Central Districts Water Board Meeting

Wednesday 18 November, 2026

8:30am – 3:00pm

CENTRAL DISTRICTS WATER

Horowhenua DISTRICT COUNCIL PALMY RANGITĪKEI DISTRICT COUNCIL NGĀ TAPUWAE O HAU

Central Districts Water Board Book - 18 November 2026

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Opening Karakia

Whakataka te hau ki te uru
Whakataka te hau ki te tonga
Kia mākinakina ki uta
Kia mātaratara ki tai
E hī ake ana te atakura
He tio, he huka, he hau hū
Tihei mauri ora!

Cease the winds from the west
Cease the winds from the south
Let the breeze blow over the land
Let the breeze blow over the ocean
Let the red-tipped dawn come with a sharpened air.
A touch of frost, a promise of a glorious day.

Minutes for Central Districts Water Board Book - 28 October 2026

A meeting of the Board of Directors (the "Board") of CDW (the "Company"), was held on October 28 2026. Persons present in-person or telephonically were:

Present: Steve Maharey, Sue Bidrose, Dave Chambers, Jon Nichols, Linda Robertson, Pahia Turia

Attending: Chris Dyhrberg, Julie Keen, Jacinta Straker, Olivia Wix, Sarah Morris, Arno Benadie, Mike Monaghan, Helen Churton, Lisa Campbell, Gabrielle O'Connor, Lorraine Kendrick, Nicki Williamson

Opening of meeting
The meeting opened with a Karakia.

Board only time
The Board moved into Board only time - non-minuted session.

Board and CEO only time
Non minuted session.

Administration

2.1 - Apologies
There were no apologies.

2.2 - Notification of additional items / confirmation of agenda
No additional items were tabled. The agenda was confirmed.

2.3 - Confirmation of previous Part I minutes
Page 14 - 1) Consequences are large if we don't have the community with us
Page 15 - change to we are likely to get limited guarantees.

Following the above minor changes, the minutes were **approved** as a true and accurate record.

Moved: Jon Nicols / Sue Bidrose
Carried

2.4 - Matters arising
There were no matters arising.

2.5 - Action items
Risk Workshop - move the workshop out to the new year.

Water Storage Future paper - the action was clarified to be “The implications of the change to the drinking water standard relating to contact time and primary disinfection standards." The due date will be extended to 2027.

2.6 - Register of Interests
There were no conflicts declared with the agenda.
Linda advised that her Directorship of NZGIF, the F stood for Finance, not fund as previously advised.

2.7 - Correspondence
Nil.

2.8 - Meeting schedule and work programme
The December meeting to be held in person, noting that Pahia will be an apology.
Start time to be approx 10am to allow members to fly in and out on the same day.

Nov meeting to have early Christmas dinner. Linda will attend online for the November meeting.

Steve to have 1-2-1s with each member before the end of the year.

April meeting - look at different days of the week / dates.

2.9 - Committee updates
Nil.

Reporting

3.1 - Chief Executive Report
The report was **taken as read** and accepted.

Discussion and feedback covered:

- Very good report and very clear about what was upcoming. The first page table was very useful for the Directors.
- The CEO was asked to note that last week there had been a billing issue with Watercare - customers had been billed correctly but 18 days early - reputational risk to be aware.
- Nature Calls - PNCC are investigating the fast track option for the consenting. Next step would be checking if it would meet the criteria. They are working hard to consult with iwi - Board to be aware that there may be a reaction to the fast track.

Financials:

- Tracking well to forecast, nothing out of the ordinary. Had spoken with CEs at the last PSG group and they had a good level of comfort.
- Building Fitout budget likely to be underspent and some tier 2 roles will be filled later than expected, which will take pressure off the budget.

- Council costs higher than anticipated - discussed how to track and monitor. At PSG meetings costs are reviewed by the CEs for transparency and reasonableness.
- Establishment costs - paying CDW and council costs - needs covering. Overhead loading costs should be a council reduction to their budgets and reflected in reporting.
- Board costs asked to be broken down.

Organisational structure: Will keep these regularly updated for the Board.

3.2 - Establishment Reporting update
The report was **taken as read** and noted.

Discussion and feedback covered:

- Put decisions required into report early on.
- Confirmed we are actively engaging with unions and delegates as stakeholders / important relationships but there was nothing to report in October.

3.3 - Programme Refresh
The report was **taken as read** and noted.

The Establishment Director advised that there were now 34 weeks to Day 1.
The programme refresh had made six changes to the management of the establishment programme towards Day 1 outcomes.

The capability required to operate as a water entity had been reviewed.

Risks have been incorporated into a standard RAIDD register, which is reviewed fortnightly and quarterly updates will be provided to the Board.

Next steps - working on a readiness assessment programme and will be brought to the next Board meeting.

Discussion and feedback covered:

- Table of 11 key things that have to happen and reporting dashboard - critical information for the Board. Bring these two to the front of the report each time.
- Do not like the use of the terminology MVP - completely undersells what CDW are achieving.
- Opportunities for innovation - include in next reporting the future recognition of how do we do this better from Day 1 onwards.
- Also looking at additional project management resource to come in and assist.

The Day 1 outcomes that now provide the programme-level definition of the organisation's required position at 1 July 2027 were **approved**.

Moved: Sue Bidrose / Linda Robertson
Carried

Move into Part II

The Board **moved** that:

the public be excluded from the following parts of the proceedings of this meeting listed in the table below:

The general subject of each matter to be considered while the public is excluded, the reasons for passing this resolution in relation to each matter, and the specific grounds under Section 48 (1) (a) of the Local Government Official Information and Meetings Act 1987 for the passing this resolution are as follows:

Item	General subject of each matter to be considered	Reason for passing this resolution in relation to each matter	Ground(s) under Section 48 (1) (a) for passing this resolution
4.4	Corporate Technology Services Supplier	Commercially sensitive information about supplier pricing and evaluation results	7 (2) (i) To enable the Board to carry out, without prejudice or disadvantage, negotiations
4.5	CDW WSS Financial Overview Report	This paper contains detailed sensitive information about CDW's initial draft budget, pricing assumptions and its potential impact on customers and future staff of CDW	7 (2) (h) to carry out, without prejudice or disadvantage, commercial activities

Moved: Dave Chambers / Pahia Turia
Carried

Move back into Part I

It was **proposed** to move back into Part I.

Moved: Steve Maharey / Jon Nichols

Reporting - continued

5.1 - Water Metering Strategy Roadmap

Marty Cole joined the meeting.

The report was taken as read.

Marty presented the Water Metering Strategy Roadmap. The majority of the cost is for capital expenditure.

Discussion:

- The Board examined whether the work could be started earlier than 1 July. It was noted that the water loss assessment and connection audit could possibly be done prior, but would need council agreement, additional staff and funding.
- Options were also considered regarding if the water loss assessment was actually required and if the discussion should focus on what type of water meter do we need to install. Discussion covered moving quickly and efficiently on the programme.

The paper was **noted.**

The presenters were asked to bring a business case back to the Board on water metering during Q1 FY 2027/28 (July - September)

Moved: Steve Maharey / Dave Chambers
Carried

Marty Cole left the meeting.

5.2 - Draft Significance and Engagement Policy
The report was taken as read.

Management had met yesterday with Nga Tapuwae o Hau who had suggested a few amendments to the paper including referencing the relationship agreement in the Significance and Engagement Policy.

A marked-up copy of the Significance and Engagement Policy with the changes from yesterday's meeting will be sent to the Board and then will go out to public consultation.
There was discussion about whether to include Nga Tapuwae o Hau in certain places of the Significance and Engagement Policy and it was agreed that the relationship agreement would be the preferred place to document this process. This had also been Nga Tapuwae o Hau's suggestion in the previous meeting.

The Board **approved** the draft Significance and Engagement Policy, **noting** the tracked changes would be sent to the Board for information

Moved: Dave Chambers / Linda Robertson
Carried

5.3 - Draft Water Services Strategy Paper
The report was taken as read.

Feedback covered:

- Amend the opening sentence to be less wordy and more about CDW.
- First paragraph should include that we are a limited liability company and have a Board of 6 appointed directors.
- Definition for a trusted service - affordable needs to be defined. Trusted and reliable, sustainable etc.
- Weave in to the strategy that this is the first one and it will be refined at future dates.
- Include photos in WSS, ensure it shows that we care and are passionate about our wai.
- Have to acknowledge the problem we're solving - was an unsustainable position, things wouldn't get done, wise and effective investment in water, we're highly committed to this kind of story telling.
- Review original consultation documents - there is great stuff in there that can be used - strong sell about why we're here.
- Joint CEO and Chair statement.
- Use of infographics help supplement story / accessibility for people to read.
- Base lines to be determined - will be in document.
- Ensure measures are measures, not where you're getting the measures from.
- Also need to include Maori name for CDW - Pahia will follow up with Nga Tapuwae o Hau.

5.4 - Employee Experience Journey
The report was taken as read and **noted**.

Have had a lot of engagement with staff over the last month and had taken the draft SoAP (Strategy on A Page) to the staff meetings. It has been well received and getting good feedback from staff.

Discussion:

- Liked the attention to new employees as well as from the three councils. Ensure consistent throughout.
- Branding budget will be careful and not just throw out old stuff - can use iron on patches / sew on patches etc.
- Reinforce significant moments especially 1 July - only one day one! Board to be here on Day one
- Recognise significant moments eg 30 year club - so that it honours the past - once a year
- How will we show empathy for people who didn't come over to CDW from councils
- Onboarding and training is a large part of work - good work

5.5 - Capital Programme and PMO Update
Lorraine Kendrick, Celia Fernandes and Claire Scrimgeour joined the meeting via VC

The report was taken as read.

Discussion:

- The six stage delivery plan has a stage gate at each end to ensure that the next stage can't be handed over until all work is satisfactorily completed.
- PMO oversight and drivers of entire process, don't actually do the work, but report back to Board.
- The right sizing of each project at the start of the process will potentially eliminate some of the tiers and ensure not a top heavy structure.
- The Board requested that the expected benefits to be delivered are shown at the beginning of each project as well as checked at the end that the benefits have been realised.

The Board **approved** the establishment of a shadow PMO (specifically, Option 2 - Early Shadow PMO) from early 2027 to provide portfolio oversight, governance coordination, programme reporting, readiness assessment and risk management activities during the transition period while delivery accountability remains with councils.

Moved Jon Nichols / Steve Maharey
Carried

A subsequent conversation following the PMO approval from the Board was that they would like a workforce conversation covering strategy, engagement and succession in early 2027. Sarah to develop.

Celia Fernandes left the meeting.

5.6 - AMP Gap Analysis and alignment with ID requirements
The report was taken as read.

Discussion covered:

- Are we still ok to put figures into the WSS that will remain credible with this work if we're not sure of the state of our assets?
- Need to include very clearly in the WSS a disclaimer that we are not sure about the state of our assets. The councils are trying to provide us with as much information as possible, but they will also have unknown unknowns.
- The Board considered if this should be disclosed to the Commerce Commission for transparency.
- The need to invest in capability to do the condition assessments of assets eg CCTV to improve confidence.

The Board **approved** the preparation of an AMP Requirements Improvement Plan, **noting** that the establishment budget includes provision to support this work.

Moved: Dave Chambers / Sue Bidrose

Carried

Lorraine Kendrick and Claire Scrimgeour left the meeting.

5.7 - CDW Strategic Plan
The report was taken as read.

Feedback:

- Another place to check on water / waters use throughout documentation to ensure consistency.
- Values look good - but do again in 18 months when have the staff on board to ensure they still resonate.
- Trusted service - as per earlier feedback in WSS.
- Healthy water - put at top rather than the bottom.
- In the next steps section it mentions quarterly reporting, this is not required, will see it in Establishment reporting.
- Top 3 on the SoAP to become our goals.
- Wai is our Why is our purpose statement.
- Values can be relooked at in about 18 months time.

The Board **noted** the report, the CDW Draft Stategy on A Page, and the final discussion paper from the Board strategy workshop.

Moved: Linda Roberston / Sue Bidrose
Carried

5.8 - Significant Decisions Register Report
The report was taken as read.

Discussion:

- Very useful document.
- Potential options with wastewater and bores - in discussion with Manawatu.
- PFAS standards discussed. This is a risk that needs to be understood more.
- On the Chart include dollars as well to assist with prioritisation.

The Board **agreed** with the decision at the Stoney Creek exploratory bore not to undertake any further pilot drilling and not to install a temporary screen

Moved: Pahia Turia / Jon Nichols
Carried

5.9 - CDW Board Media
The report was taken as read and **noted.**

Tracking well on social media. Nothing is overly concerning at this point.

Sheffield had been named as being a part in Tiaki Wai and Beca were named in defence spending - comms team will do regular media searches around our key advisors.

Any Other Business

6.1 - Closing Karakia
The meeting closed with a karakia at 1.30pm

Central Districts Water – Action List as at 12 November 2026

Item	Meeting	Added	Description	Owner	Due Date	Status / Update
Apr-26	Board Pt 1	29/04/2026	Confirm and Audit the debt coming across as part of the Transfer Agreement	Chris	5/06/2027	WIP
May-26	Board Pt 1	27/05/2026	Incident / Emergency Management Protocols - paper to come to the Board in regard to the Board's role, running a test via the regional exercise programme. Add to workplan	Chris	~~1/10/2026~~ 17/03/2027	Not yet - move out March
Aug-26	Board Pt 1	19/08/2026	Risk Workshop - Draft plan and proposed facilitator from management to the Board, including proposed date	Chris	2/11/2026	January - to be confirmed
Oct-26	Board Pt 1	28/10/2026	1 - Risk Workshop - draft plan and proposed facilitator from management to the Board, including proposed date - move out to new year - Feb / Mar time	Chris	31/03/2027	
Oct-26	Board Pt 1	28/10/2026	2 - The Water Storage Future paper existing action from Aug 2026 was clarified to be "The implications of the change to the drinking water standard relating to contact time and primary disinfection standards" Due date extended to 2027	Mike Monaghan	31/03/2027	
Oct-26	Board Pt 1	28/10/2026	3 - Arrange 1-2-1s with each Board member and Chair before end of year	Nicki Williamson	23/12/2026	WIP
Oct-26	Board Pt 1	28/10/2026	4 - Look to change April 2027 meeting date - does not have to be a Wednesday	Nicki Williamson	29/01/2027	WIP
Oct-26	Board Pt 1	28/10/2026	5 - Readiness assessment programme - bring back to December Board meeting	Gabrielle O'Connor	16/12/2026	
Oct-26	Board Pt 1	28/10/2026	6 - Bring business case to Board on water metering during Q1 FY 27/28	Mike Monaghan	18/08/2027	
Oct-26	Board Pt 1	28/10/2026	7 - The tracked changes in draft Significance and Engagement Policy to be sent to the Board for information	Chris Dyhrberg	30/11/2026	Complete
Oct-26	Board Pt 1	28/10/2026	8 - Expected benefits to be delivered are shown at the beginning of each project as well as checked at the end of each project	Arno Benadie	26/02/2027	
Oct-26	Board Pt 1	28/10/2026	9 - Board would like a workforce conversation covering strategy, engagement and succession in early 2027.	Sarah Morris	26/02/2027	
Oct-26	Board Pt 1	28/10/2026	10 - Re-look at values in approx 18 months time to ensure they still resonate with staff.	Sarah Morris	19/04/2028	

Greyed out items are completed and will be removed from the next version

CENTRAL DISTRICTS WATER BOARD

DIRECTORS AND EXECUTIVES INTEREST REGISTER

AS AT 6 NOVEMBER 2026

SUE BIDROSE

Company	Interest/Relationship	Date Advised
Central Districts Water Limited	Deputy Chair	30 April 2026
Local Government Commission	Chair	8 April 2026
Civic Financial	Deputy Chair	8 April 2026
Wise Charitable Trust Group of companies	Wise Charitable Trust (**Trustee**), Te Pou Ltd (**Chair**), Blueprint Ltd (**Chair**), Wharaurau (**Chair**), Westella Ltd (**Director**), Social Innovation Ltd (**Director**)	29 April 2026
~~Cyprus Enterprise Ltd Group, including Meadow Mushrooms Ltd~~	~~Director~~	~~29 April 2026~~ Finishes 1 December 2026 updated 6/11/2026
Research Funding NZ *and Ministerial Advisory Group on Science*	Board Member	29 April 2026 *updated 6/11/2026*

DAVE CHAMBERS

Company	Interest/Relationship	Date Advised
Central Districts Water Limited	Director	1 April 2026
Iawai Flowing Waters Ltd	Director	27 April 2026
ITM Co-Op Ltd	Director, Chair from August	15 July 2026
GB & DD Outfit Ltd	Personal Co Rental Property	27 April 2026
Living Clean NZ Ltd	Shareholder	27 April 2026

STEVE MAHAREY

Company	Interest/Relationship	Date Advised
Central Districts Water Limited	Chair	1 April 2026
Maharey Family Trust	Trustee	14 April 2026
35 Branksome Place Aokautere RD1 Palmerston North	Owner	14 April 2026

TailoredNZ	Investment fund	14 April 2026

JON NICHOLS

Company	Interest/Relationship	Date Advised
Central Districts Water Limited	Director	1 April 2026
Eastland Generation Ltd	Director and Chair of Audit and Risk	17 April 2026
Unison Networks Ltd	Director	17 April 2026
ETEL Ltd (transformer manufacturer subsidiary of Unison Networks Ltd)	Director	17 April 2026
RPS Switchgear Ltd (subsidiary of Unison Energy Ltd)	Director	17 April 2026
Unison Energy Ltd (shell company)	Director	17 April 2026
Hawkes Bay Airport	Chair	17 April 2026
Local Water Done Well Governance Group Hawkes Bay	Independent Chair	Finished May 2026
Nichols Consulting Ltd	Director/Owner	17 April 2026
PT Lucky Light Globalindo (ETEL Indonesia)	Commissioner	14 July 2026

LINDA ROBERTSON

Company	Interest/Relationship	Date Advised
Central Districts Water Limited	Director	1 April 2026
Central Districts Water Limited	Audit Risk and Finance Committee Chair	30 April 2026
RML Consulting Limited	Director & Shareholder	3 April 2026
Crown Irrigation Investments Limited	Chair	3 April 2026
Central Lakes Trust	Chair	3 April 2026
Horizon Energy Group companies comprising of; Horizon Energy Group Limited, Horizon Energy Distribution Limited; Aquaheat New Zealand Limited; Caldwell and Levesque Limited; Coollogic Refrigeration Limited; Horizon Energy Limited; Horizon Services Limited; Aquaheat Facility Services Limited; Aquaheat Fire New Zealand Limited; Aquaheat	Director	3 April 2026

South Pacific Limited (Appointed February 2025).		
Invercargill City Holdings Limited	Director	3 April 2026
Kordia Group Limited	Director	3 April 2026
SBS Bank (Southland Building Society)	Director	3 April 2026
Fraser Properties Limited	Director	3 April 2026
Kordia New Zealand Limited	Director	15 July 2026
Kordia Limited	Director	15 July 2026
New Zealand Green Investment ~~Fund~~ Finance (NZGIF)	Director	~~24 Sept 2026~~ updated 26 Oct 2026

