilities
- Mike Gauterin, Customer Service Director, United Utilities
- Alison Goligher, Non-Executive Director, United Utilities

A cross section of customers from across the North West and other stakeholder representatives also attended the session online.

Introduction

The Chair welcomed everyone to the YWYS open challenge session, which he confirmed was constituted by Ofwat as part of the Price Review process for the next 5-year period between 2025 and 2030 (“PR24”).

The YWYS sessions were in addition to five county events held by the company in the lead up to the Ofwat/CCW prescribed event.

He gave a brief introduction on proceedings and notified all present that the session was being recorded solely for the purposes of a written record and that the recording would be subsequently deleted once he, as independent chair, had agreed it.

The Chair was keen for participants to offer constructive challenge to the company during the session.

He explained that questions would be taken under 4 categories. These were: **Healthier**, **Stronger**, **Greener**, and **Better**.

Please note that questions are grouped under themes to help with ease of reading and so do not necessarily reflect the order in which they were tabled in the session.

Company Introductory Presentation

Chief Executive Louise Beardmore delivered a brief presentation on the company’s plans for 2025 to 2030 and the presentation can be found [here](#).

Overview of the plan across the North West includes:

- Reduce the amount of water leakage – by at least 20% improvement*
- Reduce interruptions to customers’ water supply – by at least 40% improvement*
- Reduce the number of pollution incidents - by at least 30% improvement*
- Reduce the number of water quality issues customers experience – by at least 50% improvement*
- Reduce the number of properties affected by sewer flooding inside their property – by at least 30% improvement*
- Reduce the impact of storm overflows – 60% improvement*
- Provide £500m of affordability support for customers struggling with their bills*

*% performance improvement from 2021/22 to 2030

The Chair then invited questions from attendees; these questions are grouped and detailed below, alongside further questions that were received prior to or within 24 hours after the session, together with the responses from United Utilities representatives.

Questions and responses

HEALTHIER

Q1. What proportion of water is lost by United Utilities through leakage? How are you going to reduce this and over what period of time and at what cost to your customers?

We now have the lowest ever level of leakage here in the North West. At the moment, we lose 420 megalitres a day to leakage, which is about 24% of the water that comes into our system.

We are also focusing on the use of monitored data and artificial intelligence to understand where leaks are happening. Currently, we have fewer catastrophic and big leaks but lots more small persistent leaks, which is why we are driving the use of new technology to be able to understand where those leaks are.

We also need to think about the service that we offer and how quickly we respond to leaks to be able to drive that improvement.

We've reduced leakage by a third over the last 30 years and we are very clear we need to drive it down even further. If we think about leakage in its entirety, 70% of that number comes from our pipes and 30% in customer's homes.

We have more leakage teams out there than we've ever had previously. We are fixing around 660 leaks a week, that's the equivalent of 17 Olympic sized swimming pools. That is the reason we have made the biggest step change in leakage reduction.

Q2. What percentage of clean water is leaking from pipes in the Windermere catchment?

At the moment, almost 420 megalitres of the water we supply is lost through leakage. This is approximately a third of the water we put into supply. We can find out the number specifically about Windermere and get back to you.

Q3. There's a lot of lead in people's homes. Do you have a communication plan to discuss with the public about the threat of lead and what's going to happen? Are you going to be going into people's homes and replacing lead? What is your approach?

We have an ambitious plan going into our next Price Review period to address lead pipe removal. We are looking at replacing around 30,000 lead pipes across the region. We are providing education and information to customers, and we have an active scheme where customers can apply to have their lead pipes replaced. We will contribute £550 towards the cost of having individual lead pipes removed.

Q4. I do not understand how smart water meters can reduce people's usage. It can also lead to an unhealthy system where there isn't sufficient water going through the sewers to wash away the waste as people fear they can only flush the toilet once a day and this can cause problems elsewhere.

Customers on a water meter typically use 115 litres per day compared to 150 litres a day for those who are not metered.

Smart meters will give customers the information and visualization of their usage allowing them to take control of what they use. It doesn't mean you have to use less; it is giving customers information about what they are using.

Currently we have AMR (Automated Meter Read) which is what customers use to read their meters. Moving forward, we will install 670,000 smart meters in the next regulatory period. Similar to electric and gas, customers will be presented with usage information on an app. This will also allow us to connect and communicate with customers in a far more effective way.

Q5. I represent the Citizens Advice Bureau. It is important that smart meters help with reducing usage by allowing people to monitor what they are using. Will you be running an education and advice piece that runs alongside the smart meter rollout?

We have an online tool called [GetWaterFit](#). This provides education on how customers can get more water efficient, and we can provide a number of energy and water saving devices too.

As part of the smart meter rollout, we will be trialing visualization and education tools. In the North West we have a lot of anxiety around meters linked to pre-payment meters for electricity and gas. That's why alongside our smart metering programme, we're going to offer shadow metering. This will offer customers the lowest bill guarantees and give them the confidence that they won't pay more than current charges.

We also carry out water efficiency audits in people's homes to enable them to save money.

Q6. I keep hearing I need to reduce how much water I use. How can the company help me? How will I know I've reached the lowest I can use, and will it mean making big changes to how I live?

On our website, we have a section called [GetWaterFit](#), which was mentioned earlier. You can enter in the details about your home, and it will give you a series of bespoke educational tips and tricks on how you can reduce water usage such as turning on the dishwasher when it is full and reducing time in the shower.

It is also cheaper to be on a water meter. So, please apply for the free meter option if you haven't done so already.

Q7. I live in rental accommodation. Who is responsible for the lead replacement? And, will I be forced to get a smart meter?

We don't do compulsory metering, but we can offer shadow metering. This is when we install a meter, alongside a customer's current charge, and we give them the lowest bill guarantee. This means they will only ever pay the lowest bill.

If it's cheaper on a meter, customers can then swap to the metered charge. This won't affect their direct debit, however, if they are paying via direct debit, they will receive a discount of £5.

If you are living in a tenanted property you need to speak to your landlord about lead pipe replacement. While we don't distinguish that on the scheme, we are able to offer support to tenants as we have a lot of tenanted properties across the North West. There is flexibility across all of our schemes.

Q8. What will you do to help people who may not be able to have a smart meter for whatever reason?

In the majority of properties, you can have an internal fit and external fit and our team will investigate your situation. There are always going to be some customers where, because of the pipe work, we can't install a meter and that is why we have a scheme called an 'assessed charge.' This assumes the benefit of a customer being on a meter. We can come out to you and see what we can do.