PAHIA TURIA

Company	Interest/Relationship	Date Advised
Central Districts Water Limited	Director	1 April 2026
Central Districts Water Limited	Iwi Committee Chair	30 April 2026
Taipak Developments Ltd	Director	7 April 2026
Taipak Properties Ltd	Director	7 April 2026
Te Hou Farms	Chair	7 April 2026
Te Ohu Kaimoana Ltd	Chair	7 April 2026
Te Rūnanga o Ngā Wairiki Ngāti Apa	Chair	7 April 2026
Ngā Wairiki Ngāti Apa Developments Ltd	Director	7 April 2026
Te Wai Māori Trust	Director	7 April 2026
Tupu Angitu Ltd	Director	7 April 2026
AI Business Solution NZ	Director	7 April 2026

CHRIS DYHRBERG

Company	Interest/Relationship	Date Advised
Palmerston North City Council	Deputy CEO	16 April 2026 Finished 17 July 2026
Central Districts Water Limited	Chief Executive Officer	20 July 2026
FoodHQ Innovation Limited	Director	16 April 2026 Finished 30 June 2026

Palmerston North Airport Ltd (PNAL) Terminal Redevelopment Sub-committee	Member	16 April 2026 Finished 17 July 2026
Kamahi Trust (Family Trust)	Trustee/Beneficiary	16 April 2026
Dyhrberg/Bell Family Trust	Trustee	16 April 2026
WSP Wellington	James Dyhrberg (son) works there	20 July 2026

Meeting Schedule and work programme for Central Districts Water Board

Date	Location	Topics
Iwi Committee and Nga Tapuwae o Hau Tuesday 17th November	CD Water Boardroom	• Relationship agreement including draft term sheets

Board Mtg Wednesday 18th November	CD Water Boardroom	• CDW Business
		  ○ Confirmation of Minutes
		  ○ Matters Arising
		  ○ Actions items
		  ○ Declarations of Interest
		  ○ Correspondence
		  ○ Meeting Schedule and work programme
		  ○ Committee Updates
		  ▪ Audit, Risk and Finance
		  ▪ Iwi
		• Chief Executive Report
		• Draft Investment and Delivery Plan (TBC)
		• **Part II** –WSS design draft
		• Confirm customer charter ahead of consultation
		• Monthly establishment update – progress against Day 1 outcomes
		• Significant Decisions Register
		• Monthly media and comms report – internal and external

Board Mtg
Wednesday 16th December
	CD Water Boardroom	• CDW Business
		  ○ Confirmation of Minutes
		  ○ Matters Arising
		  ○ Actions items
		  ○ Declarations of Interest
		  ○ Correspondence
		  ○ Meeting Schedule and work programme
		• Chief Executive Report
		• Transfer Agreement – Adoption of Agreement
		• Emergency Management Plan - update
		• Assurance Framework
		• Monthly establishment update – progress against Day 1 outcomes
		• Present draft SAMP
		• SEP – community feedback
		• Draft Development Contribution Policy
		• Review and feedback on proposed outsourced and interim Day 1 service arrangements including those requiring council support
		• Review and note Day 1 readiness approach and initial baseline
		• Review and approve Statement of Intent
		• WSS Summary document
		• Approve billing approach based on contingency planning
		• Review and approve procurement policy, framework and strategy
		• Monthly media and comms report – internal and external
		• Significant Decisions Register

Board Mtg
Wednesday 20th January 2027
	CD Water Boardroom	• CDW Business
		  ○ Confirmation of Minutes
		  ○ Matters Arising
		  ○ Actions items
		  ○ Declarations of Interest
		  ○ Correspondence
		  ○ Meeting Schedule and work programme
		• Chief Executive Report
		• Establishment update
		• Approve SEP for adoption
		• Approve risk thresholds
		• WSDP statutory reporting
		• Monthly media and comms report – internal and external
		• Significant Decisions Register

Tuesday 2nd February 2027
 	
Audit, Risk and Finance Sub-Committee
	Online Teams mtg	• Review significant accounting policies
		• Internal control framework
		• Investment policy
		• Monitor banking and treasury establishment
		• Agreement of strategic risks
		  ○ Transition risk register
		  ○ Priority controls for 'go live'

Board Mtg
Wednesday 17th February
	CD Water Boardroom	• CDW Business
		  ○ Confirmation of Minutes
		  ○ Matters Arising
		  ○ Actions items
		  ○ Declarations of Interest
		  ○ Correspondence
		  ○ Meeting Schedule and work programme
		• Chief Executive Report
		• Establishment update
		• SAMP report
		• Present AMP / AMP Improvement plan
		• Draft WSS & Consultation document approval
		• Approval of SLA/Shared services
		• Review and note readiness assessment and agree treatment of material residual risks and contingencies
		• Monthly media and comms report – internal and external
		• Significant Decisions Register

Board Mtg
Wednesday 17th March
	CD Water Boardroom	• CDW Business
		  ○ Confirmation of Minutes
		  ○ Matters Arising
		  ○ Actions items
		  ○ Declarations of Interest
		  ○ Correspondence
		  ○ Meeting Schedule and work programme
		• Chief Executive Report
		• Establishment update
		• AMP final report for adoption
		• Emergency Management Plan - approval
		• Approve the final shared services and transitional services arrangements with council
		• Monthly media and comms report – internal and external
		• Significant Decisions Register

Board Mtg
April
		• CDW Business
		  ○ Confirmation of Minutes
		  ○ Matters Arising
		  ○ Actions items
		  ○ Declarations of Interest
		  ○ Correspondence
		  ○ Meeting Schedule and work programme
		• Chief Executive Report
		• Establishment update
		• Draft Comms strategy from 1 July 2027
		• Monthly media and comms report – internal and external
		• Significant Decisions Register

Board Meeting dates 2026	Board Meeting dates 2027	Audit, Risk Finance dates
Wednesday 16th December	Wednesday 20th January	Tuesday 2nd February, 2027
	Wednesday 17th February	
	Wednesday 17th March	
	Wednesday XX April	
	Wednesday 19th May	
	Wednesday 16th June	
	Wednesday 21st July	
	Wednesday 18th August	
	Wednesday 29th September	
	Wednesday 20th October	
	Wednesday 17th November	
	Wednesday 15th December	

As at 10 November 2026

Board Paper – Part I

Subject:	Summary of the Audit, Risk and Finance Committee Meeting – 9 November 2026

For:

X	Decision	**Author:**	Jacinta Straker	**Date:**	18 November 2026
	Discussion				
	Noting				

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	

Key questions the Board should consider in reviewing this paper:

- Do we want to use the Treasury Policy's 12-month transition period while we work towards compliance on funding maturity and fixed-rate cover?
- How do we vote on LGFA director fees, given the pressure on affordability for our customers, and who signs our proxy form?
- Which policies should the Board approve itself, rather than the CE: the Code of Conduct, Sensitive Expenditure and the Trade Waste Discharge plan?
- The Committee is not comfortable with Infor delivery and timely decision-making staying Very High through to go-live, but accepts it. Are we comfortable with that?
- Is January 2027 the right time for the Board risk workshop, given Christmas and the WSS?

Recommendation:
It is recommended that the Board:

- **Approves** the use of the Treasury Policy's transition period of up to 12 months, as the Committee recommends, because our indicative opening portfolio sits outside two Treasury Policy limits on Day 1 (funding maturity and fixed-rate cover).
- **Approves** CDW's votes at the LGFA Annual Meeting on 25 November 2026, so we can return our proxy form by 3:00 pm on Monday 23 November 2026. These are to vote for the three director candidates, for New Plymouth District Council on the Shareholders' Council (abstaining on the other two councils), and for the changes to the Foundation Policies.
- **Decides** whether CDW votes for, against, or abstains on the proposed LGFA director fee increases, having considered LGFA's reasons against affordability for our customers.
- **Agrees** who will sign the LGFA proxy form on CDW's behalf.

Board Paper – Part I

- **Appoints** someone to be the CDW proxy for the LGFA Annual Meeting 25 November, **OR** confirms who will attend in person.
- **Approves** which policies the Board should approve itself, rather than the Chief Executive (the Code of Conduct and Sensitive Expenditure policies), and whether the Board should see the Trade Waste Discharge plan before deciding to delegate it.
- **Approves** whether the Board Risk Workshop should stay in January 2027, as the Committee asked the Board to confirm the timing.

PURPOSE

To provide the Board a summary of the Audit, Risk and Finance Committee (the Committee) meeting held on 9 November 2026. We also ask the Board to approve our votes for the LGFA Annual Meeting and the use of the Treasury Policy transition period. The meeting papers are available on Diligent should you require further information.

Five matters that are highlighted for the Board's attention:

1. Our votes for the LGFA Annual Meeting need Board approval on 18 November.
2. The Committee recommends we use the Treasury Policy's 12-month transition period, because our opening debt will be shorter-dated and less hedged than the Policy allows.
3. Endorse the Tax Governance Framework, subject to amendments from the Committee review.
4. The Board will need to agree the WSS numbers first, because some figures are still to be confirmed and we have not yet set the limits for our financial guardrails.
5. Note the establishment risk: Infor delivery and timely decision-making are expected to stay Very High risks through to go-live.

The Committee approved the draft Tax Governance Framework for finalisation, agreed to commission PwC's independent assurance over the water-related debt transfer, noted the Policy Register and our Commerce Commission reporting and discussed the WSS and noted the assumptions within it with some figures still to be confirmed.

RELEVANCE TO, AND ENGAGEMENT WITH IWI

None of the papers needed specific engagement with iwi. There are three links we want the Board to be aware of:

1. The WSS risk framework is to test the resourcing we need for our partnerships with iwi and hapū.
2. The Commerce Commission requires us to report our spending on consumer and iwi engagement and education, on Treaty settlements, and on compliance with Treaty settlement obligations. We are setting up our chart of accounts to capture these.
3. The Committee noted that the Iwi Committee Terms of Reference was missing from the Policy Register and requested it be added.

Board Paper – Part I

SUMMARY

LGFA Annual Meeting proxy votes (item 5.3)

The LGFA Annual Meeting is on Wednesday 25 November 2026. Our proxy form must reach LGFA by 3:00pm on Monday 23 November, so the Board is asked to approve our votes at its 18 November meeting.

The Committee endorsed the following votes which requires Board approval so the proxy form can be returned:

- Directors vote for all three candidates, so the LGFA Board keeps a quorum
- Foundation Policies: vote for the changes recommended by the LGFA Board

Shareholders Council (2 of 3 councils to be elected)

- Vote for New Plymouth District Council, to ensure continuity
- Abstain on Greater Wellington and Thames-Coromandel, as we have no strong preference or knowledge of either.

The LGFA is proposing new Board fees based on an independent Ernst & Young review. If approved, fees would be about 85% of the market median. The fees are as follows:

	Fee as at 30 June 2026	Proposed Fee effective 1 July 2026	Proposed Fee effective 1 July 2027
Board Chair	$127,720	$140,000	$158,800
Director	$72,100	$75,000	$79,400
Chair - Audit and Risk Committee	$8,240	$10,000	$12,900
Member - Audit and Risk Committee	$3,090	$5,000	$6,500

The Board need to weigh LGFA's reasons for the increase against the pressure on affordability for our customers.

The Board is asked to:

- Decide whether to vote for or against the fees increase.
- Appoint a proxy to sign the proxy form.
- Confirm whether we will attend the LGFA annual meeting, and who will attend.

Board Paper – Part I

Day 1 debt and interest rate risk
PwC has identified about $241m of LGFA debt for novation to CDW. LGFA has asked for the novation to be completed by 31 March rather than 30 June. The Committee discussed how council borrowing would work if the figures are novated on 31 March, with a wash-up period from April to June, which would be covered under working capital. We assume most of the debt will be fairly short term.

PwC recommends we build hedging gradually in smaller transactions, and not build the portfolio now, because swap rates are currently high. The Committee noted the PwC report and supported PwC's approach. PwC would prefer us to keep as much debt floating or short term as possible, rather than locked in long term, because that lets us hedge.

The Committee endorsed using average borrowing costs of about 4.75% in the early years, reducing to 4.50% over the longer term, in the WSS. We will make this clear in the WSS and may consider revising this before the WSS is finalised.

The Committee **recommend that the Board approve** use of the Treasury Policy's 12-month transition period, which can start any time once the Board agrees.

Tax Governance Framework
The Committee reviewed and confirmed the materiality thresholds and escalation criteria, the roles and responsibilities, and the controls testing programme provided in the draft framework provided by KPMG. The draft framework covers Income Tax, GST, PAYE and FBT. The Board sets our Tax Strategy, and the Committee oversees tax compliance, risk, assurance and controls.

It approved the framework for finalisation, subject to amendments from its review, and is happy to **endorse it to the Board for approval**.

Financial assumptions behind the Water Services Strategy
The Committee discussed the WSS and noted the assumptions, noting that these are included in the WSS Board Paper to be received at this meeting.

Policy Register
The Committee discussed the Policy Register and noted that this will be presented back on a quarterly basis.

Commerce Commission financial reporting
CDW have completed this work and that Committee reviewed and endorsed the approach.

Water-related debt transfer assurance
The Board have requested independent assurance that the water-related debt moving to CDW from the three councils is complete and consistently calculated, before it is transferred to CDW. The Committee agreed to commission the work and we will work with PwC and Councils to complete as part of the Transfer Agreement process.

Board Paper – Part I

Establishment risk (item 6.1)
The Committee reviewed the new detailed risk register report and was appreciative of how this has now been integrated into the wider programme management reporting. It noted that Infor delivery and timely decision-making are expected to stay Very High through to go-live. It said it is not comfortable with a Very High rating but accepts it at this stage noting that there has been considerable progress made over the last couple of weeks. The full register comes to the Board quarterly, with the next review in December 2026.

It queried whether January is the right time for the Board Risk Workshop, given Christmas and the WSS, and left that decision to the Board.

Board Paper – Part I

Subject:	**Chief Executive's Report**

For:

	Decision	**Author:**	Chris Dyhrberg – Chief Executive Officer	**Date:**	18 November 2026
	Discussion				
X	Noting				

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	X
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	X

Key questions the Board should consider in reviewing this paper:

- A brief outline of the proposed next steps on water metering is set out. The Board is asked to check that it is in line with their expectations following the discussion and direction given at the last Board meeting.

Recommendation:

It is recommended that the Board:

- **Note** the updates provided in the paper.

PURPOSE

To provide the Board with an update on establishment work since the last Board meeting.

Board Paper – Part I

RELEVANCE TO, AND ENGAGEMENT WITH IWI

Most update topics have relevance to Iwi and many have had some specific engagement to date, including with Ngā Tapuwae o Hau.

OVERALL SUMMARY

The programme remains on track overall, with 32 weeks to go until Day One (at the time of the Board meeting). Schedule, cost and risk are rated green, and resourcing remains amber and under active management. Key Board direction received on 28 October is being translated into further progress in the customer, digital, people and assets & operations workstreams, and critically, the Water Services Strategy. No Day One outcomes or workstreams are at risk, although pressures continue to be felt in Outcome 5 (funding, treasury and financial capability) due to the capacity required for Water Services Strategy (WSS) budget prioritisation, the GM Finance & Corporate transition, and payroll and billing system dependencies.

Risks and issues continue to be monitored by the integrated RAIDD register, which was reviewed by the Audit, Risk and Finance Committee on 9 November. One is rated Extreme, related to customer understanding of changes to billing and charging. 17 are rated Very High and three of those are trending negatively: investment requirements exceeding WSDP assumptions, council data quality and migration, and council capacity to support establishment alongside LTP work.

Key Items in the Board Pack

Item	Matters to Consider
4.3 – Water Services Strategy – financials and capital programme	This paper is in Part II due to it containing sensitive information that could impact potential staff and public consultation. It reflects the underlying financials and capital programme of the Water Services Strategy. The original plan was for the Board paper to show a full design draft of the WSS and the consultation summary document, including all the financial information. Because the WSS budget information has been more complex to complete than originally anticipated, we have concentrated on bringing the financial information at this meeting, and will produce the full document for presentation at the December meeting. The Board's approval of the recommended settings is required to enable further socialisation with the Shareholders' Committee and production of the summary document for public engagement.
5.1 - Customer charter and customer update	Progress continues with the development of the customer operating model, including the development of the complaints and disputes processes and policies. The Customer Charter, given its alignment to the strategic intent of CDW is included for the Board's approval.

Board Paper – Part I

5.2 – Hardship and customer support settings for Day One	This is a very important policy decision for the Board. It is a topic our shareholders, iwi partners and the community is acutely interested in. The paper attempts to set out the range of issues and possible positions. We have made a recommendation on an approach but anticipate a healthy discussion. The team is seeking some clear guidance and direction to be able to finalise our settings.

KEY PROGRAMME HIGHLIGHTS FOR NOVEMBER

Water Services Strategy

Considerable effort since the last Board meeting has been spent on the further refinement of the Water Services Strategy and the underlying financial modelling and capital programme prioritisation.

Following the discussion at the last Board meeting, the 75% draft Water Services Strategy was presented at the Shareholders' Committee on 3 November. The document itself was largely well received. While the financials were not presented to the Committee, the discussion centred around acceptable price points to the public and the prioritisation of the capital programme. The Committee has requested more time to consider the next version, currently scheduled for 4 December. We have agreed to review the overall timeline to see what could be accommodated, while at the same time, reminded councils and elected members that they are not the decision maker of the strategy.

Several focused sessions with council representatives have been held on the capital programme since the Committee meeting for inclusion in the version of the WSS that is included in the Board papers. These sessions have enabled collective challenge on the projects included and their sequence, consultant and contractor spend to be applied consistently, and for delivery approaches to be considered.

The organisational structure, as a key component of the financial model, has also been through several iterations of challenge to ensure it aligns with the delivery requirements of the capital programme and provides a right-sized corporate structure.

We are seeking decisions from the Board in this meeting on what settings we will commit to in the Water Services Strategy. Following the Board's consideration, the material will be shared again with the Shareholders' Committee, via their Chief Executives, to solicit their comments that will be incorporated into the final version.

We have agreed to hold the further development of the WSS summary document until the core content is approved. This will come to the Board at the December meeting.

Water metering

Thanks to the clear direction provided by the Board at the last meeting, work is underway to develop an initial metering programme with a budget allowance of $12m excl. GST over the first three years. The programme covers foundational works, targets meter installation at the lowest-performing, highest-leakage schemes first, and considers how early-metered customers are charged fairly. It builds the knowledge and experience CDW needs for universal metering.

Board Paper – Part I

The Water Services Strategy has been aligned to this direction. It will state CDW's intention to move towards universal water metering, with charging that ultimately includes a component of water use. Decisions on the timing of universal metering and on harmonised tariff structures will be made through future strategy updates.

KEY COUNCIL PROJECT UPDATES

Nature Calls

Following our initial meeting in October, Mike Monaghan and I met again with Chapman Tripp and agreed a joint CDW–PNCC engagement for Nature Calls. This brings the legal work previously held by Simpson Grierson under a single adviser. Chapman Tripp has begun reviewing the fast-track application for the required resource consents, including working through the eligibility test. A high-level timeline has been mapped. The main risk to it is the timing of government formation after the 7 November election, because the responsible Minister for MCERT must approve the referral application. Provided portfolios are allocated within a reasonable timeframe, we remain confident the substantive application can be lodged before 30 June 2027.

PNCC Stormwater Strategy adoption

PNCC have completed the consultation and public engagement on a 30-year stormwater strategy that CDW will be expected to give effect to in its planning and execution of stormwater activities. The adoption paper was presented to Council and, despite the Community Resilience & Sustainability Committee of Council resolving to recommend Council to adopt the stormwater strategy, the Council meeting of 4 November chose not to adopt the strategy. PNCC will need to determine the next steps and we will update the Board accordingly.