Q9. The risk of flooding causes a lot of mental and physical anguish for people. Overflow channels from reservoirs to stop them from overflowing is considered by you to be a wasted asset. I would suggest that you need to think of how to store water without risking reservoirs overflowing. Living below Thirlmere, we are very aware of the effects of it overflowing. It is possible to control water levels, but it needs to have the ability to release water to stop uncontrolled amounts coming over the top and causing mayhem further downstream.

The way we manage Thirlmere is complex. We need to manage the reservoir to ensure availability of the public water supply while also protecting the habitat downstream in St John's Beck.

We also have a duty to make sure that deliberate releases from the reservoir don't cause flooding to properties in the areas close to the dam.

It is a complex issue which has an impact on water supplies and on the ecology and flood risk of the river downstream. We continue to work with regulators including the Environment Agency and Natural England to try and

find the optimum way to manage Thirlmere, so that we get the best benefit for flooding, while also protecting those sites downstream as well.

Q10. The churn effect could be achieved by releasing water which would mean that United Utilities will have to adapt the upper valves in the dam at Thirlmere.

We are working closely with the Environment Agency and Natural England to look at the optimum way of managing Thirlmere. That brings into account the way that we use those valves and also protect downstream habitats and water resources as well.

Q11. Can you guarantee that our supply pressure will not drop further? It is already poor after 27 new houses came online in Poulton. Also, will we get a new pipeline in the Wyresdale Valley?

We are working very closely with our planning team to understand the impact of new housing, whether it be on our water supply infrastructure or on our waste water.

While we don't know the specifics of that area on hand, we would say that we do talk to developers about the impact of development on our infrastructure. In terms of specific detail around a specific investment in the area, we can come back to you separately.

Q12. My question relates to billing. I am with WaterPlus. I have a field trough with livestock. United Utilities use an algorithm to calculate my usage, which is inappropriate for non-regular use. If I have nothing in the field because the grass is growing, then there's no water usage. If I have sheep in the field, they use very little water. If I have horses, they use a bit more. Yet my usage seems to be wildly out.

A couple of years ago the business market changed. We don't service business customers anymore which is why your account moved to WaterPlus.

We talked about the fact that we are going to install 670,000 smart meters. That's for both domestic customers and businesses because we believe that business customers also need up to date information and don't want to be billed on estimates.

The smart meter rollout will stop the need for those estimates that you're seeing from WaterPlus.

That said, if you would like to leave your details we can look specifically at your account.

STRONGER

Q13. I'm from Stockport. United Utilities have made £256 million in profits. Why aren't they investing that into stopping the dumping of raw sewage?

Over the last 2 years, United Utilities' shareholders have invested £250 million on reducing storm overflow activations and that's led to a 39% reduction in activations. We recognise that we need to do more and that's why we have identified a plan that will see us reduce the activation of storm overflows by more than 60% over the next 5 years.

Storm overflows have been a feature of the system for the last 150 years, but that doesn't make them right and we are clear that we want to see them reduced.

There is a lot of rhetoric and comment in the media about us 'dumping sewage.' Storm overflows work by acting as a pressure release valve when the system is at capacity. Essentially, that sewage has to go somewhere. We have a high level of combined sewers in the North West, and therefore a huge amount of both sewage and rainwater mixing together.

At times of heavy rainfall, the combined sewer system risks becoming overloaded. Storm overflows act as a safety valve to prevent the mix of lots of extra water and sewage backing up and flooding people's homes and businesses.

Customers can be assured that we have been investing in this area. As we have mentioned already, £250 million from shareholders has been invested in the last 2 years to reduce the amount of storm overflow activations. Our plan for 2025 to 2030 will take us a lot further as we move forward.

Q14. To my horror I discovered that raw sewage is systematically poured into our rivers and waterways. Given we are now in the 21st Century, I am appalled that we are as Victorian in our thinking as ever. I've constantly responded to United Utilities surveys with my thoughts and concerns over various issues. What I've noticed is that United Utilities never stated how they dispose of sewage. When are they going to spend money on research and how do we recycle sewage and even make money out of doing so?

There are two elements to this question. The first is about storm overflows and the second about how we can recycle sewage more broadly.

Storm overflows are not new. They have been in operation for 150 years, not only in the UK, but across the world. That doesn't make them right and we want to see them reduced. The plan we have put forward will see us start to re-plumb the region's sewers.

The government did a piece of work asking how much would it cost to improve storm overflows across England and Wales. The cost of that was £56 billion, of which £20 billion fell to the North West. That's because we've got more of those combined sewer overflows than anywhere else together with more rainfall across the region.

We have a lot of work to do. This is an ambitious plan because we want to reduce storm overflow activations by 60%.

However, we need to be honest with people. This is not going to happen overnight similar to the transition we need to make from diesel to electric cars. It is going to take time as the infrastructure needs to go in first. This is a very aggressive programme, because like you, we want to see storm overflows reduced.

At the moment we are taking waste and turning that into energy. There is a huge amount of value in sewage, and we've got some of the most sophisticated wastewater treatment works in the world. We are also meeting some of the most stringent environmental standards, but ultimately, one of the products that we get from that recycling is methane.

We use methane to power our sewage works but also provide energy into the wider community. For example, at Davyhulme, our biggest wastewater treatment works, we've produced enough renewable energy to power 35,000 homes.

We are also exploring how we invest in renewable energy more broadly, so that we can transition towards our net zero future. We're hoping that in our plan to 2030 we can reduce our carbon emissions by a further 42% at least.

Q15. How many unsatisfactory CSOs (combined sewer overflows) are still operating in the region and what's the time scale for their replacement?

We have 2,300 CSOs operating in the North West region. Of those, 98% are monitored, and by the end of the year the target is to reach 100%.

As part of that activity to reduce storm flow activations, we want to provide live and visual data so customers can monitor in real time how those storm overflows are activating.

As part of our increasing transparency, people will have that information and that's going to be available by the end of this year, or possibly the start of next year.

Q16. I live in Liverpool and work for the Combined Authority as an environmental officer. Do you collect data on the cause of each use of a CSO? What have you identified – is it a capacity issue, a blockage or is it a behavior problem?

We can see from our data that over 90% of CSOs are activated because of what we call hydraulic incapacity.

In other words, we are seeing an impact of both population growth and rainfall together on combined sewer overflows.

We have more rainfall entering our sewers, and in Liverpool, the combined sewer level is 84% more than anywhere in the country.

How we can get rainfall out of the system is a huge challenge and a great opportunity. We are looking at sustainable urban drainage and rainwater recycling as they will be key in addressing storm overflows as we go forward.

A lot of blockages won't necessarily be the reasons why CSOs get activated, but they can be generated through customer behavior.