Transfer Agreements

All three Councils are continuing to work towards adopting the Transfer Agreement (TA) front-end provisions, principles and draft schedules in late November / early December. Council papers are expected to include:

- a statement from iwi following early engagement;
- confirmation of the assets proposed for transfer; and
- the recommended categorisation of land for transfer or easement arrangements, with detailed development and legal drafting to be progressed under delegation to Chief Executives and operational teams in Q1 2027.

All three Councils are targeting delivery of the TA front-end documentation and draft schedules, incorporating feedback from Simpson Grierson (SG), to CDW by 12 November. From that point, weekly catch-ups between TA leads, SG and Chapman Tripp will be held to maintain alignment, share insights and focus legal review on matters where Council positions are still being developed.

Board Paper – Part I

Council adoption of the draft substantive Transfer Agreements is currently anticipated as follows: HDC on 25 November; PNCC 25 November and RDC on 10 December at an Extraordinary Council Meeting.

The Board will receive the three draft Transfer Agreements at its 16 December meeting.

Digital delivery

Implementation of the digital systems continues to progress. Contracting with the selected corporate systems vendor is being closed out following the completion and approval of the RFP last month. Initial engagement with Datapay on payroll and Eagle on GIS is ongoing. Current state discovery for operational technology is also underway; as is scoping of the CDW website ahead of the release of an RFQ in the market.

The Infor base configuration load is due to be completed in November, after which the Infor business process workshops will commence, and data profiling will continue. Receiving data from councils has taken longer than anticipated. This is now unblocked, but data migration is behind schedule as a result. We do not expect this to affect the overall programme schedule at this stage and will continue to monitor it closely.

Contact centre technology options are also expected to be confirmed during the next few weeks so that an RFP can be executed through December / January.

Billing remains the key risk. Contingency planning is ongoing, with a decision due for the Board in December.

Head Office location

Further to our conversation on Friday 6 November, I have finalised an agreement with PNCC to remain in the council building, rather than take on a new lease in the Manawatu Standard building. The exact space we will use is still to be finalised, but is likely to include space on the 5th floor, with furniture and fittings and a reasonable utilities arrangement, as well as a public-facing Board room and visitor space on the ground floor.

PEOPLE MATTERS

Tier 2 recruitment

Selection processes for the permanent General Manager positions have continued, with a focus on the confirming the Operations, Finance & Corporate and Planning & Construction positions (3 of the 5 tier 2 positions). Interviews for the GM - Māori Strategy and Partnerships will take place on 19 November followed by the GM Customer and Capability position on 20 November. I will provide a verbal update on appointments at the Board meeting.

Board Paper – Part I

Establishment Team changes

Jacinta Straker will officially leave the establishment team as a secondee from HDC to join Martin Jenkins. Jacinta has done a tremendous job leading the Finance workstream, and we have negotiated to retain her for three days a week until our GM – Finance & Corporate is onboard and up-to-speed.

I have also approved the recruitment of fixed term additional project management resource (two project managers and a project coordinator) to support workstream leads and continue the enhancement of our programme mechanics. We hope to have these onboard by Christmas and will run through until September 2027.

Attachment 3.1.1 shows an updated Establishment Team structure and CDW Tier 2 structure.

Organisational design

We continue to make good progress with the organisational design work. Job descriptions for all positions are being finalised, and job design for selected transferring staff positions is underway, with workshops scheduled with experts in specific areas. We continue to respond to queries from transferring staff, and union engagement continues in line with the agreed plan. Work is also in progress on terms and conditions for new CDW staff and on the design of the first onboarding activities.

Engagement with transferring staff

Over the coming month, the focus will be on presenting the CDW structure to transferring staff, ahead of the deadline for accepting the CDW offer. We will also progress outsourced support for the recruitment function through the establishment period and stand-up support for payroll development and the HRIS.

UPCOMING FOCUS AREAS

Next 90 days key activities include:

- Continuing engagement with Shareholding Councils on the Water Services Strategy, finalising the commentary from the Shareholders' Committee, and developing the draft summary and the public engagement questions ahead of seeking approval to consult in January
- Finalising the Transfer Agreement schedules, including contract transfer analysis, ahead of adoption on 16 December
- Progressing Day One readiness baseline for checkpoint 1
- Completing Tier 2 recruitment and onboarding
- Presenting the CDW structure to transferring staff
- Completing the Infor base configuration load and starting the Infor business process workshops
- Developing the Statement of Intent for annual reporting purposes
- Finalising the arrangements for the CDW Head Office
- Progress the partnership agreement with Ngā Tapuwae o Hau
- Confirming the scope of shared and outsourced services and drafting the approach for outsourced and interim Day 1 service arrangements

Board Paper – Part I

- Finalising the billing contingency plan and the customer implications ahead of the 16 December Board decision point
- Starting work on the AMP Improvement Plan and the Investment Delivery Plan (IDP)

ENGAGEMENT ACTIVITY

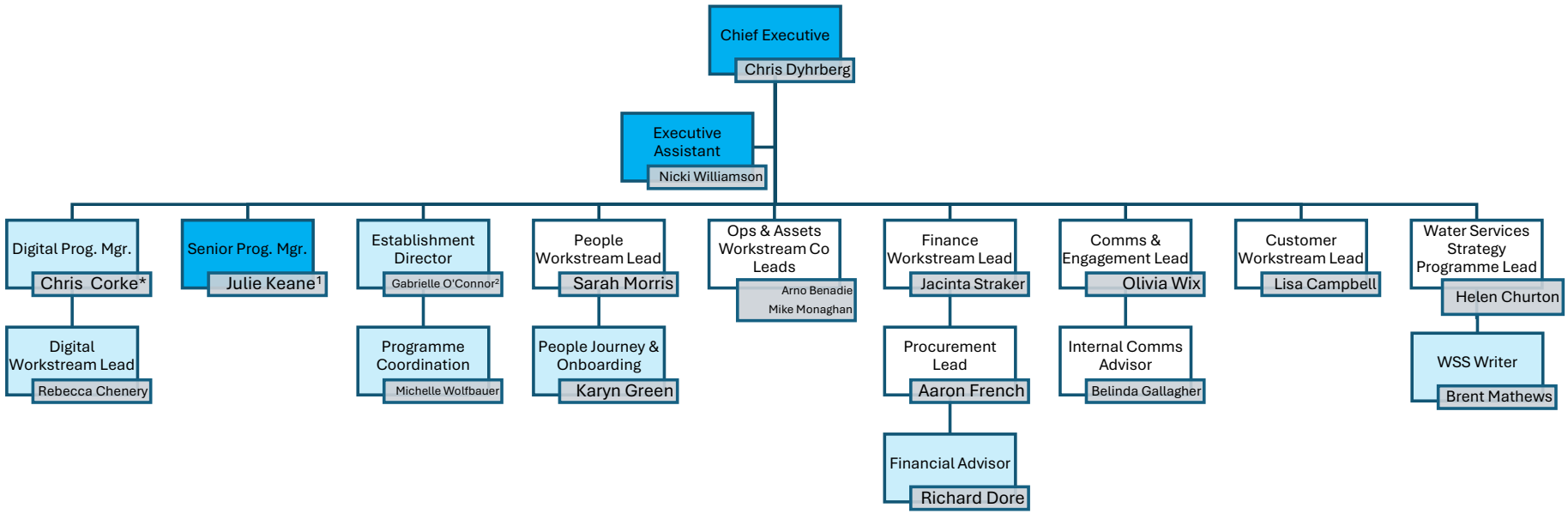
Last Month:

- CDW Iwi Committee / Ngā Tapuwae o Hau hui on partnership agreement (27 October)
- SHC workshop on draft WSS (3 November)
- PSG Meeting (3 November)
- POG Meeting – post-Board meeting briefing with CDW Chair (5 November)
- CDW Audit Risk and Finance Committee (9 November)
- Regular 1-on-1s with Council Chief Executives (monthly, started 9 November)
- PNCC Nature Calls Adaptive Management workshop (11 November)
- Visit to Alpine Waters, Queenstown (12 November)
- Iwi Committee and Ngā Tapuwae o Hau hui (17 November)
- PSG Meeting (17 November)

Upcoming Commitments:

- Infor Executive Conference, Melbourne (24 November)
- POG Meeting – post-Board meeting briefing with CDW Chair (27 November)
- Water CE Forum – online (1 December)
- PSG Meeting (1 December)
- Shareholders' Committee meeting on Water Services Strategy (4 December)
- PSG Meeting (15 December)
- Board Meeting (16 December)
- CDW Christmas Shutdown (23 December, re-open 11 January 2027)
- Board risk appetite workshop (TBC – January/February)

Central Districts Water – Establishment Structure

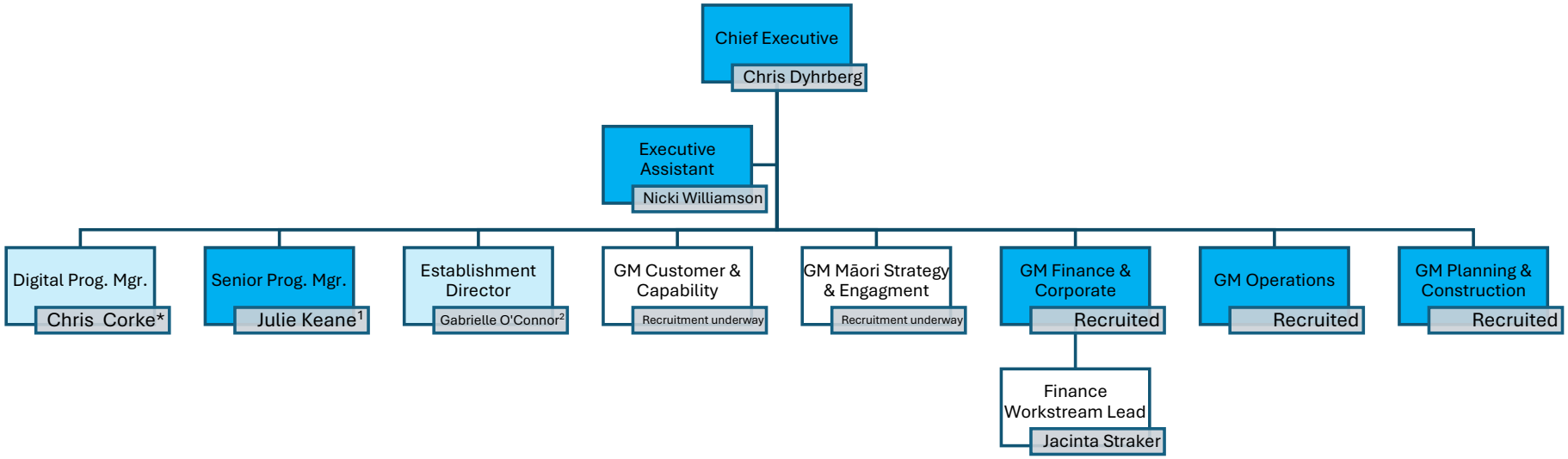


Key:
* Contractor, fixed term 2 years
[1] Fixed term employee
[2] Contractor, to 1 July 2027

Key Consultants supporting:
Beca, PWC, Morrison Low, KPMG, Simpson Grierson, Chapman Tripp, Blue Beacon

Structure as at: 18 November 2026

Central Districts Water Organisational Structure



Key:

*Contractor, fixed term 2 years

[1] Fixed term employee

[2] Contractor, to 1 July 2027

Structure as at: 18 November 2026

CDW Establishment Reporting Dashboard

As at 6 November 2026 | Weeks to go: 34

Overall programme commentary

Progress over the last period	Overall	Schedule	Cost	Resourcing	Risks

- Work within the programme refresh continues with a full review of the RAIDD register and preparation of readiness criteria by checkpoint.
- Key Board direction was received on 28 October, including the AMP and Improvement Plan, PMO structure, organisational strategy, customer charter consultation, water metering, and approval of the Significance and Engagement Policy for engagement.
- The 75% Water Services Strategy draft and capital delivery model options were also presented to the Board and significant work has been undertaken to continue refinement of the financial models, capital programme and document drafting. Feedback was also obtained from the Shareholder Committee and PSG. Strain around capital investment and pricing keep this high on the risk radar.
- Tier 2 recruitment is progressing, with interviews completed for 3/5 GMs. Staff transfer, job design and onboarding activities are underway.
- Planning for digital workshops in November and December underway and is a critical dependency for progress in most workstreams.

Focus for the period ahead

- Secure Board decisions at the 18 November meeting, including the Customer Charter, priority assistance approach, and the next evolution of the Water Services Strategy.
- Confirm the debt transfer assurance process with ARF (9 November) and the scope of shared and outsourced services at PLF (10 November).
- Complete the baseline assessment for checkpoint 1 of the readiness framework.
- Finalise the billing contingency plan ahead of the 16 December contingency decision point with the Board.
- Accelerate recruitment of critical roles, complete the Infor base configuration load, and progress payroll and GIS contracting and the transfer agreement schedules ahead of adoption on 16 December.

Day 1 Outcome Delivery Progress

Day 1 Outcomes	Status	Highlights
1. CDW can fulfil its regulatory, statutory and compliance obligations and has effective governance, assurance and accountability arrangements in place to resolve known gaps.	↔	Governance and policy development progressing. Conflict of interest guidelines finalised. Significance and Engagement Policy progressing towards community engagement. RAIDD review is complete and readiness assessment activity on track for checkpoint 1 baseline.
2. Agreed Day 1 water assets, liabilities and service responsibilities have transferred to CDW or are covered by agreed arrangements.	↔	Work towards transfer agreement adoption on 16/12 continues in a tight window; dependent on council input and capacity. Progressing work on early standup of a shadow PMO process.
3. CDW is ready to deliver its capital programme from Day 1, with the required delivery capability, procurement and commercial arrangements in place.	↑	The capital delivery model is almost complete and on track for the November Board. Budget prioritisation is a watch point but sits mainly under Outcome 4 and 5.
4. The Water Services Strategy is adopted and the strategic asset and investment planning framework is in place.	↔	75% draft of Water Services Strategy non-financial sections presented to Board, PSG and Shareholder Committee with positive feedback. Compressed timeline and capacity challenges, especially on budget finalisation requires sustained focus.
5. CDW has the funding, treasury and financial management capability required to operate from Day 1.	↓	Work on procurement framework progressing. WSS budget prioritisation, the GM Finance & Corporate transition, and payroll and billing system dependencies are all live challenges.
6. Customers experience uninterrupted water services and know what to expect and how to engage with CDW.	↔	Key deliverables (Charter, Priority Assistance) are ready for Board decision. Dependencies on digital solutions and organisational structure remain a focus.
7. Customers are charged and billed accurately, clearly and in accordance with approved pricing arrangements.	↔	Data migration is behind schedule. Work progresses on the contingency billing approach, including customer implications. Decision point is 16/12.
8. CDW has the people, capability, data, systems and tools required to operate safely and effectively from Day 1.	↔	Tier 2 recruitment progressing well. Onboarding, training, remuneration and workforce planning underway. Late return of job offers and multiple system dependencies (Infor, payroll, HRIS) are all in play.
9. CDW can safely, reliably and continuously deliver water services.	↔	Depots and OT access are still to be finalised, but those milestones fall later in the timeline. INFOR O&R workshop resourcing is a minor watch point.
10. Key relationship and transitional arrangements required for Day 1 are agreed and operational.	↔	This outcome depends heavily on councils. Shared services scope isn't yet confirmed (PLF 10/11), and council capacity is under pressure from LTP work.
11. CDW has an agreed and funded pathway from Day 1 to its enduring operating model and commitments.	↔	The readiness framework and roadmap are progressing. Planning work underway for Year 1–3 roadmap.

Upcoming Establishment milestones and deliverables over next period

Week 1 wb 09/11/2026	Week 2 wb 16/11/2026	Week 3 wb 23/11/2026	Week 4 wb 30/11/2026
• Draft approach for outsourced and interim Day 1 service arrangements ready for review • Customer Operating Model finalised • Day 1 readiness approach validated with Leads	• Completion of checkpoint 1 of Day 1 readiness framework, and results for Board review • Designed WSS ready for review • Billing contingency plan ready for review • Core customer policies ready for review	• Core people and corporate policies and delegations drafted • Draft Statement of Intent	• Finalised shared service model & SLAs • Completion of H&S system procurement contracting

Key risks and mitigations (Risks with very high or extreme residual risk rating, that are trending negatively)

Risk	Category	Rating	Mitigations
If infrastructure investment requirements (due to regulatory standards etc) are higher than forecast, then funding needs may exceed WSDP assumptions.	Financial	Very High ↓	Regulatory standards and gaps are being understood as part of transfer agreement process. A detailed review of the WSS budget against WSDP debt and price settings is underway.
If data quality is lower than expected or if data quality issues are not effectively managed during migration, then there is a risk that CDWL goes live with unreliable data.	Operational	Very High ↓	Data to be obtained and profiled as early as possible, with data quality improvements managed ongoing as required. Contingency plan to be agreed to manage late data extracts.
Council resources supporting establishment activities need to balance support with their operational roles, creating potential conflicts to manage.	Operational	Very High ↓	Register created to record upcoming council resourcing needs. Register will be reviewed regularly in PLF & with Transition Managers. Updated Conflict Management process agreed.

Key issues under management

Issue	Category	Rating	Controls
There are insufficient resources to deliver the establishment work programme and meet the agreed Day 1 outcomes.	Operational	High ↑	Recruitment is underway for Tier 2 roles, with key Tier 3 roles to be appointed soon after. Approval for additional project management resources has been granted, and recruitment is underway.

Decisions made over last period

Decision	Date made
Direction for the Asset Management Plan (AMP) and Improvement Plan	28/10/2026
Establishment team PMO structure	28/10/2026
CDW organisational strategy, strategic priorities, and key assumptions	28/10/2026
Customer charter consultation approach	28/10/2026
Water metering approach to proceed to preparation of a business case	28/10/2026

Decisions required over next period

Decision	Due date
Approve the Customer Charter	18/11/2026
Approve the Priority Assistance Policy approach	18/11/2026

RAG status: On track | Watch | Off track

Trend (situation is): ↑ Improving (risk decreasing) | ↔ Stable | ↓ Worsening (risk increasing)

CDW Establishment Workstream Commentary

As at 6 November 2026

Key: On track | Watch | Off track

Governance workstream ↔

Current Activities
- Preparation of Board papers
- Progressing Tier 2 recruitment with interviews for GM – Corporate & Finance and GM – Iwi completed since the last Board meeting.
- Complete review of RAIDD register completed and presented to the Audit, Risk and Finance Committee.
- Progressing Day One Readiness with initial criteria and checkpoint activities being confirmed with workstream leads.
- Facilitating challenge sessions for Water Services Strategy financial modelling and assumptions.
- Progressing planning for head office location.
- Identifying options for project management tooling to support the programme.
- Framing of the Board risk workshop in January in draft form.

Upcoming Focus
- Progress agreement with Nga Tapuwae o Hau
- Development of a Board Charter and Statement of Intent.
- Complete recruitment of additional project resource to support establishment planning to Day One and through go-live.

Issues or Challenges
NONE TO REPORT

Finance and Procurement workstream ↔

Current Activities
- Water Services Strategy Budget work in constrained timeframes.
- Financial Strategy and Pricing Policy
- Pricing modelling and Options
- Development of Procurement Strategy and Policy, framework, process and tools.
- Flexi pay – P card implementation set up.
- Framing up systems work needed for Finance.
- ARF Committee meeting on 9/11/26
- Billing and financial systems project

Upcoming Focus
- Setting up assurance process for debt transfer once approved by ARF
- Contract transfer analysis and strategy for Transfer Agreement
- Handover planning for incoming GM

Issues or Challenges
- WSS Budget prioritisation.
- Ensure smooth transition to GM Finance and Corporate for some projects.
- Ensuring billing resources are able to provide advice and support to billing project design.