There are two specific issues – wet wipes and fats/oils/grease.

We are doing a lot of work with Liverpool City Region Combined Authority and raising awareness about the impact of what we put down the sewer and what causes blockages. We work with the hospitality sector, including restaurants and takeaways, about how to safely dispose of fats and oils so they are not entering our sewers.

Q17. Are the "high polluting" CSO's based on frequency of usage or on chemical testing of the material discharging out of the CSOs (as some discharges will be heavily diluted with rainwater so thus less polluting)?

There are 2 different things here: CSOs that cause harm and CSOs that activate but the water is diluted or may even be aquifer water.

For us, those that are classed as high priority are those that are causing harm.

These have been identified through Environment Agency monitoring and against existing legislation that we operate with, such as achievement of Water Framework Directive targets.

When we're building our programme, we are balancing overflows that are causing harm with those receiving water driving a high number of activations. We are trying to get the optimum program of reducing those high frequency spillers and those overflows that cause harm as identified by the Environment Agency.

Q18. You have mentioned that we have a system where the sewage and rainwater go into the same pipes. I wondered if we can have 2 separate systems like they do in the Netherlands and in Germany where the sewage is in one and the rain water in another.

The majority of our system is combined sewage. To achieve the targets that we've set, we need to remove the extra rainwater we are experiencing, and we are looking at several schemes to capture it before it enters the sewers.

For example, we are working with developers whereby we are giving them a 90% discount to install sustainable urban drainage to stop rainwater entering the system.

One of the big challenges we have in towns and cities is that we have lost much needed natural drainage solutions because we have paved over gardens for driveways, patios and extensions. As a consequence, those natural areas of drainage have disappeared. We are working with Andy Burnham (Greater Manchester Mayor) and the team to look at a sustainable integrated drainage plan for Manchester.

We are looking at how we can work together to address local flooding and what we can do to put in sustainable urban drainage that may improve the visual amenity as well.

We have worked on a scheme in Salford where we have put in sustainable drainage alongside planting trees, and that's really helping.

Working together locally is a key area of focus.

Q19. Does 'no serious pollution' incidents include sewage?

We are one of only two companies who have had no serious pollution incidents this year.

What we have been talking about in terms of combined sewer overflows is an activation of an overflow because of heavy rainfall. We recognize from a public perception they're the same thing.

Serious pollution is defined by any pollution activities and assessments by the Environment Agency. We haven't had pollution incidents that have caused harm or killed fish or impacted the environment.

Combined sewer overflows are about the activation of overflows that are operating as a result of rainfall.

Q20. How did you come up with the improvement percentages for PR24?

We asked customers to identify the services they thought were important. We then went away and identified schemes and activities that would deliver those improvements.

For example, where we are saying we will improve sewer flooding by 30% or we are going to reduce the likelihood of a temporary hose pipe ban by 50%, they are activities that customers have said are important and we feed this into our plan.

Q21. I have a question about your pollution target of 30% by 2050 and I was wondering why it was not more ambitious than that?

It's 30% reduction in pollution incidents by 2030. We have one of the lowest overall levels of pollution incidents across the country and one of the lowest levels of pollution.

Our biggest target across the sector is a 60% reduction in storm overflows by 2030.

We are delivering an accelerated programme so we can get the biggest benefits as quickly as we can by 2030.

Q22. There was an incident recently on the Fylde coast that was caused by a cracked pipe which caused several miles of sewage along the coast. I take on board that you've got ambitious plans around investing in more infrastructure. Is the investment going to be enough to deal with the issues because it feels like we've got a creaking infrastructure that needs a lot of work?

At Fleetwood we have a huge wastewater treatment works and some fantastic storage and we have great beach quality along the Fylde coast.

The pipework that takes the clean water out to sea on a 5 kilometre outfall burst 9 metres underground.

That pipe is only 30 years old and we don't know what caused it to burst.

We are currently carrying out testing to understand what happened. We realised straight away that we had a problem and we wanted to fix that immediately, but because of the ground conditions, we couldn't do that. We have been working 24/7 to construct a 2 kilometre steel pipeline to act as a temporary bypass so we can fix that burst.

There have been no storm overflows for the last 8 days. That new flow is all going through that new pipework now.

Customers can be assured we are doing everything to understand what caused that problem.

Q23. I'm a customer and I also work with a youth organisation. I have 2 questions. My first was to understand your plans to meet OFWAT proposed license conditions to improve 'Open Data'. Are you investing in digital capability and technologies and does your long-term people strategy include more 'young and diverse people'?

We believe Open Data is hugely important. We have a number of Open Data programmes that are running across the business to provide visibility and information. That could be around water usage or combined sewer overflows.

We are using interesting and innovative technology. We are a big user of Open Banking with 50% of customers utilising Open Banking technology and that has been transformative in terms of us being able to help and support customers quickly.

There are lots of individual data projects that we are targeting which are about improving transparency and trust, but also improving services.

In terms of license conditions around Open Data, we're expecting those in 12-18 months' time. We're looking to advance our work in this area, and we would like to step up our Open Data programme.

We have run several hackathons, for example, in terms of taking all the data that is available to look at the causes of sewer flooding in the Manchester region. This has yielded interesting outcomes which changed our strategy as a result.

If you have ideas about what data sets might be helpful for us to prioritise, we'd be really pleased to hear from you.

In terms of apprentices and graduates, we have got our own Ofsted registered training academy in Bolton where we are recruiting and putting through hundreds of apprentices and graduates.

We've got new 'green' apprentice and graduate programmes this year to develop green engineering skills and digital skills. We believe the skills agenda, and investing in skills and capability, is huge for the future. We are not only working on our own graduate apprentice programmes, but we are working with a number of partners given the focus on tech in Greater Manchester.

Q24. When is it ever going to be safe to go wild swimming? How are you going to resolve this mess you created? Are you going to let everyone know that the rivers and beaches are going to be safe to swim in?

One of our key aims is the complete coverage of monitoring of all of our overflows. We are 98% there and by the end of the year, we will be at 100%. We have committed, along with the rest of the industry, that that information about sewer overflow activations will be available in near real time to the public towards the end of the year or into the start of the next calendar year.

That information will be available for everyone so that people can make their own decisions about where and when they swim.

That's coupled with the huge investment programme that we've identified to improve and reduce the number of activations of sewer overflows going into the next period to 2030.

We are investing at 419 overflows over that period to reduce the number of spills. We're targeting those based on either the frequency they operate, or the harm they cause.

We are going to deliver the biggest improvements to those overflows and reduce the number of activations by 60%.

However, overflows only cause about 5% of the water quality problems in this country. This is why we're also investing heavily in our wastewater treatment works which impact around 25% of water quality in rivers - according to the Environment Agency. We are continuing to drive improvements in water quality across the entire region. This includes significant investment across Cumbria, Greater Manchester and Merseyside to drive improvements at our wastewater treatment works.

Q25. How do you go about choosing where to invest? How do you look at value for money because I think we can all make a case for our local priorities? It all seems to be going into a melting pot and it's very difficult to find out the process that United Utilities goes through.

We must do everything we are required to provide quality water and comply with regulations set by the various agencies.

We also look at the risk of what's happening across all of our assets. We have to watch very carefully what's happening with the risk. These things take quite a lot of time, from making the decision to invest to being able to deliver the work.

We must think and plan ahead and take into consideration our carbon footprint, so we do look at low footprint solutions as part of our decision-making progress.

There are lots of different things that we must weigh up, but it starts with our statutory obligations, and that is making sure that we service our customers.

GREENER

Q26. Can you please explain in detail what you are doing to maximize biodiversity across your estate?

United Utilities is a big landowner with 56,000 hectares of land which protects our water resources. We have been trialing several different natural capital approaches and we have moved to 'catchment management solutions.' This essentially looks at the whole way a catchment operates, and more importantly, explores how we can optimise that from a biodiversity perspective.

We've also completed a natural capital account of our estate. We have looked at how it is operating, and more importantly, developed a series of strategies including peat restoration, tree planting and maximising biodiversity of the land.

We recognize that resilient ecosystems are important in terms of water quality but also in terms of limiting flooding downstream. We're trying to focus on how we make those catchments more resilient and how we improve the biodiversity of those sites.

We're working with several organisations including the Rivers Trust, RSPB and the Wildlife Trust to find the best way to manage that catchment land and build those long-term resilience plans.

A great example is our work in Ennerdale, West Cumbria. It has now become a national nature reserve because of all the work that we've delivered with partners to re-naturalize that environment.

We're taking that model to our bigger estates at Haweswater and Thirlmere and around Greater Manchester to maximize the resilience of those catchments and to improve biodiversity.

Q27. Is it United Utilities' plan to sell off existing reservoirs to developers to build houses on or will existing environments be maintained?

We don't have an active programme to sell that land for housing development and we don't have a plan to rationalise reservoirs. We are always looking at areas that are redundant and we tend to have a programme where we give them back to the community or we utilise them from a biodiversity perspective.

Q28. We have heard a lot about sewer overflows and about investment in drinking water. What is your strategy to improve this?

From a water quality perspective, we must maintain those water quality standards because water is something that we consume. From a public health perspective, it is critical that we're making sure that we're investing, and importantly, that water is wholesome and pure for us all to consume.

In relation to the plan, this is going to be a step up in infrastructure investment to a scale that we haven't seen in the past. We have to invest to make sure we're delivering great quality water.

Q29. Considering what has been said and your 5-year plan that I presume includes climate change and other environmental issues, what assurances can you provide that you can mitigate water shortages and/or water restrictions in the North West, especially with the potential of North West water being shared with other parts of the UK.

Every 5 years we undertake a huge exercise to develop our Water Resources Management Plan (WRMP). This looks at the measures we need to put in place to improve leakage and customer demand and reduce per capita consumption but also where we need to identify new water sources.

We have submitted our latest [WRMP](#), which now goes to the government and to regulators for them to examine and make sure we have robust processes and plans in place to ensure that we will always be able to supply wholesome water.

Q30. I am a UU customer, and chairman at my golf club. I was on a very interesting call the other week looking at water resources for the industry because golf courses use a lot of water. But I saw a very scary map. We have an abundance of water at certain times of year, but we don't seem to be advancing anywhere with our capture of that and keeping of it. No new reservoirs, no new water catchment areas, and so I'm concerned about that.

As part of our Water Resources Management Plan, we've identified some new water sources for the North West. It also looks at whether other water companies have a need for us to import or export water to them.

We are also working with Yorkshire Water and Northumbrian Water to look at the long-term water resilience and if we need to import water from other areas, and whether we can support regions such as the South East by exporting water.

Sustainable drainage is an important part of this work. We are going to look at how we remove lots of surface water to try and create greener, healthier environments around the region by using sustainable drainage.

We are looking at greywater recycling, which some golf clubs in the North West have already implemented, including High Legh.

There are things that we could do and where we could be more innovative to manage surface water differently.

Q31. The bill comprises 2 elements. Water in and water out. At least half the bill, if not more, is wastewater. For many people, a huge amount of that will be rainwater going into the same system. But from what I can see, there's no easy way for a household to turn that rainwater into large quantities of usable water. Obviously, a water butt would do something but not very much. What are your plans to do something about this and help households in the future?

We are looking at several schemes to help householders to either reduce water usage or help them recycle their surface water such as using smart water butts. That's something that we can help with, and we've got information available on our [website](#).

We're also working with house builders and looking at what homes of the future can look like and how we can better incorporate greywater recycling into that.

The issue we have in the North West is what we can do to help in houses that have not been designed to capture surface water.

We are working with customers on schemes like permeable driveways, greywater recycling solutions, and water butts.

We have a trial in Greater Manchester where we are working with the local authorities on areas that are prone to flash flooding and this is a huge opportunity for us to come up with retrofit solutions.

BETTER

Q32. The initial figures for bills rising from £417 to £512 over a 5-year period didn't include inflation. Most of us, sadly, can't ignore inflation. What is the projected increase including inflation?

There are long debates about how we talk about bills and whether we should include inflation or exclude inflation. For the period between 2025 and 2030, the assumptions that we're working on now is that there will be around £65 to £70 of inflation that would be added on top of that.

The figures you saw in the presentation are in today's prices. The inflated figure would be in tomorrow's money.

Q33. The bulk of your £8.5bn of debt matures before the end of the decade.

- 1) Have you calculated how much extra you will have to pay to refinance these bonds?**
- 2) What proportion of your debt is fixed vs floating?**
- 3) Any thoughts on longstanding share and bond price underperformance?**

Around half our debt is linked to inflation (RPI/CPI) and half is fixed rate. * (In the interest of accuracy this figure has been updated from the figures used in the live session)

In terms of debt maturity our average maturity profile is between 15 and 20 years so we have actually locked in quite a low cost of debt for quite some time. More recently, we were out in the market raising debt and we've got enough liquidity and cash flow to certainly see us through the next couple of years.

A key part of what we'll look at as part of the Price Review includes the future rates of debt and ensuring that we're able to access the markets.

We can't always speculate share prices which move up and down for various reasons, and of course, it's not always about how one individual share is performing, and it's about how that share is performing against the rest of the market.