Digital workstream ↔

Current Activities
- Close out corporate systems contract with selected vendor.
- Infor environment provisioning. Planning for Nov/Dec workshops.
- Current state discovery underway for Operational Technology.
- Ongoing Asset / GIS / Customer data profiling.
- Engagement with Datapay for payroll, Eagle for GIS.
- Billing contingency planning.
- Set-up of Flowingly (process tool) and website scoping.

Upcoming Focus
- Ongoing billing contingency planning.
- Payroll contracting / GIS contracting.
- Infor base config load to be completed in November. Commence Infor business process workshops. Continue data profiling.
- Onboard corporate systems vendor.
- Develop website RFQ.
- Confirm contact centre technology options and commence development of RFP.

Issues or Challenges
- Receipt of data from councils look longer than anticipated. Now unblocked but data migration behind schedule. No overall schedule impact at this stage.

Communications & Engagement workstream ↔

Current Activities
- Significance and Engagement Policy engagement during November – comms/ads/education.
- Writing and designing the WSS Summary Doc
- Designing, and plain language edits to full WSS
- First Governance email to Elected Members to occur following Shareholders meeting
- Website scope
- Staff update

Upcoming Focus
- Website structure and EOI before Christmas
- Intranet structure and design.
- First community email newsletter scheduled for late Nov/early Dec.
- Continuing to understand engagement for differing maori communities from iwi leaders.

Issues or Challenges
Capacity within council teams to support with LTP ramping up

People workstream ↔

Current Activities
- Tier 2 and establishment team recruitment support ongoing. First Tier 2s identified and progressing through appointment processes.
- Job design for selected transferring staff positions underway. Workshops with experts in specific areas scheduled.
- Queries from transferring staff continue.
- Job descriptions for all positions being finalised.
- Union engagement continues as per plan.
- New CDW staff terms and conditions, and design of first Onboarding activities in progress

Upcoming Focus
- Presentations of CDW structure to be made to transferring staff
- Progress outsourced support for recruitment function through establishment period.
- Scoping of shared services/ outsourced functions to be discussed at PLF on 10/11 to confirm required scope.
- Standing up support for payroll development.
- HRIS stand up support.

Issues or Challenges
- NONE TO REPORT

Operations and Assets workstream ↔

Current Activities
- Capital delivery model is almost complete. Prioritisation and funding considerations will be presented in the final version to the board in November.
- Progressing work on early standup of a shadow PMO process for approval at the November Board meeting
- Work progressing well on review of all water related Bylaws with particular focus on the Trade Waste Bylaws and Trade Waste Delivery Plan.
- Met with 3 x Council Operations teams and started the collation of all SOP's.
- Centralisation of Water Safety Plan's to CDW SharePoint.
- Finish review of Large Dams compliance status and centralise documentation register.
- Reviewing resource requirements for implementation of INFOR O&R workshops.

Upcoming Focus
- Contact other CCOs to discuss Development Contributions and subdivision application processes and lessons learnt.
- Work starts on AMP improvement Plan and IDP.
- Review Water Safety Plans for each Council.

Issues or Challenges
- Possible resource challenge for INFOR O&R workshops

Customer workstream ↔

Current Activities
- Customer operating model review with CE for approval and decision making on certain parameters.
- Customer Charter and board paper ready for board decision.
- Customer Support and Priority Assistance policy and paper drafted for board decision.
- Complaints and disputes policy, framework and paper drafted for decision.
- Billing direction and decision paper co-drafted with billing workstream, to go to CE for decision.
- Contingency planning for customer operating model completed and passed over to be included in December board paper alongside billing contingency for decision.
- Customer input into website requirements and delivery approach.
- Customer metrics for WSS.

Upcoming Focus
- Recruitment of Senior BA/Service Designer for Customer.
- Detailed design input for Customer and Billing system.
- Co-design with billing and finance workstreams on payment channels, waiver policy and billing requirements.
- Co-design website and delivery approach.

Issues or Challenges
- Resource required to support establishment.

Water Services Strategy ↔

Current Activities
- Updating the first sections of the WSS after meetings with the Board, Shareholder Committee and PSG.
- Finalising input from with Nga Tapūwae o Hau.
- Completing the financial sections as the budgets are finalised.
- Completion of legal review to ensure WSS aligns with the SoE and legislation.
- Development of designed strategy.

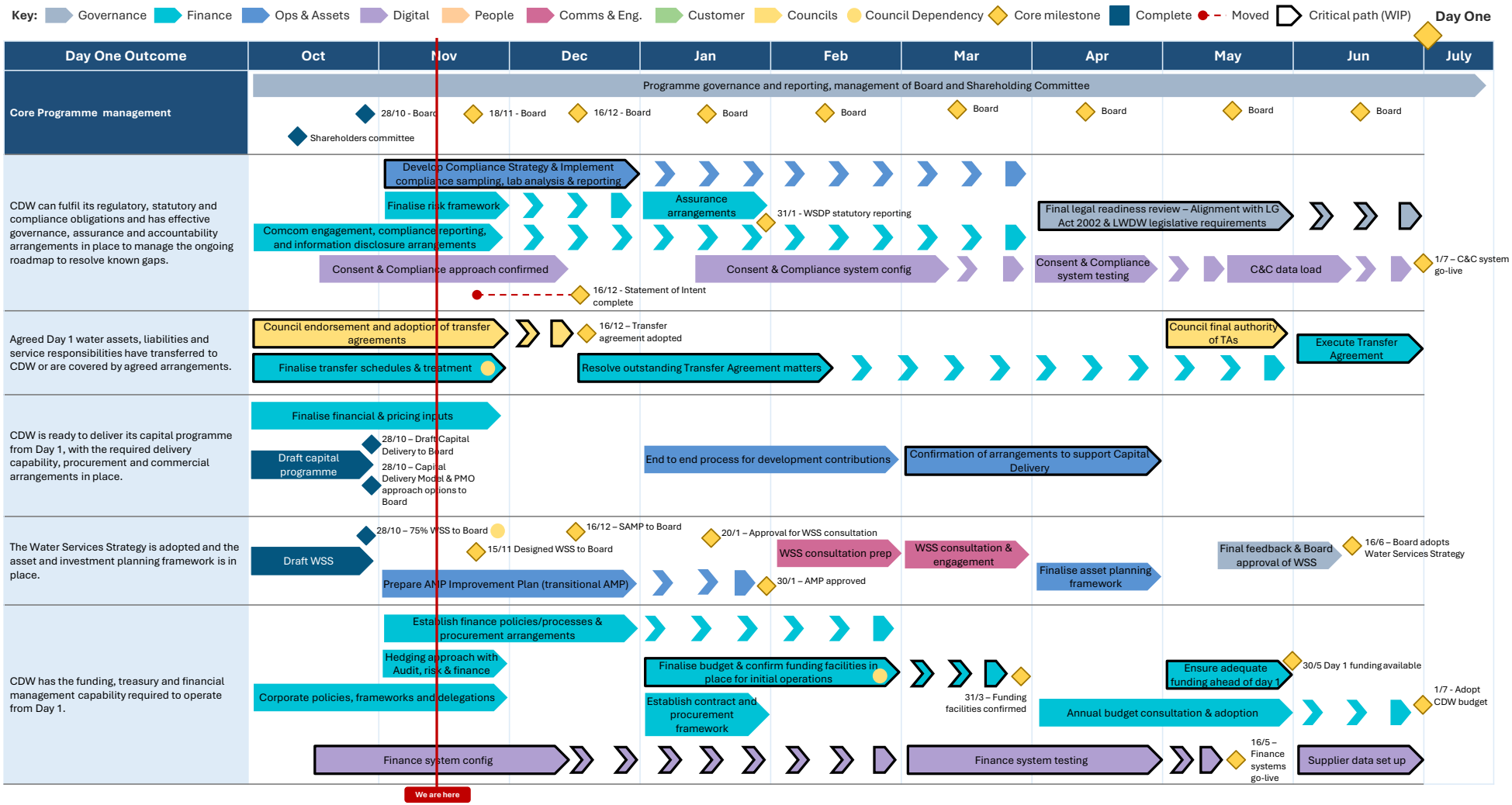
Upcoming Focus
- Development of draft summary for consultation.

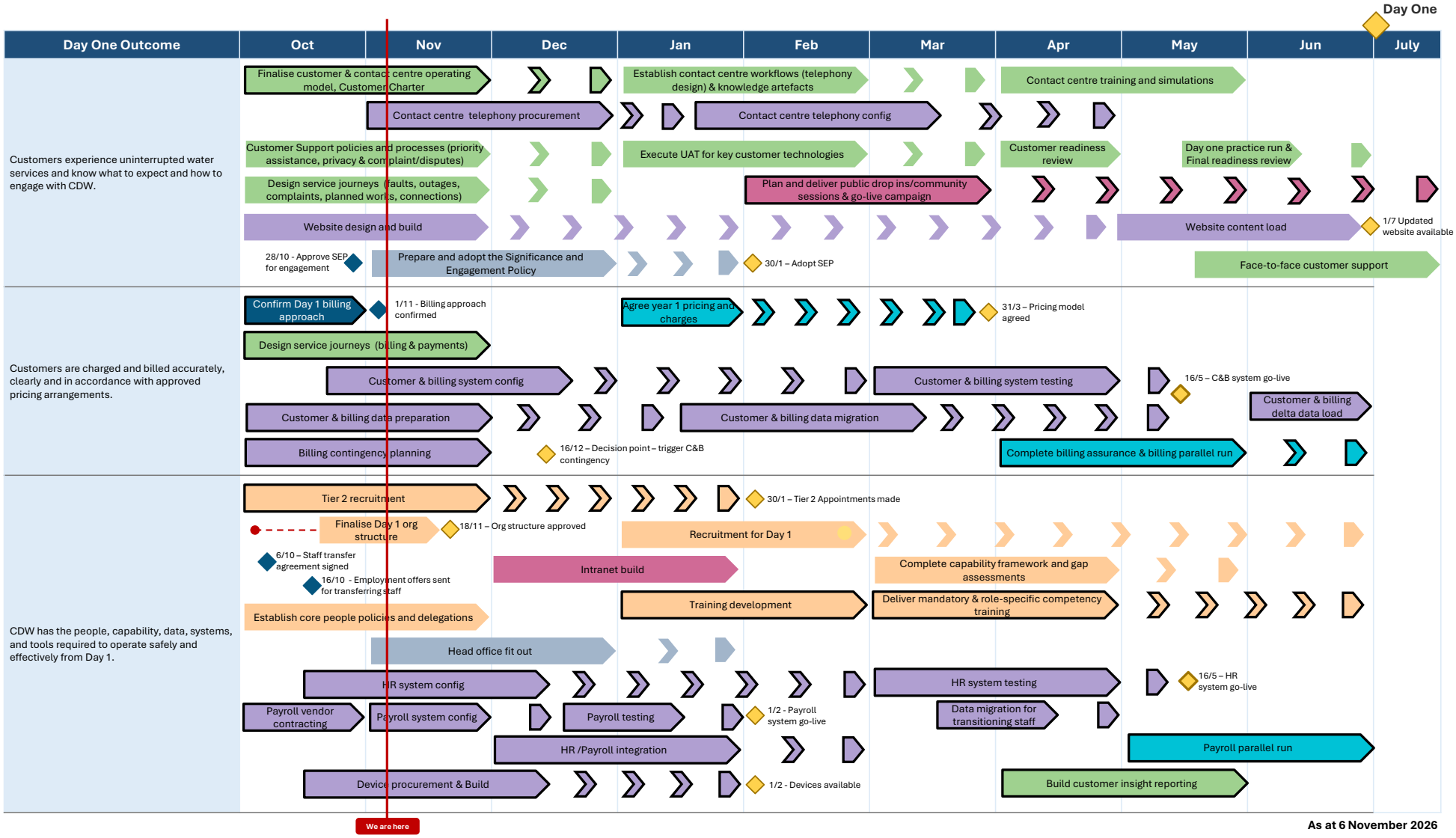
Issues or Challenges
- Determining the questions that we ask the public about the WSS during engagement.
- Long term: reporting to DIA differences between the WSS and the WSDP.

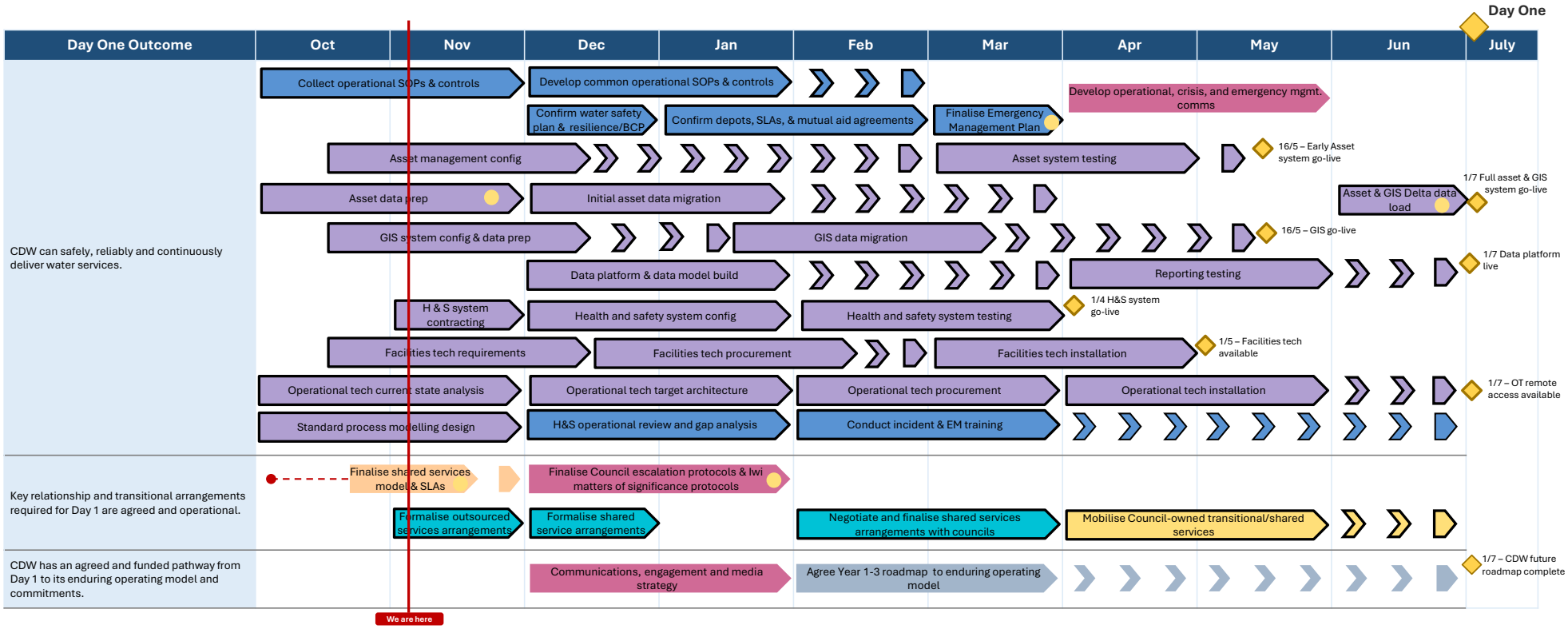
CENTRAL DISTRICTS WATER · Horowhenua · PALMY · RANGITĪKEI DISTRICT COUNCIL

CDW Programme | Integrated Day 1 Outcomes Timeline

As at 6 November 2026




Day One
Day One Outcome
Oct
Nov
Dec
Jan
Feb
Mar
Apr
May
Jun
July
Customers experience uninterrupted water services and know what to expect and how to engage with CDW.
Finalise customer & contact centre operating model, Customer Charter
Establish contact centre workflows (telephony design) & knowledge artefacts
Contact centre training and simulations
Contact centre telephony procurement
Contact centre telephony config
Customer Support policies and processes (priority assistance, privacy & complaint/disputes)
Execute UAT for key customer technologies
Customer readiness review
Day one practice run & Final readiness review
Design service journeys (faults, outages, complaints, planned works, connections)
Plan and deliver public drop ins/community sessions & go-live campaign
Website design and build
Website content load
1/7 Updated website available
28/10 - Approve SEP for engagement
Prepare and adopt the Significance and Engagement Policy
30/1 – Adopt SEP
Face-to-face customer support
Customers are charged and billed accurately, clearly and in accordance with approved pricing arrangements.
Confirm Day 1 billing approach
1/11 - Billing approach confirmed
Agree year 1 pricing and charges
31/3 – Pricing model agreed
Design service journeys (billing & payments)
Customer & billing system config
Customer & billing system testing
16/5 – C&B system go-live
Customer & billing data preparation
Customer & billing data migration
Customer & billing delta data load
Billing contingency planning
16/12 – Decision point – trigger C&B contingency
Complete billing assurance & billing parallel run
CDW has the people, capability, data, systems, and tools required to operate safely and effectively from Day 1.
Tier 2 recruitment
30/1 – Tier 2 Appointments made
Finalise Day 1 org structure
18/11 – Org structure approved
Recruitment for Day 1
6/10 – Staff transfer agreement signed
16/10 - Employment offers sent for transferring staff
Intranet build
Complete capability framework and gap assessments
Training development
Deliver mandatory & role-specific competency training
Establish core people policies and delegations
Head office fit out
HR system config
HR system testing
16/5 – HR system go-live
Payroll vendor contracting
Payroll system config
Payroll testing
1/2 - Payroll system go-live
Data migration for transitioning staff
HR /Payroll integration
Payroll parallel run
Device procurement & Build
1/2 - Devices available
Build customer insight reporting
We are here
As at 6 November 2026



As at 6 November 2026

Board Paper – Part I

Subject:	**Monthly Financial Report – October 2026**

For:

	Decision
X	Discussion
	Noting

Author:	Jacinta Straker, Finance Workstream Lead	**Date:**	18 November 2026

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	

Recommendation:

It is recommended that the Board:

- **Notes** the Monthly Financial Report for the month and year to date ended 31 October 2026.
- **Notes** that our current forecast spend is $17.641m to 30 June 2027, which is in line with the revised budget approved by the Board on 30 September 2026.
- **Notes** that our current forecast of CDW debt funding required to 30 June 2027 is $14.130m from 1 September 2026, which sits within the $16.000m limit set by the Board and the $20.000m council-approved borrowing limit.
- **Notes** that our net spending is $1.775m in the year to date and $5.405m since the programme began.

Key questions the Board should consider in reviewing this paper:

- Is the Board comfortable with the current forecast, noting that a detailed report with supplier spending will be provided at the December meeting?

PURPOSE

To update the Board on our financial results for the month and year to date ended 31 October 2026, and on our latest forecast spend for the establishment programme to 30 June 2027 against the approved budget of $17.641m.

SUMMARY

Our current forecast spend is $17.641m to 30 June 2027, which is overall the same as the revised budget of $17.641m that the Board approved on 30 September 2026.

Board Paper – Part I

We have reduced our fit-out assumption from $1.000m to $0.500m, however on the other side legal costs are putting pressure on the forecast and the team are currently prioritising which work is required and considering whether it is more appropriate to bring on CDW in-house legal resource.

We also still need to confirm how the T3 positions will be resourced between now and Day 1 and we are actively recruiting fixed term project management resources to support the team.

We will ensure these costs are managed within the approved budget.