It often trades in the range that it is at currently, but there are a lot of drivers of share prices.

What we don't think is driving share price movement is any concern around debt or debt costs. The company has plenty of liquidity in that respect.

There are 2 further important points that we would like to add. The first is that we have a low level of gearing. In other words, a 58% level of gearing which is well within the target range set by Ofwat. This means we have the ability on the balance sheet to fund our plans.

We also have the strongest credit rating in the sector too.

We have tried to make sure that we are responsibly financed with a strong credit rating to access those debt markets and raise money for future investment.

Q34. I'm aware of alternative ways of dealing with water, in particular, ways of thinking about sewage as a natural resource. There are systems and technologies available around the world that use metabolic processes to reprocess brown water and greywater from urban districts. These can be decentralised. They don't rely on large civil engineering infrastructure and are more cost effective. BIOPOLUS is one that's used in the Netherlands and in many parts of the world. Why doesn't the UK industry employ such systems?

We are absolutely looking at that. As part of this plan, we are looking at green solutions including wetlands and swales alongside greywater recycling to deliver sustainable green solutions as opposed to only building concrete storage. We don't want to waste this opportunity and default to traditional engineering that has a big carbon impact.

We have already identified areas that we are potentially going to use for wetlands, reed beds, and swales to provide some of this natural drainage. We are looking to work with community groups around these activities, and as we mentioned earlier, we are bringing in green apprentices and engineers to help with that work.

Q35. Over the last couple of years, but particularly in recent weeks, how confident are you in the plans that you're laying out today in terms of your submission to offer on PR 24? How confident are you that both United Utilities and the system that we have in the sector and in the country will deliver the kind of investment which is required by your customers and via society more generally? Have we got the right system?

This is a plan that fundamentally tackles the needs and requirements for our region. Whether that is invested or financed by shareholders or whether it is nationalised, it has got to be paid for. We need to make this investment for now and for the future. We fundamentally believe that United Utilities is a company that operates transparently and openly.

We want to make sure that we hold ourselves to account to deliver these targets. There are also lots of mechanisms in place that protect customers if we don't deliver the plans we have set out.

As a team we are going to be out there, we are going to make ourselves accessible across our region, and we are going to hold ourselves accountable for delivering this plan because we care about the North West, and we care about the service we deliver. We need to deliver a step change in performance for both customers and for the environment and this is an opportunity to do that.

End of Q&A

Independent Chair's Closure

The Chair closed the session, thanking all delegates for their participation. They were reminded that all the questions submitted would be shared with United Utilities and any questions not asked in the session would be answered within the meeting notes. He also reminded participants they can submit further questions to CCW within 24 working hours of this session and it will be treated as if it was a question given in this session.

The Chair informed those in the session that United Utilities will share a copy of the session notes and presentation on its website.

He also noted that another 'Your water, your say session' will be held following submission of the business plan in the autumn. That session will include looking at what was discussed by customers and stakeholders' representatives in this session, and how that shaped the final business plan submitted to Ofwat.

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.

HEALTHIER

Q. What percentage of clean water is leaking from pipes in the Windermere catchment?

To calculate the amount leaking from the specific Windermere catchment would require us to review each discrete part of our water network, called a district metered area that falls within the geographical area of the catchment. Our leakage monitoring does not map onto the Windermere catchment so to answer the question will mean we need to define the catchment area to work out the unaccounted for water (leakage). We cannot provide an immediate answer because we do not report leakage at this catchment level.

Q. We need to know how to get involved with these pilot projects - greywater / water butts / smart meters etc. I would love to be used for these projects.

We actively engage with the local communities. If you want to know how to get involved with our initiatives, please get in touch and we can see what activities are taking place in your area.

Q. We had a leak at work which was fixed by us. We deal with Waterplus and can't get a satisfactory explanation about the leakage allowance applied and the costs we incurred. Can you help because it feels like I am banging my head against the wall and Waterplus aren't interested?

We would be happy to look into this for you and liaise with your retailer as required. Please email Stakeholderrelations@uuplc.co.uk and provide us with your name, address and contact details and we will contact to understand your concerns in more detail.

STRONGER

Q. What is the annual budget for all UU wastewater treatment works?

The annual budget for operating all our wastewater treatment works is £130m.

How many wastewater treatment works exist in the UU region and how many are unmanned compared to permanently manned?

We operate 79,000 kilometres of wastewater pipes to transport wastewater from sewers to one of our 584 wastewater treatment works, where it requires separation and treatment before it is returned to the natural environment.

Of those, 3 are permanently manned – Davyhume, Liverpool, and Fleetwood – with all the others remotely monitored with staff present at many of these at several points across the working week.

Q. How many accidental discharge incidents have been recorded in the last 12 months in the UU region?

There are over 2,200 storm overflows in the North West and by the end of 2023 all of them will be monitored.

We have a greater understanding of the region's vast 79,000 km wastewater system than at any point in history, analysing over 500 million rows of data to highlight any area requiring further action.

Our 2022 Performance Data shows that in 2020, we reported data from 1,932 monitors; in 2021, we reported data from 1,994 monitors; and in 2022, we reported data from 2,004 monitors.

The public can access this data on our [website](#).

Q. How many times has UU been fined over the last 10 years for discharging in contravention of the consent?

Between 2013 to date there have been 6 fines specifically relating to discharges to watercourses in contravention of a permit condition.

Q. Is there regular maintenance of these tanks which may help to prevent discharge into the watercourse? Presumably some larger tanks are linked via telemetry/internet to control rooms, are the smaller tanks linked?

There is regular maintenance of these tanks and we do use telemetry. Nearly all overflows are now monitored.

Q. Does UU keep records of failure of pumping stations and when discharges of sewage occur to watercourses? Are these records available to the general public?

We measure the frequency and duration of storm overflow operations using Event Duration Monitors (EDMs) and have reported on this since 2020. This is available to the public with a dedicated section on our [website](#).

Q. How many hours of sewage discharge in the past 12 months have United Utilities made?

Storm overflow performance is measured by how often and for how long storm overflows discharge into the environment. We have installed Event Duration Monitors (EDMs) across our network to provide a robust and consistent way of monitoring this data. We want to be transparent about our activities and have included all the latest data on our website. This is available to the public with a dedicated section on our [website](#).

Q. What is the frequency of maintaining inspection for CSOs generally where no screens are involved? What is the frequency of maintenance and cleaning CSOs where screens are installed for both static and mechanical screens?