RELEVANCE TO, AND ENGAGEMENT WITH IWI

This is a financial reporting paper. It does not propose any change that needs specific engagement with Iwi.

DISCUSSION

This section covers our forecast, our results for October, the reasons for the main variances, and our treasury and funding position. All figures cover CDW only. We no longer report councils' costs in this paper.

Forecast – programme cost to 30 June 2027

The Board approved the revised establishment budget of $17.641m on 30 September 2026. Our three CDW envelopes of Establishment, Establishment Digital and Operational, must together stay below the $20m ceiling. Our current forecast is $17.641m, which leaves $2.359m of room under the ceiling.

CDW forecast	YTD actual	Council funded	CDW funded	Funding headroom
$17.641m	**$1.775m**	**$3.511m**	**$14.130m**	**$1.870m**
Establishment + Digital + Operational	CDW net spend, year to date	Funded by councils	Funded by CDW debt	$16m Board limit less CDW debt funded

Where we believe spending is necessary to set CDW up properly for Day One, we will say so. We would rather come back to the Board and make that case than reduce scope that the entity will need. We will come back to the Board for approval if total CDW debt funding is forecast to exceed $16.000m.

Funding split against the $20m ceiling

Funded by	$m	Note
CDW debt	14.130	Cash and debt funding position from 1 September 2026
Councils	3.511	Councils' cash funding of establishment team and early costs
Headroom to the $20m ceiling	2.359	Room left under the ceiling
Total	**20.000**	

Envelope ($m)	WSDP budget	Approved budget 30 Sep 2026	Current forecast	Actual to date	To spend
CDW Establishment	3.687	6.100	5.627	4.752	0.875
CDW Establishment Digital	6.300	7.270	7.270	0.371	6.899
CDW Operational (on-going)	0.560	4.271	4.745	0.282	4.463
CDW forecast – subject to the $20m ceiling	**10.547**	**17.641**	**17.641**	**5.405**	**12.236**
Funded by councils	–	2.366	3.511	–	–
Total programme funded by CDW debt	–	15.274	14.130	–	–

Board Paper – Part I

Pressures on the forecast

There is some risk that costs could move higher, but we are managing it closely. There are three main pressures.

1. **Legal costs.** Legal advice is the main pressure on the forecast and could rise by up to a further $0.200m. We will report any change to the Board in our next monthly report. Our Chief Executive and the establishment team are managing legal costs carefully at a sub-project level and actively considering options for delivery, including in-house legal support.
2. **T3 resourcing.** We still need to confirm T3 recruitment timelines, and which roles are onboarded first.
3. **CDW office space.** Our assumptions about CDW's office space may change, which would affect the forecast. The current assumptions are listed below.

Financial results

While CDW was incorporated in April, it has a reporting period of 30 June 2026, as required by the Local Government Act. Below is a summary of the financial results to the end of October 2026.

Description ($000)	Oct actual	Oct budget	Oct variance	YTD actual	YTD budget	YTD variance	Spent to date	Total forecast	Revised budget
Summary by workstream									
CDW Establishment	943	339	(604)	1,416	1,356	(60)	4,752	5,627	6,100
CDW Establishment Digital	200	404	204	203	1,616	1,412	371	7,270	7,270
CDW Operational (on-going)	40	237	197	156	949	793	282	4,745	4,271
Total net spending	**1,183**	**980**	**(203)**	**1,775**	**3,920**	**2,145**	**5,405**	**17,641**	**17,641**
Detail by account									
791 Board	40	39	(1)	156	154	(1)	282	709	694
781 Establishment Team	167	140	(27)	445	561	116	2,923	2,581	2,526
795 CDW Operational Team	60	115	55	152	460	308	152	2,162	2,070
796 Governance	–	3	3	–	11	11	–	50	49
789 Council Staff - Other than transition team	1	11	9	27	43	16	67	196	193
2401 Bank fees	–	–	–	2	–	(2)	2	–	–
620 Food & Catering Costs	1	–	(1)	3	–	(2)	3	–	–
632 Insurance	–	–	–	–	–	–	44	–	–
782 New Entity Set Up	58	30	(29)	139	119	(20)	385	543	536
787 Legal and Compliance	120	44	(75)	138	178	40	673	876	800
783 Business Processes	–	3	3	–	11	11	53	51	50
784 Comms and Engagement	–	18	18	2	71	69	2	321	318
786 Finance and Funding Advice	44	11	(33)	86	45	(42)	274	203	201
790 Interest	–	17	17	–	66	66	–	301	298
788 ICT Systems, Processes and Data	200	412	212	203	1,648	1,445	371	7,501	7,418
792 Professional Services & Business Advisory	489	76	(414)	567	302	(264)	568	1,509	1,361
793 Office set-up	3	63	60	7	250	243	7	640	1,127
Total expenditure	**1,183**	**980**	**(203)**	**1,925**	**3,920**	**1,995**	**5,805**	**17,641**	**17,641**
Grants income	–	–	–	(150)	–	150	(400)	–	–
TOTAL NET SPENDING	**1,183**	**980**	**(203)**	**1,775**	**3,920**	**2,145**	**5,405**	**17,641**	**17,641**

Please note that the CDW establishment costs are currently higher than expected due to them including the council overheads – this will be transferred to councils in November in line with how the forecast is treated.

Board Paper – Part I

Variance commentary – October 2026

Workstream	Month variance ($000)	YTD variance ($000)	Driver – timing or permanent, full-year impact, action
CDW Establishment	(604)	(60)	We were $0.604m over budget in October and are $0.060m over year to date. The main drivers in the month were professional services and business advisory ($0.489m against a $0.075m budget) and legal and compliance ($0.120m against a $0.044m budget). The full-programme forecast is now $5.627m, which is $0.473m below the $6.100m approved, mainly because we have reduced our fit-out assumption. Detailed spending by Supplier will be provided for the December meeting.
CDW Establishment Digital	204	1,412	The Digital programme is still behind its budget phasing, so we see this as timing rather than a saving. We have spent $0.203m of the $1.616m year to date budget, and the full-programme forecast remains $7.270m. The project is now well underway, with detailed workshops scheduled with Infor this month.
CDW Operational (on-going)	197	793	Spend to date is behind budget due to permanent roles being filled later than anticipated. The full-programme forecast is now $4.745m, which is approx $0.47m above the $4.271m approved. The increase reflects a refinement of the timing of when the GM positions start, updates for when staff will come on board, and a reduction of a previous savings target as more planning is completed. Any additional spending in this area is offset by lower spending in the Establishment area.

Treasury and funding summary

The below table reports the banking and borrowing facilities CDW has and how much we have used as at 31 October 2026.

Item	$000	Note
Facilities		
BNZ overdraft facility	1,000	Drawn $0.414m at 31 October 2026; $0.586m unused
LGFA cash advance facility	19,000	Accession complete; $1.000m drawn and $18.000m undrawn at 31 October 2026. An additional $500k was drawn early in November.
Total facilities planned	20,000	Equals the council-approved borrowing limit
Forecast funding required over the establishment period		
Forecast CDW debt funding required	14,130	Cash and debt funding position from 1 September 2026
Less total facilities planned	(20,000)	
Headroom against the council-approved limit	5,870	Funding available but not committed
Board limit on CDW debt funding	16,000	Above this, we will come back to the Board for approval
Headroom against the Board limit	1,870	Funding available before Board approval is needed

Board Paper – Part I

Subject:	**Customer Charter, service measures and other customer updates**

For:

X	Decision
	Discussion
	Noting

Author:	Lisa Campbell, Customer Workstream Lead	**Date:**	18 November 2026

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	X
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	X

Recommendation:

It is recommended that the Board:

- **Note** that the final Customer Charter will come back to the Board, then go to Ngā Tapuwae o Hau for a whakataukī and approval, and to the Shareholders' Committee for review, before 1 July 2027 when it will be published.
- **Note** the progress on the customer operating model including the development of the Complaints and Disputes Policy (**Attachment 5.1.3**) and the agreed partnership with Utilities Disputes, which the Chief Executive will finalise within the approved budget and parameters.
- **Approve** the draft Customer Charter (**Attachment 5.1.1**) for public engagement alongside the Water Services Strategy in March 2027.
- **Approve** the customer measures to be included in the Water Services Strategy (**Attachment 5.1.2**), to be developed further with the Shareholders Committee.

Key questions the Board should consider in reviewing this paper:

- Are the charter promises the right level of ambition? They must be promises we can keep from Day One, without looking underwhelming.
- Is the Board comfortable keeping targets outside the charter? This lets us adjust them as we learn but means less outside oversight of changes.
- Is the Board comfortable publishing results that may dip in the first year? Starting targets are untested, and the move to a CDW bill may increase calls and complaints.
- Is the Board comfortable putting disputed bill amounts on hold? It's fair to customers, with a small risk to cash flow and of misuse.

PURPOSE

This paper asks the Board to approve the draft Customer Charter for public engagement and the customer measures for the Water Services Strategy. It also updates the Board on progress with the customer operating model and the development of the Complaints and Disputes Policy.

Board Paper – Part I

RELEVANCE TO, AND ENGAGEMENT WITH IWI

Ngā Tapuwae o Hau contributed to the Statement of Expectations, which requires us to publish a Customer Charter. The Charter and Complaints and Disputes Policy will shape how iwi, hapū, marae and whānau experience our service.

We would like to include a whakataukī in the final charter, with guidance from Ngā Tapuwae o Hau. Public engagement in March 2027 is also a chance to hear what iwi, hapū and marae expect from us.

CUSTOMER CHARTER

Clause 42 of the Statement of Expectations asks us to publish a charter that tells customers what to expect, how to complain and how we'll respond. Clause 43 requires the Shareholders' Committee review before adoption. The resulting draft Customer Charter (**Attachment 5.1.1**) is one page, in plain language, built around moments that matter to customers, and shows our purpose in practice:

Purpose	How the charter puts it into practice
Healthy water	Safe water, and less harm to our rivers and land from wastewater and stormwater.
Trusted service	"Trust is earned. We earn it by doing what we say." Clear bills, and customer measures published every six months, including trust.
Fresh thinking	We see things through the customers' eyes and stay open to doing them differently. The charter doesn't pretend we'll get everything right: we'll tell customers when we fall short, ask what they think, and use what they tell us to improve.

The charter makes short promises and points to the detail in our customer policies, Customer Strategy, levels of service and Privacy Policy. Engagement isn't required, but we want to check what customers expect before we promise it. The customer charter will be a short, separate section of the Water Services Strategy engagement, so it isn't lost among feedback on charges.

CUSTOMER MEASURES

Customer measures will be maintained outside of the Customer Charter so that targets can be updated without needing to go back to the Shareholders' Committee. The Chief Executive will approve any changes to published targets.

1. **What we promise each customer (service commitments):** published on our website. Two are ready for Day One: urgent faults on site within an hour (median), taken from the levels of service, and 95% of complaints acknowledged within 2 working days and 90% resolved within 10 days.
2. **How customers feel about our service (Attachment 5.1.2):** seven measures in the Water Services Strategy: satisfaction, effort, complaints, keeping people informed, acting on feedback, trust, and awareness. We will report results every six months and publish these on our website.
3. **How we run the service (internal):** operational measures such as call answer times, first-contact resolution, repeat contacts and open cases. These help us manage day-to-day and aren't published.

Baseline targets in the first year will be informed by current council data and validated through 2027/28. There is a possibility that results may decline initially as customers transition to a separate CDW bill. The Board will be updated on measures as part of BAU performance reporting.

Board Paper – Part I

CUSTOMER OPERATING MODEL UPDATES

In September, the Board received an overview of the customer operating model for Day One, including online self-service, a CDW daytime customer team, Palmerston North City Council (PNCC) providing after hours and overflow services, and temporary face-to-face help around first bills.

Area	Progress
CDW daytime customer team	Seven roles are currently proposed. Recruitment for the Manager Customer Operations and Experience and the Customer Operations Lead will begin in early January 2027, aiming for a start in February. This will enable them to lead system testing, create core processes and plan onboarding. Recruitment and training of the rest of the team will follow between March and May.
Peak and absence cover	A temporary team will cover phone and face-to-face peaks from mid-May to mid-October 2027, with a casual pool contemplated to ease absences post go-live. The size of these teams is still being confirmed.
Hybrid working	Being explored. Working from home will only be considered post-go-live and first bills, likely mid-October 2027.
After hours	PNCC is proposed for after hours and overflow, at an estimated $0.09m to $0.18m. Service levels, triggers and price to be discussed as part of wider shared service arrangements.
Cost	Set-up costs are estimated at $0.57m to $0.75m and ongoing $0.74m to $0.98m a year; all within budget.

COMPLAINTS AND DISPUTES POLICY

A draft Complaints and Disputes Policy (**Attachment 5.1.3**) has been developed as part of the Customer Policy suite. It sets one owner for every complaint, outlines four stages for resolution, and requires disputed bill amounts to be put on hold while we investigate. We have agreed to partner with Utilities Disputes, so customers whose complaints we can't resolve can take them to an independent service at no cost to them. It meets the drinking water complaints requirement in Section 38 of the Water Services Act 2021 and sets a target from Year 1 of 90% of complaints resolved within 10 working days rising to 95% by 2029/30. The Board will be updated on measures as part of BAU performance reporting.

NEXT STEPS

Public engagement on the Customer Charter will be conducted with the Water Services Strategy in March 2027. The final Customer Charter and service commitments will come to the Board in May 2027, alongside Ngā Tapuwae o Hau's whakataukī and approval and Shareholders' Committee review, before being published as part of the go-live campaign ahead of 1 July 2027.

Attachments

5.1.1 Draft Customer Charter
5.1.2 Customer measures (Water Services Strategy, section 4.4)
5.1.3 Complaints and Disputes Policy, draft v0.1.

Our Customer Charter

Water is a taonga. Our job is to care for it, and for the people and places it sustains.

[CDW logo, reversed white version]

[Whakataukī developed with Ngā Tapuwae o Hau, with English meaning]

Our promise to you

We will deliver safe drinking water, manage wastewater and stormwater to protect our rivers and land, and spend money carefully so services stay affordable for the generations to come.

Trust is earned. We earn it by doing what we say, and telling you early if something changes.

What we ask of you

- Tell us about leaks, faults or overflows
- Use water wisely
- Look after the pipes you're responsible for
- Keep your details up to date
- Treat our people with respect and give them safe access
- Talk to us early if you're finding it hard to pay

What you can expect

Every day

You can count on safe water and services that meet our levels of service. If we fall short, we'll tell you.

When you need us

You'll get help easily, can talk to a person when you need to, and won't have to keep repeating yourself.

When we're working near you

You'll know before planned work affects your service, property or street.

When you need extra support

We'll work with you to understand your situation and the support available. No connected household will be denied water because of hardship.

When you have something to say

We'll listen and use your feedback to improve. You'll have a say on decisions that affect you, like our charges and water services strategy.

Caring for water

We'll look after our rivers, streams and land, and keep reducing the effects of wastewater and stormwater.

When something goes wrong

You'll know what's happening, what we're doing and when it should be fixed.

When you get a bill

It'll be clear and correct. Our charges are set each year and published in our Schedule of Charges, and we'll tell you before they change. If we get your bill wrong, we'll put it right.

When something isn't right

Tell us by phone or on our website. We'll own it, keep you updated, explain our decision, and tell you your options if you're still not happy.

Every time you deal with us

You'll be treated with respect and fairness, get clear information in plain language, and have your privacy protected, wherever you live.

Talk to us

Phone: [number]
Website: www.centraldistrictswater.co.nz
In person: see our website for current options

Find out more on our website

- Customer support and priority assistance policy
- Complaints and disputes process
- Levels of service and service commitments
- Privacy policy

Our levels of service and service commitments set out the specific targets we work to. Our charges are in our Schedule of Charges. We'll publish results every six months, by district, including how much you trust us.

[Partners lockup: CDW, Palmerston North, Horowhenua, Rangitīkei]

DRAFT

Attachment 5.1.2 – Customer Measures

WSS - 4.4 Organisational performance measures

Section 5 sets out the levels of service for each of the three waters. Alongside these, we'll build a wider set of organisational performance measures linked to our strategic priorities. We'll develop them with the Shareholders Committee, as our Statement of Expectations asks (clause 44(e)). Our first measures cover customers and the capital programme. Over time, we'll add measures for environmental performance, partnerships, affordability and equity, compliance, staff capability, and asset and risk management.

Our customer measures tell us how people feel about our service. They sit alongside the Customer Charter, whose service commitments hold the specific promises, like complaint timeframes. They also prepare us for economic regulation. The Commerce Commission already requires existing water entities to report on customer complaints, fault attendance times and customer satisfaction, and we expect similar requirements for CDW.

Setting realistic targets
We don't have results of our own until we start on 1 July 2027. The baselines below are indicative, drawn from council resident surveys and other water organisations. They aren't directly comparable, because each council measures differently.

Some results may dip in our first year, as every customer moves to a CDW bill and sets up payments again. So, in 2027/28 we'll measure our real starting point, with first survey results around January 2028. Later targets are set against that baseline, and we'll report results every six months by district.

Strategic priority	Measure	Methodology	Indicative baseline	Target 27/28	Target 28/29	Target 29/30
Customer	Customer satisfaction	Survey	65 to 70%	Set baseline	Baseline +2 points	Baseline +4 points
Customer	Customers find us easy to deal with (effort)	Survey	60 to 75%	Set baseline	70%	75%
Customer	Complaints are sorted within our timeframes (Customer Charter promise and part of Levels of Service)	Statistics	No comparable council data	90% resolved within 10 working days	90%	95%
Customer	Customers kept informed during outages and planned works	Survey	55 to 60%	Set baseline	Baseline +3 points	Baseline +6 points
Customer	We act on what customers tell us	We review complaints, feedback and frontline insight, then report the main themes and what we did about them.	New measure	Reported annually	Reported twice a year	Reported twice a year by district

Customer	Customers trust us	Survey	50%	Set baseline	Baseline +2 points	Baseline +5 points
Customer	Customers know who CDW is and what we do	Survey	New measure	Set baseline	Baseline +15 points	95%
Capital	Proportion of programme contractually committed	Statistics	TBD	70%	75%	80%
Capital	Programme delivery against budget	Financial	TBD	On budget	On budget	On budget
Capital	Forecasting accuracy	Financial	TBD	+/- 10%	+/- 10%	+/- 10%

Source notes

- Palmerston North City Council, Annual Residents' Survey 2024/25, and the Councils' Annual Residents Surveys Benchmarking Report 2024/25. Share of residents rating each service 7 to 10 out of 10: water supply 74%, stormwater 57%, wastewater 73%, trust 38% and enquiry handling 60%. pncc
- Horowhenua District Council, Resident Satisfaction Survey 2025. 73% satisfied with drinking water, 84% with wastewater, 52% with stormwater, 77% with customer service, and 57% feel well informed. horowhenua
- Rangitīkei District Council, Annual Residents Survey 2021, in which 20% were satisfied with their water supply, and Annual Report 2024/25, which reports 71.64 drinking water complaints per 1,000 connections against a target of 20. rangitikei
- Watercare Services Limited, quarterly performance reports FY25 to FY26: complaints resolved within 10 days and community trust results.

DRAFT

Complaints and Disputes Policy

November 2026

CENTRAL DISTRICTS WATER

Horowhenua DISTRICT COUNCIL PALMY RANGITĪKEI DISTRICT COUNCIL NGA TAPŪWAE O HAU

Document control

Item	Detail
Version	Draft v0.1 for approval November 2026
Policy owner	[To confirm. Proposed: Manager Customer Experience and Operations]
Approved by	[To confirm. Propose: Chief Executive, with the Board approving the first version]
Effective from	1 July 2027
Review date	Six months after go-live, then at least every two years
Main legislation	Water Services Act 2021, section 38

1. Purpose

1.1 This policy sets out how Central Districts Water (CDW) receives, manages and resolves complaints and billing disputes, and uses what they tell us to improve our services.

1.2 We want it to be easy for customers to tell us when something has gone wrong. Every complaint will be handled fairly, promptly and respectfully. No customer will be treated less favourably because they have complained.

2. Scope

2.1 This policy applies to complaints about CDW's drinking water, wastewater and stormwater services, including the actions of CDW staff and contractors. It applies to all CDW staff and contractors.

2.2 Anyone affected by CDW's services may complain, whether or not they hold an account. This includes tenants, property owners, businesses, developers, marae, schools, community organisations, and anyone acting on a customer's behalf.

2.3 Some matters are handled under other processes. These are set out in section 9.

3. Definitions

Term	Meaning
Complaint	An expression of dissatisfaction made to or about CDW, about its services, actions, decisions, failure to act, charges or bills, communication, staff or contractors, or how it handled a complaint, where a response or resolution is expected, whether or not the person says so.

Term	Meaning
Billing dispute	A complaint that an amount CDW has charged, or the way it applied a payment, is wrong.
Request for service	A first request for CDW to do something, such as reporting a leak. It becomes a complaint if CDW does not do what it said, or the customer is unhappy with how it was handled.
Complaint owner	The staff member responsible for a complaint from when it is logged until the customer is told the outcome and it is closed.
Serious complaint	A complaint about health and safety, a privacy breach or staff conduct; one raised through a Board member, elected member, MP or the media; or one that affects CDW's relationship with a marae or iwi.
Working day	Monday to Friday, excluding public holidays.

4. Principles

4.1 CDW will handle complaints in line with these principles:

(a) **Easy to complain.** Customers can complain in their own words, through any of our channels.

(b) **Resolve it first time.** Staff will try to resolve a complaint when it is first raised.

(c) **One owner.** Every complaint not resolved at first contact has one owner. Customers will not be passed between teams, contractors or councils.

(d) **Keep people informed.** Customers will know who is handling their complaint, what happens next and when they will hear from us.

(e) **Fair and open.** CDW will look at the facts with an open mind, explain its decisions, and put things right when we get them wrong.

(f) **Learn and improve.** CDW will fix the cause of problems, not just the individual case.

5. Making a complaint

5.1 Customers can complain by phone, email, letter or through CDW's website, without needing an account or login. They do not need to use the word "complaint". If a customer says something is a complaint, or staff are unsure, it will be treated as one.

5.2 If a customer cannot use these channels, CDW will find another way, such as calling them back, working with a support person or meeting in person.

5.3 With the customer's consent, CDW will deal with a support person, such as whānau, an advocate, a budgeting service, Citizens Advice or a Whānau Ora navigator, and record their details. CDW will arrange an interpreter when needed, accepts contact through NZ Relay, welcomes te reo Māori, and responds in the customer's preferred way where practical.

5.4 Anonymous complaints will be considered on the information given, but CDW will not be able to tell the person the outcome.

5.5 A complaint that reaches a Board member, a contractor, the wrong team, a council or elected member, an MP or the media will be passed to CDW's customer team on the same working day. The customer team will take ownership and contact the customer. The customer will not have to start again.

6. How complaints are handled

6.1 CDW handles complaints in four stages:

Stage	What happens	Timeframe
1. Resolve at first contact	The staff member who receives the complaint listens, checks the facts and tries to resolve it straight away.	Same day, or within 2 working days
2. Investigate and respond	A complaint owner acknowledges the complaint, gathers the facts from the teams involved and sends a written response.	Acknowledge within 2 working days. Resolve within 10 working days of the complaint first being raised with CDW
3. Internal review	If the customer is not satisfied, a senior manager who was not involved reviews the complaint and response. The customer does not have to wait for the review to finish before going to Utilities Disputes once the stage 4 timeframe has passed.	Within 10 working days of the request
4. Independent options	If the customer still disagrees, or their complaint is not resolved within 20 working days of first raising it with CDW (or 40 working days where CDW has told them in writing why it needs more time), they may go to Utilities Disputes or another independent body (section 10).	Set by that body

6.2 A customer may ask for their complaint to go straight to stage 2.

6.3 Urgent complaints, such as about health, safety, loss of water supply, a wastewater overflow, or from a customer receiving Priority Assistance, are acted on the same working day. Serious complaints are escalated to a customer leader on the same working day, and a senior manager signs off the response.

6.4 Teams and contractors must give the complaint owner the information they need within 5 working days.

6.5 If a timeframe cannot be met, the complaint owner will tell the customer in writing before it ends, explain why and give a new date. If a complaint will not be resolved within 20 working

days, this notice must be given before the 20th working day, and the new date should be within 40 working days of the complaint first being raised. If CDW genuinely needs longer, it will keep working on the complaint, update the customer in writing at least every 10 working days, and remind them they can go to Utilities Disputes at any time. A complaint is closed only when the customer has been told the outcome and any agreed actions are done.

7. Outcomes and remedies

7.1 Responses at stages 2 and 3 are given in writing, or by phone and then confirmed in writing. They tell the customer what CDW decided, why, what we will do about it, and what they can do if they are still not satisfied, including how to contact Utilities Disputes. CDW records whether each complaint was upheld, partly upheld or not upheld.

7.2 Where CDW got something wrong, we will put it right in a way that matches the impact on the customer. This may include an apology, an explanation, correcting a bill or record, a refund or credit, waiving a fee, or completing or redoing work.

8. Billing disputes

8.1 When a customer disputes an amount on their bill, CDW will put that amount on hold while it is investigated, including while it is with Utilities Disputes. CDW will not send reminders, charge late payment fees or take recovery action on it, and will not restrict water supply because of it. The rest of the bill is still payable.

8.2 Once the dispute is decided, the customer will have reasonable time to pay anything still owing, with help under the Customer Support and Priority Assistance Policy if they need it. Billing disputes follow the same stages and timeframes as other complaints.

9. Matters handled under other processes

9.1 These matters have their own process, set by law or another CDW policy: official information requests under the Local Government Official Information and Meetings Act 1987; personal information requests and privacy complaints under the Privacy Act 2020; insurance or damage claims; submissions on a consultation; matters before a court, tribunal or other formal process; and serious allegations about a staff member or contractor, such as harassment, fraud or assault.

9.2 CDW will still record the contact and tell the customer who will deal with it. The customer will not have to start again. These processes do not affect the customer's right to go to the Ombudsman (section 10.1(c)).

9.3 Where a customer disagrees with a charge or rule set by law or approved CDW policy, CDW will explain the basis for it and how the customer can have a say. This will still be recorded as a complaint.

10. Review and independent options

10.1 An internal review is CDW's final decision. CDW will then write to the customer setting out the independent options available. A customer does not have to finish CDW's process before going to Utilities Disputes. They can go if their complaint has not been resolved within 20 working days of first raising it with CDW, or within 40 working days where CDW has told them in writing why it needs more time. Utilities Disputes may also accept a complaint sooner, such as where CDW has made clear it will not act or waiting longer would cause the customer unreasonable harm. The independent options are:

(a) Water Services Authority (Taumata Arowai), which oversees CDW's drinking water complaints process under the Water Services Act 2021, Section 38. It is not a dispute resolution scheme for individual complaints.

(b) Commerce Commission. Regulations under the Commerce Act 1986, Part 4A, may set requirements for complaints processes and external dispute resolution. CDW will take part in any scheme that is required.

(c) Ombudsman, which can consider complaints about CDW's administrative actions and decisions under the Ombudsmen Act 1975, and decisions on official information requests under the Local Government Official Information and Meetings Act 1987. The Ombudsman generally expects customers to raise their concerns with CDW first. This right is separate from CDW's membership of Utilities Disputes.

(d) Utilities Disputes (Tautohetohe Whaipainga). CDW will be a member of Utilities Disputes' Water Complaints Scheme from 1 April 2027 [subject to procurement]. It is a free, independent dispute resolution service that can consider complaints CDW has not been able to resolve.

(e) Disputes Tribunal and courts. Using CDW's process does not affect this right.

10.2 CDW's shareholding councils do not review CDW's decisions on individual complaints. Customers can instead use the independent options in section 10.1, including the Ombudsman.

11. Staff, contractors and unreasonable behaviour

11.1 Complaints about CDW staff will be handled fairly and in confidence, and the staff member can respond. Complaints about a contractor go to them through the contract manager. The complaint owner remains the customer's contact.

11.2 CDW understands that people may be upset when things go wrong, and staff will respond with patience. CDW does not accept abusive, threatening or harassing behaviour. Where behaviour is unsafe or unreasonable, CDW will first explain the concern. If it continues, a senior manager may limit how the customer contacts us, explained in writing and reviewed regularly. CDW will always respond to a new issue or an emergency.

12. Records and reporting

12.1 CDW will record every complaint, including what it is about and its cause, the owner, key dates, the finding, any remedy, and when the customer was told the outcome. Records are

managed under the Privacy Act 2020 and the Public Records Act 2005, and only people who need them can see them.

12.2 CDW will report on complaints monthly to the leadership team, regularly to the Board, annually to the Water Services Authority, in its annual report, and to the Commerce Commission and Utilities Disputes as required.

13. Roles and responsibilities

Role	Responsibilities
Chief Executive	Approves this policy.
Policy owner	Makes sure staff know and apply this policy, monitors how it is working, keeps it up to date, and manages CDW's membership of Utilities Disputes.
Senior Managers	Carry out internal reviews, sign off responses to serious complaints, and decide any limits on contact.
Complaint owners	Own each complaint until the customer has been told the outcome and keep the customer informed.
All staff and contractors	Recognise complaints, try to resolve them at first contact, and pass on anything they cannot resolve on the same working day. Teams involved give the complaint owner information within 5 working days.

14. Legislation, related documents and review

14.1 This policy supports CDW to meet:

(a) Water Services Act 2021, Section 38: a drinking water supplier must have, follow and report each year on a consumer complaints process

(b) Commerce Act 1986, Part 4A: CDW will update this policy if complaints regulations or a service quality code is made

(c) CDW Statement of Expectations, clause 42: the Customer Charter explains how to complain and how CDW will respond

(d) Privacy Act 2020, Ombudsmen Act 1975, Local Government Official Information and Meetings Act 1987 and Public Records Act 2005.

14.2 Related documents: Customer Charter; Day One Service Commitments; Complaints and Disputes Process; Customer Support and Priority Assistance Policy; Privacy Policy; Utilities Disputes Water Complaints Scheme rules.

14.3 The policy owner will monitor this policy through monthly reporting and checks of complaint records. It will be reviewed six months after go-live, then at least every two years, or sooner if legislation, regulation or a service quality code changes.

Board Paper – Part I

Subject:	**Hardship and customer support settings for Day One**

For:

X	Decision
	Discussion
	Noting

Author:	Lisa Campbell, Customer Workstream Lead	**Date:**	18 November 2026

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	X

Recommendation:

It is recommended that the Board:

- **Note** that, as per the Statement of Expectations and Draft Customer Charter, CDW will not stop or restrict water to a household because it is in financial hardship.
- **Note** the draft Customer Support and Priority Assistance Policy that reflects Option 3.
- **Note** that the Debt Management and Waiver Policy and the Debt Management and Waiver Procedure will come to the Board before Day One.
- **Approve** Option 3: Help early, protect essential water, as CDW's Day One setting for hardship support.

Key questions the Board should consider in reviewing this paper:

- The fundamental question raised in this paper is CDW's approach to customers in financial hardship. There are five options set out to help identify the range of approaches.
- Once the core approach is agreed, the Board is asked to consider the specific settings they believe are appropriate to support that approach.
- The attached draft Customer Support and Priority Assistance Policy is for information only at this stage and will be updated and brought to the Board for approval once the settings are agreed.

PURPOSE

This paper seeks the Board's agreement on CDW's Day One approach to supporting customers who are in financial hardship. It sets out five options, offers a recommendation, and shows how the draft Customer Support and Priority Assistance Policy **(Attachment 5.2.1)** gives effect to it.

These settings will shape many customers' first experience of CDW and will affect bad debt, frontline workload and costs borne by other customers.

Board Paper – Part I

RELEVANCE TO, AND ENGAGEMENT WITH IWI

Water poverty and our customers' financial hardship is a topic that Ngā Tapuwae o Hau has signalled is of interest to them. To date, they have provided us with a paper, written by Tina Porou **(Attachment 5.2.2)**, that outlines her view on water poverty and issues that need to be considered by water entities. We have taken this into account when drafting this paper and the draft policies. We plan to engage further with Ngā Tapuwae o Hau on this topic once we get further guidance from the Board on CDW's proposed direction.

BACKGROUND

From 1 July 2027, customers will receive a separate water bill from CDW instead of their council. Existing direct debits and payment arrangements will not transfer, and council rates remission policies **(Attachment 5.2.5)** will stop applying to water charges.

The Local Government (Water Services) Act 2025 requires CDW to publish a waiver policy that caps penalties and prevents restriction of supply unless section 214 applies. CDW will meet this through its Debt Management and Waiver Policy. The Statement of Expectations and Draft Customer Charter go further by stating that no connected household will be denied water because of financial hardship. **(Attachment 5.2.3)** sets out the proposed requirements in full.

In addition, need across the CDW region is significant and disproportionate. In Horowhenua, 42.4% of people live in the most deprived areas (NZDep 9 to 10). There is limited internet coverage in both of the district council areas. In Palmerston North, over a third of households rent, so the person carrying the cost of water may not be the person who can fix a leak. Pockets such as Taitoko, Levin Central, Highbury East and Taihape stack several of these pressures together.

CDW therefore needs its own settings from Day One.

DISCUSSION AND ANALYSIS

The table below shows five settings for hardship support ranging from firm to generous, with examples of organisations that use each setting. A summary of the analysis is as follows:

- Option 1 is not available to CDW because it would breach the Statement of Expectations and the Draft Customer Charter. It is included to show the full range.

- Option 2 is not recommended. It meets legal requirements and the Statement of Expectations at the bare minimum, but puts the onus on customers to apply and prove hardship. This means people tend to seek help late, and it does not meet the Draft Customer Charter promise to talk early. It also carries more complaint and reputation risk at launch.

- Option 3 (RECOMMENDED) meets the Statement of Expectations and the Draft Customer Charter, can be delivered from Day One with simple processes, and still separates people who cannot pay from people who will not. The trade-off is a modest increase in waivers and bad debt in exchange for much lower risk of pushing customers into hardship, and fewer complaints. Tiaki Wai's first quarter shows how a hard line at launch would have caught thousands of customers who were simply confused or were still setting up payments.

Board Paper – Part I

- Option 4 is not recommended. While a hardship fund is equitable, other customers would pay for it, compromising fairness and affordability. Its low-cost elements, such as stronger local referrals and early outreach, can be added to Option 3 over time.

- Option 5 is not recommended. The cost would fall on other customers, and it would weaken the incentive to pay or fix leaks. Discounted charges for low-income households are a pricing decision, best considered through the Water Services Strategy and pricing work.

Board Paper – Part I

Options for CDW's hardship and customer support settings

Option	What it looks like for CDW	Pros	Cons	Implications	Who does this
1. Firm "Pay or else"	Penalties from the first missed bill. Short payment plans on request only. Early debt collection. Water restricted after notice for any unpaid account. No leak relief: the customer pays for all water through the meter.	• Lowest bad debt in theory • Simple rules • No cost shifted to other customers	• Breaches the Statement of Expectations and Draft Customer Charter for households in hardship • May not be lawful • Very high trust and reputation risk at launch	Not available to CDW. Shown for completeness.	Some Australian councils restrict or disconnect water for unpaid bills.
2. Council-style minimum "Apply and prove it"	Payment plans on request. Penalties apply. Relief for acute hardship by written application with evidence, decided case by case. Leak relief of 50% of excess, once every two years, with a plumber's report. Debt collection after a set time. Restriction kept as an option.	• Familiar to staff and councils • Low cost and simple to set up • Matches much of what councils do now	• Puts the onus on the customer, so people may ask too late • Slow and paperwork heavy • Does not meet the Draft Customer Charter promise to talk early and not repeat yourself	Meets the law and Statement of Expectations at the bare minimum. Moderate bad debt, more complaints and media risk at launch.	Rangitīkei and Palmerston North remission policies. Selwyn waivers and remissions policy. HDC leak remission (in part).
3. Help early, protect essential water (**RECOMMENDED**)	Talk early. The sooner we talk, the more options we can offer: Payment smoothing (the year's charges spread into equal weekly, fortnightly or monthly payments). Flexible plans - collection and penalties paused while a plan is kept. Priority Assistance available for medical and access needs. Leak relief that assumes best intent. Warm referrals to financial mentors, Work and Income and Citizens Advice. Waivers for acute hardship and exceptional cases. Restriction is a last resort used only after we have tried to agree a way forward and the customer has not engaged. We will never cut off someone's water because they can't pay. We will never restrict a household that relies on water for a medical need, or an amount under dispute, including complaints escalated to Utilities Disputes.	• Delivers the Statement of Expectations and Draft Customer Charter • Builds trust at launch • Engaged customers keep paying something • Can run on simple, partly manual processes	• Some extra bad debt and waiver cost, shared by all customers • Needs trained staff and clear delegations • Some customers may take advantage	Needs a Debt Management and Waiver Policy and Procedure, staff training and referral list by Day One. Cost unknown until council data received. Managed through delegations and a single six-monthly customer support and debt report.	Tiaki Wai. Watercare (plans and paused collection). Contact Energy consumer care. Victorian Water companies such as Yarra Valley Water.
4. Proactive support	Everything in Option 3, plus a CDW-funded acute hardship fund that can write down debt when customers keep a plan. Funded partnerships with local financial mentors, Whānau Ora and iwi providers. Outreach triggered by missed payments or unusual use. Help with leak repairs for low-income owners.	• Tackles causes, not just debt • Reaches people who never call • Strong fit with Te Tiriti and equity expectations • Builds local relationships	• Equitable, but compromises fairness: other customers pay for the fund and write-downs • Ongoing cost • Needs data, partners and agreements CDW does not have yet • Eligibility rules and audit needed	Not recommended. The low-cost parts (warm referrals, outreach, stronger local relationships) can be added to Option 3 over time.	Watercare and its consumer assistance trust. Contact Energy's Good Initiative. Water Corporation (Western Australia).

Board Paper – Part I

Option	What it looks like for CDW	Pros	Cons	Implications	Who does this
5. Very generous	No restriction for anyone. No penalties. Discounted charges for low-income households. Routine write-off of hardship debt. Full leak relief every time.	• Maximum protection and goodwill • Simple message	• Cost falls on other customers, cutting against affordability • Weakens the incentive to pay or fix leaks • Discounted charges are a pricing decision, not a customer policy	Not affordable or deliverable for Day One. Discounted charges belong in the Water Services Strategy and pricing work.	United Kingdom water companies (no disconnection by law, social tariffs).

Board Paper – Part I

APPLYING OPTION 3

Certain principles will guide the application of the policy:

- Decisions close to the customer. We want to push as much decision making as possible to frontline staff. This empowers our people, cuts handoffs and customer effort, and means more issues are resolved at first contact. We will start with clear limits and widen frontline authority as data on outcomes, cost and quality shows it is working. For complex cases, we propose that two senior people, one from Customer and one from Finance, decide together and exercise judgement within the policy.