Unpowered CSOs (including no screens)

- Maintenance carried out by partner contractor at varying frequencies based on UU Engineer assessment and the individual risk and history of the asset.
- Frequencies are reviewed by the AIMS system (our ancillary inspection repository) after every 3 inspections and a recommendation of increase/decrease is provided.
- If a clean is required following an inspection visit, then further work is raised and actioned in AIMS.

Powered CSOs

- A CSO will be inspected quarterly as a one-person job and then annually on a three-person job (controller/mechanic/electrician) for a full end to end service.
- If a clean is required, then this will be raised for completion.
- A number of CSOs have planned cleaning on a set frequency due to risk/history of an asset. Frequency varies from one month to one per year and is reviewed by our performance teams who examine inspection data including CCTV.

Q. How many more CSOs with screens are envisaged to be built in the next 5 years or AMP? Will maintenance budgets be increased accordingly?

The Water Industry National Environment Programme (WINEP) includes overflows to be screened for the first time and overflows where we need to upgrade existing screens. In AMP8, we have 352 new screens of which 169 are upgrades to existing screens and 183 overflows being screened for the first time.

Q. How often are pumping stations visited for inspection and maintenance given that most will have some sort of remote telemetry?

Our fleet of pumping stations are split into two categories - Network Pumping stations and Last in Line Pumping Stations.

For the Network Pumping stations we operate a maintenance preventative maintenance regime which consists of quarterly inspections to assess the operation of the site as well as annual electrical & mechanical maintenance during which our teams carry out intrusive testing of the sites to check that they are operating efficiently, effectively and identify if any components require proactive replacement or repair to prevent failures occurring

In addition, our assets are equipped with Remote telemetry systems which report into us if an asset isn't operating as expected. We have a team of specialists monitoring the assets 24/7 who will review any changes in the way sites operate and dispatch maintenance teams to respond to the sites and investigate or correct any issues that arise.

Q. Re-plumbing the NW" suggests new sewers. Is this just larger pipes or separation of surface water from the sewage, if so what length?

This includes larger tanks and pipes and separation where possible and affordable. We are currently scoping the details of the proposed programme to tackle 419 overflows.

Q. How much of the £19m (investment in Windermere) is allocated to building 'traditional grey storage' and what other actions is UU considering as part of the £19m funding?

We are currently designing the solutions for four projects at Ambleside and Near Sawrey wastewater treatment works, and Hawkshead and Elterwater pumping stations.

As we are still designing the projects, we do not yet have the solution breakdowns. However, we are considering traditional grey solutions such as detention tanks and upsizing of our sewers as well as greener and more sustainable rainwater management solutions such as surface water separation.

We will be hosting community events in future months to gather feedback prior to reaching a final solution.

Q. What are the relative costs and benefits of the 'traditional' approach proposed by UU in the Windermere catchment compared to 'sustainable solutions at scale'?

We are still designing the solutions for the four sites around Windermere, and as such these have not yet undergone a cost benefit assessment.

However, we know that there are many benefits associated with sustainable solutions such as lower carbon emissions, habitat creation and biodiversity areas in addition to the opportunity to work in partnership with others such as Local Authorities.

Q. What are the anticipated co-benefits of the scheme, in terms of preventing other P pollutants entering catchment rivers and lakes; and improving flood resilience; carbon capture; biodiversity; and enhanced recreational value?

Whilst we develop the solutions for our sites around Windermere, some of which will have additional benefits other than water quality improvements, we will continue to work with partner organisations to target all sources of pollution into Windermere through the Love Windermere partnership.

Q. Please provide Environmental Impact Assessments (EIA) used to support proposed schemes.

We are currently designing the solution options for each of the four sites around Windermere. An Environmental Impact Assessment will be conducted as part of the application process once the proposed solutions are finalised.

Q. What year will be used as a baseline, given that storm overflows have reduced 2020-2022 at the 4 designated sites for investment and that Accelerated infrastructure delivery project: draft decisions - Ofwat raises ongoing concerns about storm overflow compliance?

The baseline used for the schemes is the model 10-year average baseline for each site at a design horizon of 2050.

Q. What interventions have been carried out to restore storm overflows compliance in the catchment to date?

We have been investing in the Windermere catchment since 1995 to improve water quality. Much of this investment has been focused on reducing phosphorus loads and the installation of ultra violet final effluent treatment where our sites discharge into a bathing water site.

Most recently, between 2015 and 2020, we completed £45 million of investment at Ambleside, Grasmere, and Windermere wastewater treatment works (WwTW) and Glebe Road pumping station (PS).

Part of the Windermere WwTW and Glebe Road PS upgrades were to increase capacity, to remove the storm overflow at Windermere WwTW and a significant reduction in releases from Glebe Road PS.

Looking forward, we are completing £41 million of investment over the next five years at Ambleside and Near Sawrey WwTW and Elterwater and Hawkshead PS to significantly reduce releases from the storm overflows at these sites. We have accelerated £19 million to begin these projects now rather than waiting for the next business plan period starting in 2025.

Q. Does UU have plans to upgrade all WwTW in the Windermere catchment to the highest achievable standards for P and other pollutants as part of the further £22m investment in 2025-2030? (As it claims to have been done at Windermere).

Any upgrades to wastewater treatment works must be driven by regulatory requirements. These are set by the Environment Agency and implemented through the Water Industry Environment Programme (WINEP), where funding is obtained from Ofwat. Our current plans are described in response to the question above.

Q. Does UU plan to upgrade its pipe and sewer infrastructure to the highest achievable standards as part of its 2025-30 investment plan?

Any upgrades to wastewater treatment works are driven by regulatory requirements. These are set by the Environment Agency and implemented through the Water Industry Environment Programme (WINEP) where funding is obtained from our financial regulator, Ofwat. Phosphorus contributions from wastewater treatment works form part of these requirements and were the primary driver of the £45 million of investment between 2015 and 2020.

Q. Please provide assurances that mapping of UU's assets, including pipes and sewers, is complete and accurate.

We have over 79,000km of wastewater sewers and 44,000km of clean water assets. We maintain a digital record of these assets in our electronic mapping system and receive over 44,000 updates each year which are applied to the records to improve accuracy and completeness.

There was also an influx of private assets which water companies inherited in 2011 which had not been mapped and we are surveying these assets as we carry out inspection and maintenance.

Q. What is your budget for emergency/sudden need and what are the critical parameters? For example, would an urgent spend be a sudden catastrophe putting the infrastructure out of action or could it be, as I think it should, a report of sewage coming out on the road?

Any reports of sewage on the road, in gardens or houses matters to us and the people that it affects. We are reducing the number of times these most serious events take place – for example, internal flooding is down nearly 40% since 2020 and we have plans to reduce this further between 2025 and 2030 (by at least a further 30%)

Q. How does UU assess the impact of surface water? Where does it come from? In what volumes? And how does this inform the design of WwTWs? How do you take account of population growth and climate change?