- Partners on Day One. Where hardship applies and customers agree, we will point customers to MoneyTalks, Work and Income, Citizens Advice and local budgeting services in each district[1]. We are not proposing funded partnerships, but CDW staff will make a warm referral rather than just giving out a number.

- Te Tiriti and equity. A hardship policy is only one part of CDW's equity response. Pricing, metering and investment decisions will have a bigger effect on whether whānau can afford water. Marae, papakāinga and communities off the network may need a different pathway from a standard household account. We propose to design local referral and outreach arrangements with Ngā Tapuwae o Hau and local providers. Any analysis of hardship by identifiable Māori communities will go through the Māori Data Engagement Protocol first.

- Systems support. The Infor demonstration showed account alerts for financial hardship and medical needs, monitored payment arrangements, direct debits for a fixed amount at set intervals (which supports payment smoothing), and a portal request for more time to pay. These will be confirmed in configuration, with a controlled manual register as a contingency if any are not ready for Day One.

In addition, four specific parameters are proposed for Day One, which must be simple enough for frontline staff to explain and apply, and able to be evidenced from billing and meter records. These are:

1. No restriction for non-payment in Year 1. Systems, data and payment set-up will all be new. We should not risk restricting a household because our records are wrong or a direct debit was never set up.

2. A settling-in period for penalties. No late payment penalties for the first two billing cycles, as Tiaki Wai did. We still send reminders and offer payment smoothing and plans.

3. Leaks: assume best intent. We will notify customers quickly and hold the excess from collection while the leak is fixed. We will waive 100% of the excess for a first leak after a new meter or where we were slow to notify, and 50% otherwise, once every two years, with discretion for hardship. Proof can be an invoice or meter readings rather than a plumber's report.

4. We will report from Day One on response times to requests for help, arrangements kept, any debt collection of customers on an active arrangement (target: none), and affordability complaints, through normal operational reporting and a single six-monthly customer support and debt report covering both policies.

[1] The Rates Rebate Scheme only reduces council rates. It will not reduce a CDW water bill, so we will not present it as help with water charges.

Board Paper – Part I

The draft Customer Support and Priority Assistance Policy (**Attachment 5.2.1**) is built on Option 3 and will be updated to reflect the Board's decisions. Debt recovery, penalty and restriction rules, including no restriction for non-payment in Year 1, will sit only in the Debt Management and Waiver Policy. The support policy will set out CDW's promise and refer to that policy, so there is one set of rules.

Financial implications

We cannot yet size the cost of hardship and customer support, this is pending input from councils on their water arrears, write-offs and current payment arrangements. For reference, Tiaki Wai reported about 50 formal hardship arrangements worth approximately $45,000 in its first quarter. We will bring a Year 1 waiver budget and delegations to the Board with the Debt Management and Waiver Policy and report actual cost every six months through the customer support and debt report.

NEXT STEPS

If the Board agrees the recommendations, we will seek legal advice on section 214 and the scope of the Debt Management and Waiver Policy, then draft that policy using the Significance and Engagement Policy as the Act requires and bring it to the Board with a Year 1 budget and delegations. Alongside this, we will draft the Debt Management and Waiver Procedure, confirm the Infor configuration, and confirm Day One referral pathways and frontline training.

Attachments

5.2.1 Draft Customer Support and Priority Assistance Policy (September 2026)
5.2.2 Te Tiriti centred approaches to Water Equity – Tina Porou
5.2.3 Legal and other requirements
5.2.4 Lessons learned
5.2.5 Current council settings

Draft

Customer Support and Priority Assistance Policy

November 2026

CENTRAL DISTRICTS WATER

Horowhenua DISTRICT COUNCIL PALMY RANGITĪKEI DISTRICT COUNCIL NGĀ TAPŪWAE O HAU

Document control

Item	Detail
Version	Draft v0.1 for approval November 2026.
Policy owner	[To confirm. Proposed: Manager Customer Operations and Experience]
Approved by	[To confirm. Proposed: Chief Executive, potentially with Board approving the first policy]
Effective from	1 July 2027
Review date	Six months after go-live, then at least every two years
Main legislation	Local Government (Water Services) Act 2025, sections 101 and 102

1. Purpose

1.1 This policy sets out how Central Districts Water (CDW) supports customers who need extra help to use our services, pay their bill or keep access to water.

1.2 Our promise to customers: sometimes people need extra help. If your circumstances make it harder to use our services or pay your water bill, talk to us early. We will listen, work with you to understand what would help, and make sure you know your options. Asking for help will not disadvantage you. We will never cut off your water because you can't pay. In our first year, we will not restrict anyone's water supply for non-payment.

1.3 Support is based on what the customer needs from CDW, not on a label or diagnosis.

2. Scope

2.1 This policy applies to anyone who uses or is affected by CDW's water services, whether or not they hold an account. It applies to all staff and contractors who deal with customers.

2.2 Help with paying (section 7) is for whoever is responsible for the account, including households, businesses, marae, schools and community organisations. [To confirm: whether waivers for acute hardship apply only to residential customers.]

2.3 Billing disputes are handled under the Complaints and Disputes Policy, and waivers under the Debt Management and Waiver Policy.

3. Definitions

Term	Meaning
Financial hardship	When a customer is finding it hard to pay their water bill, for a short time or longer.
Acute hardship	When a customer cannot cover essential living costs, such as food, housing and power, even with a payment arrangement.
Priority Assistance	Extra help for a customer whose health, safety or ability to use our services could be seriously affected, for example because they rely on water for a medical need.
Payment smoothing	Spreading the year's charges into equal weekly, fortnightly or monthly payments.
Waiver	Removing or reducing a charge or penalty under CDW's Debt Management and Waiver Policy.

4. Principles

4.1 CDW will support customers in line with these principles:

(a) **Accessible.** Customers can reach us in a way that works for them, including by phone, post or in person, and only have to tell us their situation once.

(b) **Fair.** Customers who are struggling to pay, get early, practical options. We are also fair to everyone who pays, because the cost of support is shared.

(c) **Protected.** Where a customer's circumstances put them at greater risk from loss of water, a disruption or debt recovery, we take reasonable steps to reduce that risk.

(d) **Connected.** Where we can't help, we refer customers to organisations that can.

5. Asking for help

5.1 Customers do not need to be overdue, or call themselves vulnerable, to ask for help. Reasons may include a medical need for water, disability or communication needs, difficulty using digital services, language or literacy needs, bereavement, illness, a big change at home, family violence or economic harm, or a loss of income.

5.2 Customers can ask themselves, through a support person, or through a trusted organisation with their consent. Staff may offer help when they recognise it is needed, but will not try to diagnose vulnerability.

5.3 With the customer's consent, CDW will deal with a support person, such as whānau, an advocate or a budgeting service, and record their details. CDW will arrange an interpreter when needed, accepts contact through NZ Relay, and welcomes te reo Māori.

5.4 Needing extra help does not on its own mean financial relief. For example, after a bereavement CDW can help move the account, pause reminders for a time and waive penalties.

5.5 CDW will share information about the help available through digital and non-digital channels, and through budgeting services and community organisations. People who are struggling may not know help exists, or may not feel comfortable asking us.

6. Priority Assistance

6.1 A customer whose health, safety or wellbeing could be seriously affected by a water interruption, or who needs extra help to use our services, can be recorded for Priority Assistance. CDW records the support needed, not medical details.

6.2 During planned interruptions and outages, CDW may give extra or direct notice, flag the property for extra care, make the information available to the staff who need it (including after hours), and consider alternative water for long interruptions.

6.3 Priority Assistance does not guarantee uninterrupted supply, or restoration ahead of operational, public health or safety needs.

7. Help with paying

7.1 Every customer can choose how often they pay, set up a direct debit and use payment smoothing. If a customer is finding it hard to pay, CDW will work with them on a reasonable way forward. The help available is set out below.

Help	Who it's for	How to ask	What we may need	What to expect
A little more time to pay a bill	Anyone who needs a few extra days	Online or phone	Nothing	Usually approved, often straight away online. No late payment penalty if you pay by the new date.
A payment plan for an overdue amount	Anyone who has fallen behind	Phone, email, in person or online	A chat about what you can afford	Most people get a plan. While you keep to it, we won't take further recovery action
A longer plan or a short pause	People whose circumstances have changed, such as job loss, illness, bereavement or family violence	Phone, email in person or online. We'll then talk it through with you	A chat. Sometimes more about your income and costs, or a budget from a free financial mentor	We'll aim to agree something on your first call, or tell you when you'll hear back
Removing a late payment penalty	A first late payment, our mistake, being on a plan, or a hard time	Phone, email, in person or online	Usually nothing	In these situations, we'll usually remove it
Leak allowance	You've had a leak on your side of the boundary and fixed it	Tell us as soon as you know	A plumber's invoice, or two meter readings	We hold the extra amount while you fix it, then credit part of it [amounts to confirm]. Decision within 10 working days

Help	Who it's for	How to ask	What we may need	What to expect
Waiving charges	Acute hardship: you can't cover essential costs, even with a plan	Phone, email or in person. We'll talk it through with you	Your income and costs, or a financial mentor's budget	Not common. Decision within 10 working days, with reasons. You can ask for a review, then go to Utilities Disputes for free if you're still unhappy
Holding a disputed amount	You think your bill is wrong	Phone, email, in person or online	Anything that shows the problem	Held while we check, and while any complaint is with Utilities Disputes. The rest of the bill is still due. Answer within 10 working days

7.2 Where a customer's water use looks unusually high, CDW will let them know, so a leak can be found and fixed early.

7.3 Waivers of charges or penalties, including for acute hardship, are made under CDW's Debt Management and Waiver Policy.

8. Debt recovery and restriction

8.1 We will never cut off your water because you can't pay.

8.2 Customers who cannot reasonably pay will be offered help under section 7. Debt recovery and restriction, including the protections for customers, are set out in the Debt Management and Waiver Policy.

8.3 Billing disputes are handled under section 8 of the Complaints and Disputes Policy. If the customer is also finding it hard to pay, CDW will offer help under section 7 at the same time.

9. Working with partners

9.1 CDW will build referral pathways with trusted organisations, including mana whenua and iwi and Māori providers, financial mentors, health, disability, housing and social services, Work and Income and Citizens Advice. Where the customer agrees and we are able to, we will make a warm referral. Partners add to, not replace, CDW's own support, and customer information is only shared lawfully and with consent where required.

10. Privacy, records and reporting

10.1 Support information can be sensitive. CDW will collect only what it needs, explain why, limit access to people who need it, and keep it secure and up to date, in line with the Privacy Act 2020, its Privacy Policy and the Public Records Act 2005. For example, CDW may need to know a household relies on water for a medical need, but not their medical history.

10.2 Support needs and arrangements are recorded on the customer's account, so the people who need to act on them can see them.

10.3 CDW will publish what help is available, and report every six months, by district, on how it is working, through one customer support and debt report that also covers the Debt

Management and Waiver Policy. This includes Priority Assistance, help with paying, arrangements kept, customers sent to debt recovery while on an arrangement (aim: none), referrals, and hardship and affordability complaints that reach Utilities Disputes.

11. Roles and responsibilities

Role	Responsibilities
Chief Executive	Approves this policy.
Policy owner	Makes sure staff know and apply this policy, monitors how it is working, and keeps it up to date.
Customer team	Records support needs, agrees arrangements, makes referrals and keeps customers informed, resolving as much as possible at first contact.
Senior managers and Finance	Decide requests outside the standard settings, including waivers for acute hardship and complex billing cases.
All staff and contractors	Recognise when someone may need extra help, and pass on anything they cannot resolve to the customer team on the same working day.

11.1 Staff will be trained, and given the authority to make safe, consistent decisions at first contact. CDW will extend that authority as data on outcomes, cost and quality shows it is working.

12. Legislation, related documents and review

12.1 This policy supports CDW to meet:

(a) Local Government (Water Services) Act 2025: sections 101 and 102 (waivers only under a published Waiver Policy), and sections 20 and 214 (restriction of supply) [to confirm with legal advice]

(b) CDW Statement of Expectations, clause 48: no household connected to the network will be denied access to water services due to financial hardship or other vulnerabilities, and vulnerable households are supported through appropriate policies

(c) Commerce Act 1986, Part 4A: CDW will update this policy if the Commerce Commission sets consumer protection requirements

(d) Privacy Act 2020 and Public Records Act 2005.

12.2 Related documents: Customer Charter; Debt Management and Waiver Policy; Complaints and Disputes Policy; Utilities Disputes Water Complaints Scheme rules; Privacy Policy; Day One Service Commitments; Help paying your bill (customer information page).

12.3 The policy owner will monitor this policy through regular reporting and checks of customer records. It will be reviewed six months after go-live, then at least every two years, with input from customers, mana whenua and community partners. Changes to this policy that affect the Debt Management and Waiver Policy will be agreed by the owners of both policies.

A Te Tiriti-consistent approach to water poverty

Tina Porou

1 Introduction

Aotearoa is rebuilding the way water services are funded, governed and delivered at a time when many households are already under significant financial pressure and many communities do not start from the same infrastructure base. Decisions now about pricing, metering, capital allocation, infrastructure priorities, customer support and rural and non-network supply will determine who carries the costs of the transition and who receives its benefits.

This matters because water is not discretionary. Safe drinking water and sanitation are essential to health, housing and community wellbeing, and are recognised internationally as human rights. The practical question for the new water system is therefore not simply whether water can be supplied, but whether people and communities can access safe, reliable and sufficient water on an equitable basis.[1]

For Māori, this issue is particularly stark. Māori households are more exposed to several of the factors that can turn a water-services change into hardship, including lower incomes, higher rental exposure, rurality, historic infrastructure deficits and limited access to capital. Many marae, papakāinga and rural Māori communities also carry infrastructure gaps that have built up over time. It should be unacceptable that Māori may be disproportionately less able to access safe and clean drinking water in a country where Māori authority and rights and interests in wai were not extinguished by Te Tiriti.[2][3]

That creates a clear Te Tiriti issue. Article 2 requires recognition of the continuing authority, rights and interests of iwi and hapū in wai and a meaningful role in shaping the systems that determine access, investment and future development. Article 3 requires attention to the material outcome: whether Māori households and communities actually receive equitable access to safe, reliable and affordable water and sanitation.

The contradiction is obvious. Māori cannot reasonably be recognised as holding enduring rights and interests in wai while at the same time being disproportionately at risk of poor access because of income, geography or inherited infrastructure. If historic under-investment is carried forward into the new system

1 United Nations General Assembly, Resolution 64/292, “The human right to water and sanitation”, adopted 28 July 2010; UN Committee on Economic, Social and Cultural Rights, General Comment No. 15: The Right to Water, 2002.

2 Department of Internal Affairs, Marae and Papakāinga Rural Water Services Technical Advisory Group (historic record, updated 2024), recording long-standing under-service and historic inequities in funding and support for many rural Māori communities, marae and papakāinga. See also Waitangi Tribunal, He Whakaputanga me te Tiriti: The Declaration and the Treaty (Wai 1040, 2014), and The Stage 2 Report on the National Freshwater and Geothermal Resources Claims (Wai 2358, 2019).

through higher household charges, connection costs or locally funded catch-up investment, an inherited infrastructure deficit can simply become a new affordability problem.

The establishment of the new water organisations gives us an opportunity to address this before it becomes embedded. Māori experience should be used as a core indicator of whether the system is working equitably. Where the system can identify and address the pressures facing Māori households and communities, it will also improve outcomes for low-income households, renters, rural communities, small towns and other places carrying infrastructure disadvantage.

The core proposition is simple: **a water system should not be considered equitable if access to safe, reliable and sufficient water is materially determined by household income, tenure, geography, community wealth or the infrastructure a community happened to inherit.**

The task now is to build an equity discipline into the new water organisations from the outset, so that structural risks are identified and addressed through pricing, investment, infrastructure, metering, customer support and regulation before they become hardship.

2 What energy hardship work tells us

My previous work in energy hardship with Contact Energy provided the strongest lesson from this space that is, “the bill is rarely the problem in itself”. It is usually where a wider set of pressures becomes visible. Arrears and disconnections capture households already in acute distress, but they miss people who keep paying by going cold, cutting food or delaying other essentials. Different measures therefore identify different parts of the problem, and no single dataset gives the full picture.[4]

Energy hardship work also showed the limits of treating consumption as a behavioral issue. Higher use can reflect poor housing, inefficient appliances, health needs or lack of capital to reduce consumption. Households with the least ability to pay can also have the least ability to lower their costs.[5]

The response therefore needs to be broader than debt management. Effective tools include fairer pricing, realistic payment plans, efficiency investment, debt support, early intervention, minimum service protection, community support and, where appropriate, cross-subsidisation

4 PricewaterhouseCoopers, Energy Vulnerability in New Zealand: Definition, quantification and policy options, draft for the Electricity Companies CEO Forum, 2014; Ian McChesney, Candidate questions for assessing the state of “energy poverty” in homes, Community Energy Action, 20 March 2015.

5PricewaterhouseCoopers, Energy Vulnerability in New Zealand: Definition, quantification and policy options, 2014.

or pooled funding. A key question is always “who should properly carry the cost”. Costs created by geography, infrastructure, historic investment decisions or system design should not automatically fall on the household or small community least able to meet them.[6]

The same lesson applies to water. The system should not wait until households have unpaid water bills and then ask who is vulnerable. It should identify where pricing, infrastructure, metering, tenure, geography and investment decisions are likely to create disproportionate cost or poorer access and address those risks before hardship becomes embedded.

3 From water poverty to water equity

There is a growing international literature on water poverty. Scotland is useful because it has moved beyond the assumption that a water-rich country cannot have water poverty. Consumer Scotland uses household affordability measures, including the proportion of disposable income spent on water and wastewater charges. Other work in Scotland has looked more broadly at access, geography and water injustice, including the way rural and marginalised communities can experience problems that are not visible in a conventional bill-to-income measure.[7]

Those measures are useful, but Aotearoa should not simply adopt a three per cent or five per cent affordability threshold and treat that as the definition of water poverty. A threshold can be one indicator. It does not show whether a household is rationing water, whether a marae has an inadequate supply, whether a papakāinga is carrying private infrastructure costs that an urban household receives through the network, or whether a community is unable to develop because water and wastewater infrastructure is not available.[8]

For the purposes of this paper, water poverty is treated as an outcome of failed water equity. It can occur at several levels. At household level, a whānau may be unable to meet the cost of safe and sufficient water and wastewater services without giving up other essentials. At community

6Contact Energy, Access to Energy / Keep the Lights On Hardship Programme, 7 January 2015 update; Origin Energy, Power On Review, 14 May 2010; PricewaterhouseCoopers, Energy Vulnerability in New Zealand, 2014.

7 Staddon, “Water poverty in a ‘Hydro Nation’: Exploring distributional and recognitional water injustice in Scotland”, Utilities Policy 85 (2023), 101679; Consumer Scotland, Affordability of water and sewerage charges: Outlook for water poverty in Scotland, 2024.

8 Consumer Scotland, Affordability of water and sewerage charges: Outlook for water poverty in Scotland, 2024. The report uses 3% of disposable income as a water-poverty threshold and 5% as severe water poverty.

level, a settlement may lack the infrastructure or collective financial capacity required to achieve an adequate service. At structural level, the design of pricing, investment, infrastructure, regulation or governance may repeatedly place higher burdens or poorer services on the same types of communities.

This distinction matters because low expenditure can hide deprivation. The energy work demonstrated this clearly. A household using very little electricity may not be efficient; it may be cold. The same is true for water. Low water use may indicate conservation, but it may also indicate rationing, inability to afford tank fills, deferred washing, a failing supply or people adapting their lives around inadequate infrastructure.