In order to assess the impact of surface water, rainfall must be modelled to understand its impact on the wastewater network; all rainfall events are different, there is no set volume of rainfall we can expect.

Our engineering teams maintain an extensive collection of hydraulic network models. Each hydraulic model represents the network draining to an individual wastewater treatment works and is utilised to assess the impact flows have on sewer flooding and storm overflow activations.

To assess the future 2030 and 2050 planning horizons, these models are uplifted to account for future growth, development and urban creep. Climate change is applied to all rainfall used for these future scenarios.

Since a significant proportion of the North West sewer network is combined, the increase in risk of sewer flooding by 2050 is mainly being driven by additional surface water resulting from climate change, a factor which far surpasses the impacts of growth and urban creep. This characteristic means that drainage systems in the North West are more vulnerable to climate change impacts than areas with lower proportions of combined systems and lower rainfall.

Wastewater treatment works are designed to treat multiples of dry weather flow. Although variations do apply between wastewater treatment works, typically a wastewater treatment works will be able to treat three times the dry weather flow before utilising flow relief devices.

For more information about how we use modelling in our design, please read [Technical Appendix Five](#) of our [Drainage and Wastewater Management Plan](#).

Q. Will monitoring include volume as well as hours?

Our Event Duration Monitoring (EDM) data is published annually [on our website](#), it records both spill numbers and spill volume.

GREENER

Q. Why has the New Ferry outlet pipe got wet wipes hanging from the grill on low tide? How many of the wet wipes float off with two tides each day?

The discharge of any wipes is unsatisfactory and is the reason we have an extensive what not to flush campaign to minimise any non-flushable items being flushed down the sewer.

We have invested around £0.5m in the Wastewater Pumping Station at this location over the past two years to make it more resilient. We also have an extensive investment programme aimed at reducing spills from many assets regionally and this section of the Mersey Estuary.

Unfortunately, when we experience heavy rain and our network is overwhelmed, we will spill via the pumping station and other assets in this area which are permitted to discharge under these circumstances. This should be heavily diluted, but unfortunately, this will at times contain wipes and other items which should not be flushed.

These assets are inspected regularly and cleaned when appropriate.

Q. Recently water supplies in Cumbria were upgraded to deliver water from Thirlmere, replacing supplies from local boreholes. However, it would seem that this project did not go entirely to plan, having taken far longer to complete than expected. As I understand it, homes in the Wigton area are in fact now receiving water from a mixture of sources, including some from the boreholes that were intended to be replaced as a supply to the area. Could you please provide more information about this, as I found it very difficult to obtain a clear explanation from Untied Utilities during the course of the project?

The West Cumbria Supplies Project was a huge engineering feat; delivering a 100km pipeline, Water Treatment Works and Storage Reservoirs to provide 80,000 households and businesses in West Cumbria with high quality drinking water.

The project faced a global pandemic in the middle of construction but delivered the first water in to supply in July 2022, our regulatory date agreed with the EA was March 2023, a huge success given the challenges that Covid-19 brought to the construction industry.

The South Egremont boreholes, as always planned, have been taken out of service and will no longer be used for water supply. All raw water sources from Ennerdale, Crummock, Chapelhouse and Overwater have now been replaced with water from Thirlmere.

The supplies in the area of Quarry Hill continue to receive water that contains a very small amount of water from the local borehole that has always been used in this area, although the majority of the water in the Quarry Hill area does come from Thirlmere.

Q. Is UU working with Sellafield and Cumbria Coal to mitigate the effects of radiation leaks and nuclear waste management into the water systems?

Along with all other risks to water quality, the risk of pollution or contamination of water systems from hazards such as these, is assessed in our Drinking Water Safety Plans. There have been no occurrences where nuclear waste management or radiation leaks in the UK have had an impact on our water supplies. However, as part of our Drinking Water Safety Plan risk assessments and contingency planning, we work closely with several stakeholders to increase awareness and develop robust emergency response plans.

Although the risk of radiation exposure through drinking water is typically very small, we do analyse water supplies for both gross alpha and gross beta radiation as part of our routine monitoring programme.

Q. Thank you for answering question re golf and mentioning High Legh. Was that a self-investment by the club or a joint enterprise with help by UU? If UU does offer any help either by advice or infrastructure, can you please provide a contact point for me?

We are currently exploring options for surface water and grey water re-use across our region as part of our water resource strategy. This does include considering further opportunities to supply non-potable water to golf courses, however we are not currently actively working on any projects. There are a number of environmental obligations that we are exploring to see if, and where, such activities are feasible before we look at expanding our activities in this area.

The R&A has a big water and sustainability focus. There are some amazing examples across the North West and the world on how golf courses can adapt and integrate water management; <https://golfcourse2030water.com/solutions/16>. The case studies they use have several North West courses including Warrington, Formby Ladies and Chorley.

Whilst we don't currently offer any technical advisory services, we can put you in touch with a consultant who we have used previously who can conduct a review to understand potential options of taking surface water and rainwater to provide year-round irrigation supply. Your water retailer may also be able to assist you in this area depending what additional services they offer.

Q. What does "improving peatlands" mean?

Across the catchment in the North West, we are working to return our peatlands to their natural state.

We have made it our overarching goal to protect the peatlands from further degrading activities. We aim to restore the waterlogged conditions to prevent the release of carbon into the atmosphere.

As part of the water industry's commitment to carbon net zero we have pledged to restore an additional 1,000 hectares of peatland by 2030 and we are well on the way to meeting this target.

Q. Given that the Climate-Nature Emergency is the most important issue facing all of us, when are we going to address questions of the environment?

We are committed to protecting and enhancing nature. This is an important part of our plans. We are performing well across our environmental measures and have plans to improve further. Our [Annual Performance Report \(APR\)](#) shows how we're getting on against the commitments we made in our business plan.

Q. How much plastic and how many pumps that need future maintenance, are included in the new Haweswater pipeline, rather than using gravity for free?

The Haweswater Aqueduct Resilience Programme (HARP) is the replacement of six concrete tunnel sections which will be connected into the existing gravity fed system so no pumps required. The replacement tunnel sections will be replaced with concrete pipes. For more information, please see our dedicated online hub [Harpconsultation.co.uk](https://www.harpconsultation.co.uk).

Q. If UU are to employ Rangers to monitor pollution incidents, why doesn't the UU newsletter publicise their existence and provide details of how to contact the rangers to inform them of suspected pollution incidents or polluters?

Any suspected pollution incidents in rivers should be reported to the Environment Agency in the first instance as the cause may not be down to United Utilities and therefore requires further investigation. If the cause is down to us, our monitoring will pick this up and our Rangers will take a lead in any clear up and talk to the community about what has happened. Thank you for the suggestion to profile the work of our Rangers in our newsletter and we will consider this for future editions.

Q. You mentioned Ennerdale - fantastic work has been done there. Will United Utilities help land management in other areas so that rivers that have been straightened should be allowed to find their natural flow and meander again? This would stop flooding downstream and stop rivers running dry. It was shocking that the River Derwent was totally dry earlier this month - maybe still is. It was heartbreaking to see. Can UU help with this? Please!

Thanks for the question. Yes, we are carrying out similar projects, for example, at Thirlmere we are investing to improve the resilience of the catchment land around the reservoir to slow the flow of water into it; we are restoring peatland in the Pennines, and we are looking at innovative ways to improve river water quality in the [Petteril catchment](#). You can find out more about how we manage catchments [here](#).

Q. Do anticipated outcomes on water quality represent value for money for a £19m (Windermere) investment, given that the anticipated spill reduction is likely to represent about half of 5% of pollution in the Windermere catchment?

Windermere is a special place in the North West sitting inside a UNESCO world heritage site. The improvements at four sites around Windermere will enable us to meet the 2021 Environment Act requirement to achieve an average of no more than 10 spills per storm overflows per annum by 2050.

These projects will achieve a small improvement to phosphorus load entering Windermere but will significantly reduce untreated releases from storm overflows during heavy rainfall. The £19 million is accelerated investment to allow us to start this work immediately, as part of a total £41 million for the four projects.

Q. Is UU working with partners to produce a comprehensive, up to date, map of all pipes, drains and sewers discharging into and polluting the Windermere catchment?

Yes, we are working collaboratively with a number of organisations through the Love Windermere partnership. Although organisations hold information on their own assets and infrastructure, we share information to help better understand water quality in the Lake. Through Love Windermere we're supporting partners to develop updated models to understand the various contributions to water quality from a range of sources including pipes and drains and wider diffuse sources such as agriculture and septic tanks.

HEALTHIER

Q. E coli x 3 times safe levels have recently been found in Blackpool in the last few weeks. How is UU dealing with this?

We have been supplying the Environment Agency with information from modelling data, samples we've taken along the Fylde coast and details of the repair to the burst pipe at Fleetwood wastewater treatment works. The EA assesses all this data to determine what action should be taken, including any advice not to swim. After reviewing evidence supplied by us, the EA and local authorities agreed that restrictions on bathing in waters along the Fylde coast could be lifted.

Q. Does the no serious incidents include the no swim ban on the Fylde coast?

This was classed by the EA as an abnormal situation. EA will investigate and decide upon the status.

Q. Many houses built in the first half of last century used soakaways for surface water (roof) drainage, where possible, which would reduce the burden on the sewers. Why isn't this used more widely for new builds? You also get a reduction (about £60 a year) in your bill if the deed documents (plans) show surface water does not enter the main sewer. But you have to ask UU.

We work with housing developers to boost sustainable drainage levels in the region. We continue to offer a 90% reduction in infrastructure charges for properties that do not connect surface water drains to existing sewers.

BETTER

Q. Does UU have any plans to introduce water bill discounts for households that take steps to reduce the flow of rainwater from their gardens by (for example) avoiding tarmac, paving, decking and plastic 'grass'; maintaining ponds; installing water butts and other rainwater storage facilities?

You can find out more about how you can reduce your charges [here](#).

Q. How was the customer engagement which Louise just referred to done? How were local campaign groups involved?

We have conducted widespread customer engagement across many areas of discretionary investment of our business plan. Some examples include talking to customers about investments in improving our water resources management or wastewater and drainage services.

Customer and stakeholder engagement on these topics has been done over time to help inform and shape our business plans. Engagement is often in the form of focus group sessions or surveys, and we make sure to involve a representative sample of customers across the North West to ensure we are listening to the views of all different types of people.

You can find details about the customer research we have undertaken in our customer research library on our website [here](#).

Q. If I divert rainwater from my roof onto butts or onto my garden, will I get a reduction of the wastewater element of my bill?

You can find out more about how you can reduce your charges [here](#).

Q. UU has contributed to some of the best environmental improvement projects in the North West over the last 20 years (e.g. Moors for the Future and Wild Haweswater). Will you be able to contribute to projects like that in the future, and resist pressure to divert all the money to political 'hot potatoes' such as Storm Overflows and Leakage Reduction?

That is our intention. Our plans include ongoing investment in catchments and working in partnership. We plan far ahead to ensure our activities and investment enhance the long-term resilience of the environment, innovating and investing in new technologies and partnerships to solve environmental challenges for future generations. Our business plan submission will include details of partnerships we see as vitally important to helping us deliver our goals.

Q. Ethically, the privatisation of nature, including water, is crime against humanity and the environment. So, how can a plc like UU, created to generate shareholder profits, justify charging for this life support system?

This is a matter for the government and not for us as we do not determine how the system works. At the session, our CEO explained how the funding model works and that the money required to enable us to deliver our proposed £13billion plan needs to come from somewhere.

Q. Why should customers pay for deliberate sewage overflows and pipe maintenance to stop floods and modernise when you are paying out huge dividends to shareholders - when will you improve investment and reduce or stop dividends to pay for your responsibilities, please?

We have delivered a 39% reduction in combined sewer overflow operation in the last 2 years, and that's because shareholders have given us £250 million to deliver that improvement. Shareholders have supported customers with £140 million worth of affordability support too.

We need shareholders because they will lend us the money that allows us to make the investment. We are going to need £13 billion worth of additional investment to fund our proposed plan. There are also licensed obligations that mean we cannot pay out returns to shareholders if we are not delivering on our obligations and our services.

The company will incur financial penalties if the targets, such as improvements on leakages and targets to reduce storm overflows, are not met. There are also mechanisms to protect customers too and to ensure that we deliver on those obligations.

Q. How does the current position of UU compare with that of Thames Water?

United Utilities is in a robust position thanks to our prudent and resilient approach to financial management.

We have the lowest level of gearing in the sector at just 58%. In addition, following a further cash injection of £350m recently, we have sufficient liquidity to cover our cash flow out to at least 2026.

Our shareholders recognise our financial structure is prudent and they are supportive of the significant investment programme we are planning over the coming years.

By funding this programme with a combination of debt and equity we can protect customers from what would otherwise be very large increases in bills in the short term, while delivering the environmental improvements we all want to see.