The positive objective should therefore be water equity. In practical terms, that means **all communities should be able to access safe, reliable and sufficient water and wastewater services without being structurally disadvantaged by income, location, tenure or historic infrastructure decisions.** The test is not whether every household pays the same amount. The test is whether the system distributes costs, services and investment in a way that gives people an equitable opportunity to achieve the same basic standard.

4 Te Tiriti o Waitangi

For Māori, this cannot be framed only as a socioeconomic issue. Te Tiriti requires us to look at both the position of iwi and hapū in relation to wai and the material outcomes experienced by Māori households and communities.

Article 2 provides the rangatiratanga lens. Iwi and hapū are not simply a category of vulnerable consumers. They have enduring relationships, rights, responsibilities and aspirations in relation to wai. That has practical implications for water services. It affects the way iwi and hapū participate in decisions about infrastructure, investment, allocation, environmental outcomes, marae and papakāinga servicing, Māori land development and the future ability of communities to grow.

The Article 2 question is not only whether Māori have been consulted. It is whether iwi and hapū have a meaningful role in shaping the settings that determine access to wai and whether those settings support or constrain rangatiratanga and development. This is why the earlier Three Waters transition work placed Te Mana o te Wai, strategic expectations, pricing, asset

management, infrastructure investment, rural supply and Māori participation together. They are not separate issues for Māori. They are parts of the same system.[9]

Linda Tuhiwai Smith's work is useful here because it challenges systems where Indigenous peoples are defined through categories developed elsewhere and then invited into solutions after the main questions have already been decided. Māori should not simply appear in the dataset as the group with poorer outcomes. Iwi and hapū need to be involved in defining what water equity means, what is measured, which outcomes matter and what interventions are legitimate.[10]

Article 3 provides the equity lens. It requires us to look at whether Māori share equitably in the benefits of the water system. In practical terms: do Māori households and communities have comparable access to safe and reliable drinking water, effective wastewater services, infrastructure investment, development capacity and affordable services? If not, where in the system is the inequity being created or maintained?

Formal equality is not enough. Applying an identical charging rule to two communities that start from very different positions can deepen rather than reduce inequality. A well-serviced urban community with established infrastructure, a large customer base and higher average incomes is not in the same position as a small rural community with low incomes, limited public infrastructure and large catch-up costs. Treating those communities exactly the same may be administratively simple, but it is not necessarily equitable.

Mason Durie's work provides a useful way of thinking about this. Māori wellbeing is not produced by one service in isolation. It is shaped by income, housing, environment, whānau, participation, cultural identity and the ability to determine future pathways. Water sits across all of those areas. It is essential to health, housing, community life, marae, papakāinga, economic development and the ability of communities to remain on and develop their whenua.[11]

Taken together, Articles 2 and 3 create a practical test. Article 2 asks whether Māori authority, relationships and development interests are recognised in the design of the system. Article 3

9 Proposed Entity C Iwi Members, Proposed Entity C Iwi Members and Three Waters Transition Workplan / Hui Pack, 2 December 2022.
10 Linda Tuhiwai Smith, Decolonizing Methodologies: Research and Indigenous Peoples, 2nd ed., Zed Books, 2012.
11 Mason Durie, "Te Pae Māhutonga: A model for Māori health promotion", Health Promotion Forum of New Zealand Newsletter 49 (1999), 2–5; Mason Durie, Mauri Ora: The Dynamics of Māori Health, Oxford University Press, 2001.

asks whether the system is producing equitable material outcomes. A Tiriti-consistent water system needs to do both.

5 Why Māori experience is the right place to test the system

Māori experience should be centred because Māori rights and interests require it, but also because it provides a strong test of whether the wider system is working. The pressure points are often concentrated where several forms of disadvantage overlap.

Māori households are more likely to rent than the population overall. That matters because the person who receives a water bill, the person who ultimately bears the economic cost and the person who can make decisions about the property may be different people. A landlord may receive the bill, the cost may contribute to rent over time, and the tenant may have little control over leaking pipes, meter installation or water-efficiency improvements. A pricing system that looks only at the named account holder can therefore miss where the burden ultimately lands.[12]

Māori communities are also more likely to include rural settlements, marae, papakāinga and whenua Māori where the water-services model is different from a conventional urban residential connection. Some communities rely on tanks, bores, local treatment, pumps and on-site wastewater. Those costs are real water-service costs even if they never appear on a council or entity invoice. In an urban network they are largely socialised across the system; in a non-network community they can fall directly on the household, marae or collective.[13]

Historic infrastructure investment matters as well. Communities do not start this transition from the same place. Some have generations of publicly funded reticulation, treatment and network renewal behind them. Others are being asked to meet modern drinking-water and wastewater standards from a much weaker infrastructure base. If the future funding model assumes every community should fund its own catch-up from current users, historic under-investment can be converted into a new affordability problem.

There is also a development issue. Water access is not only about existing household consumption. It determines whether papakāinga can be built, whether Māori land can be developed, whether marae can expand, whether businesses can operate and whether

12 Stats NZ, Housing in Aotearoa New Zealand: 2025; Stats NZ, Māori place and ethnic group summaries, 2023 Census.

13 Department of Internal Affairs, Marae and Papakāinga Rural Water Services Technical Advisory Group (historic record, updated 2024), noting historic and current inequities in access to safe, reliable and affordable water services for rural marae and papakāinga.

communities can respond to growth. A community can therefore be water constrained without any individual household being in arrears.

These issues are not unique to Māori. They are also experienced by low-income rural communities, small towns, renters and communities with ageing infrastructure. That is why a Māori-centred approach has wider value. If we design a system that can deliver equitable outcomes where the barriers are most complex, we improve the system for other communities facing the same structural risks.

6 Tiaki Wai: an early test of the problem

Tiaki Wai provides a useful live example because the new arrangements are being established now. The current charging approach remains largely flat rather than based on household consumption. That creates an immediate limitation. A household can receive a higher water-services bill without having a meaningful way to reduce that bill through lower use. Without widespread household metering, the entity cannot consistently identify actual household consumption, unusual use or leaks, and the customer cannot easily see whether an efficiency intervention has worked.[14]

This matters particularly for households already facing hardship. A higher fixed bill is a higher fixed bill. It does not respond to income, and it does not reward lower consumption. If the household rent is, the cost may not be visible in the same way as it is for an owner-occupier. The landlord may receive the charge while the tenant ultimately faces some of the economic effect through rent or other property costs. Māori exposure to rental housing means this needs to be understood as part of the equity impact, not treated as a separate housing issue.

Metering introduces another equity question. Metering can be a useful tool. It allows households to see consumption, identify leaks, target efficiency measures and, under volumetric pricing, potentially benefit from using less. But the sequence matters. If households are expected to pay for meters, repair leaks or invest in efficient fixtures before they can benefit from the new pricing system, the transition can favour households with access to capital and disadvantage those without it.

14 Hutt City Council, “Changes to water services – what you need to know”, 2026. The first-year Tiaki Wai pricing approach largely carries forward existing council pricing structures, with a region-wide water metering case still being progressed.

The energy parallel is direct. Energy hardship work showed that giving efficiency advice to a household that could not afford insulation, heating upgrades or efficient appliances was of limited value. The most effective programmes coupled information with practical support. Water will need the same approach. Metering should be connected to leak detection, repairs, efficient fixtures, customer information and targeted support. Otherwise, the system risks becoming technically more efficient while remaining financially inequitable.

Tiaki Wai should be treated as an early design case, not as the problem itself. The same questions will arise across all new water organisations: who pays, who can reduce their cost, who has access to capital, who carries historic infrastructure deficits, who is visible in the data and who is not. Those questions should be built into the system before pricing and investment settings become difficult to change.

7 The structural issues that need to be assessed

The central point of this paper is that water inequity can be produced at many points in the system. It is therefore not enough to have a hardship policy sitting within customer services. The industry needs to assess the structural risks across the whole operating model.

- Pricing and charging are one risk. A uniform charge can have very different effects depending on household income and housing costs. Cost-reflective pricing can also be inequitable if it requires a small or poor community to carry the full cost of expensive infrastructure that exists because of geography or historic under-investment.
- Infrastructure is another. Some communities already have high-quality networks. Others face significant catch-up. The starting condition of the asset base should therefore be visible in investment decisions. Otherwise, the places with the greatest deficit can continue to fall behind because the cost of fixing the problem is higher.
- Capital allocation matters. Conventional investment models often prioritise growth, customer numbers, financial return, asset conditions and regulatory compliance. Those are legitimate criteria, but they are not sufficient. Socioeconomic deprivation, service inequity and historic under-investment also need to be visible. Otherwise, investment logic can repeatedly favour places that are already better served.
- Connection and development costs can create exclusion. Meter installation, connection charges, development contributions, local treatment and wastewater requirements can make new housing or papakāinga uneconomic. Where that occurs, the system is not only creating an affordability problem. It is constraining future development.

- Tenure needs to be assessed separately. Renters often do not control the infrastructure that determines consumption. They may not be able to repair a leak or replace an inefficient fitting. The economic incidence of water charges can also differ from the legal incidence. Looking only at who receives the invoice will not tell us who is carrying the cost.
- Rural and non-network supply requires a different analysis from urban networks. Households and communities may privately fund tanks, bores, pumps, filtration, treatment and wastewater systems. These costs need to be counted if we are trying to understand water equity. A zero-network bill does not mean zero water-service cost.
- Data is a structural issue in its own right. Without metering and appropriate customer information, entities may not be able to distinguish between high consumption, a leak, poor infrastructure and low ability to pay. Without socioeconomic and tenure analysis, they may not know which groups are carrying the burden of pricing changes. Without geographic analysis, they may not see that the same communities are repeatedly receiving lower levels of investment.
- Governance is the final layer. Decisions about pricing, investment, service levels and infrastructure have distributional consequences. Communities most affected by those decisions need a meaningful pathway into them. For Māori, Article 2 makes that an explicit Te Tiriti issue rather than simply a matter of good engagement practice.

8 The tools are already available

The water sector does not need to invent every solution from scratch. Energy, water and other essential-service sectors have used a range of tools to address affordability and access. The important point is to match the tool to the source of the inequity.

Cross-subsidisation is one of those tools. Essential service systems already pool costs. Network customers do not generally pay only for the exact piece of infrastructure outside their house. Costs are spread across customer groups, locations and time. The equity question is whether the pooling is deliberate and whether it prevents communities from being penalised for factors they cannot control. A rural community does not choose to be expensive to serve. A papakāinga does not create historic under-investment. Where the cost arises from geography, history or

system design, there is a strong case for considering whether that cost should be shared more broadly.[15]

Targeted tariffs and concessions are another option. A universal tariff is administratively simple, but it may not be the fairest way to recover the cost of an essential service. Water organisations could consider reduced fixed charges, income-linked concessions or other targeted support for households at risk. The design would need to avoid high administrative barriers or requiring people to demonstrate crisis before qualifying.

An equity or hardship fund can support targeted interventions. The energy precedent is useful because funds were not limited to writing off debt. They could support efficiency measures, household advice, practical fixes and other interventions that reduce the underlying problem. In water, the same principle could support leak repairs, efficient fixtures, meter-related assistance, connection support or temporary payment relief.

Flexible payment arrangements are basic but important. Weekly or fortnightly payments, longer repayment periods and arrangements aligned to household cash flow can prevent relatively small arrears from becoming unmanageable debt. The energy work showed that a standard twelve-month repayment period could require payments well beyond what a household could realistically afford. The same mistake should not be repeated in water.

Debt matching, partial write-downs and incentive-based repayment can also have a role where historic debt has become a barrier to recovery. These tools should not replace affordability reform, but they can help households move back to a sustainable position where they are combined with realistic ongoing charges.

Direct support through the welfare system is another option, particularly for households in acute hardship. But it should sit alongside, not substitute for, changes to pricing and infrastructure where those are the underlying cause. Government support should not become a mechanism for subsidising a structurally inequitable charging model indefinitely.

Efficiency support is essential if the future system relies more heavily on metering and volumetric pricing. Low-income households should not be told to reduce consumption without being given

15 PricewaterhouseCoopers, Energy Vulnerability in New Zealand, 2014, including discussion of cost allocation, cross-subsidisation, targeted support, regulation and other policy tools for essential energy services.

access to the information and basic capital needed to do so. Leak repair, low-flow fixtures, household audits and clear consumption information are practical examples.

Infrastructure funding is the most important long-term tool where the source of inequity is an inadequate asset base. A hardship payment cannot fix a community that lacks safe drinking-water infrastructure or adequate wastewater. In those cases, the intervention needs to be capital investment, potentially funded through national or entity-wide pooling rather than by the affected community alone.

The discipline should be simple. If the problem is who pays, change the distribution of cost. If the problem is the underlying cost, reduce it. If the problem is temporary household hardship, provide support. If the problem is structural infrastructure or system design, fix the structure. The industry needs to distinguish between those problems rather than defaulting to the same response for all of them.

9 Te Mana o te Wai as an assessment platform for water equity

Te Mana o te Wai provides a practical framework for assessing water equity because its hierarchy already establishes the order in which freshwater outcomes should be considered: first, the health and wellbeing of the water body; second, the health needs of people, including drinking water; and third, the social, economic and cultural wellbeing of people and communities.[16]

That hierarchy can be used as a universal test across the water system.

- At the first level, the system must ask whether the health of the wai is being maintained. Water equity cannot be achieved by degrading the resource on which communities depend.
- At the second level, the system must ask whether all people and communities can actually access sufficient, safe, reliable and affordable water for basic health needs. This is the core water equity test. It requires more than confirming that water is technically available. It requires assessment of affordability, reliability, physical access, infrastructure, household and community capacity, and whether some groups are carrying a disproportionate burden.
- At the third level, the system must ask whether communities are able to use water to support their wider social, cultural and economic wellbeing. This includes housing, papakāinga, marae, whenua Māori, community development and economic opportunity.

16Ministry for the Environment, National Policy Statement for Freshwater Management 2020, clause 1. 1, as amended with changes effective 15 January 2026.

Used in this way, Te Mana o te Wai becomes more than an environmental principle. It becomes a decision-making platform for testing whether pricing, infrastructure investment, metering, service design and development settings are producing equitable outcomes.

A universal assessment could ask:

- Does this decision protect the health and wellbeing of the wai?
- Does it improve or reduce access to water needed for basic human health?
- Who bears the cost of the decision, and is that burden equitable?
- Does the decision disadvantage low-income, rural, renting, Māori or infrastructure-poor communities?
- Does it improve or constrain the ability of communities to provide for their social, cultural and economic wellbeing?
- Where inequity is identified, what intervention is required: pricing support, cross-subsidisation, capital investment, metering, efficiency support, infrastructure funding or changes to policy and regulation?

This creates a consistent assessment discipline across all water entities. The same test can be applied to a pricing strategy, a metering programme, an asset management plan, an infrastructure investment decision, a hardship policy or a new development proposal.

The strength of this approach is that it avoids creating a separate water poverty framework disconnected from the existing freshwater system. Te Mana o te Wai already provides the hierarchy. The opportunity is to use that hierarchy to assess equity at every layer of the water system and to act where the system is creating disproportionate burden or poorer access.

10 A practical Water Equity Assessment and Action Platform

The answer is not another strategy document. The industry needs a practical assessment discipline that can be used as decisions are being made. It should sit across the full decision cycle: problem definition, planning, pricing, investment, design, delivery, customer support, monitoring and review.

At each significant decision point, the entity should apply the Te Mana o te Wai equity test set out above, then identify where any inequity is being created and who has the ability to respond. The practical question is whether affected households or communities can change the outcome themselves and, if not, what intervention is available to the entity, regulator, council, Crown or wider system.

The platform should then take direct action at the relevant layer. In governance and statements of expectation, entities should make water equity an explicit outcome alongside financial

sustainability, service quality and infrastructure performance. In pricing, entities should undertake distributional analysis before major changes and identify which households or communities face material increases. In metering, entities should assess who has access to meters, who pays for them, whether leaks can be repaired and whether efficiency support is available before volumetric pricing is relied on as an equity or conservation mechanism.

In infrastructure strategies and asset-management plans, entities should identify communities that are currently under-served, not just assets that are technically poor. The analysis should include service quality, public-health risk, socioeconomic deprivation, growth constraints and historic under-investment. In capital allocation, equity should be an explicit criterion so that poorer, smaller and rural communities are not repeatedly pushed down the investment queue because their projects have lower conventional financial returns.

In customer support, the focus should be early intervention. Entities should not wait for significant arrears. Payment stress, unusual consumption, repeated late payment and other indicators can trigger support earlier. Community organisations and iwi providers can also help identify hardships that may not be visible in billing data.

For marae, papakāinga, whenua Māori and non-network communities, a separate pathway is likely to be required because the standard residential-customer model does not fit. The platform should identify where conventional connection, development or funding rules create barriers and provide a route for tailored infrastructure and investment solutions.

Data and reporting need to support the platform. Boards, iwi, councils, regulators and communities should be able to see whether water equity is improving. That means reporting should go beyond debt levels and collection performance. It should include affordability, service access, infrastructure deficit, customer hardship, metering coverage, support uptake and geographic patterns in investment and service outcomes.

For Māori, iwi and hapū need to be involved in the platform itself. That means helping to define the questions, identify the communities and outcomes that matter, shape investment priorities and review whether the system is delivering the intended result. This is a practical expression of Article 2 and Article 3 approach: participation in the settings and scrutiny of the outcomes.

11 What this means for the new water organisations now

The opportunity is timing. The new water organisations are still establishing core operating settings. Pricing approaches are being developed. Metering programmes are being considered. Infrastructure and asset-management strategies are being prepared. Customer systems, hardship policies, governance expectations and regulatory relationships are still evolving. Equity can be built into those systems now rather than retrofitted after the consequences are visible.

A common national expectation should require every water organisation to assess water equity in a consistent way, **without prescribing a single national answer to every problem**. The platform should create comparability and minimum discipline. The response should remain capable of reflecting local circumstances, including the different position of mana whenua, rural communities, network and non-network supplies, and communities with particular infrastructure deficits.

Before major pricing changes are finalised, entities should assess the distributional impact on low-income households, renters, Māori and rural communities. Before volumetric charging is expanded, they should understand meter coverage, leak risk, household ability to respond and the cost of efficiency measures. Before capital programmes are locked in, they should identify where historic under-investment and socioeconomic deprivation coincide. Before new development and connection policies are adopted, they should test whether the rules constrain papakāinga, whenua Māori or low-income housing development.

Cross subsidisation and cost pooling should be treated as legitimate system tools rather than avoided because they are not purely cost reflective. The industry should be explicit about which costs should sit with individual users, and which should be shared because they arise from geography, system-wide benefit or historic infrastructure decisions. That is particularly important for rural supply and communities that are only now being brought up to an acceptable service standard.

Hardship support should be designed as part of this wider system, not as the system's equity response. There will always be households that face temporary financial shocks and need flexible payment arrangements or direct support. But a hardship policy cannot compensate for a pricing model that is structurally unaffordable, an investment system that repeatedly leaves the same communities behind, or an infrastructure deficit that households cannot solve themselves.

The same applies to metering. Metering can support conservation, leak reduction and fairer charging, but only if the transition is designed carefully. If low-income households have to fund the meter, repair the leak and replace inefficient fittings before they can benefit from lower consumption, the reform will advantage those with capital. Equity requires the entity to consider those transition costs as part of the programme design.

For iwi, the opportunity is to move the conversation upstream. Iwi involvement should not begin when a hardship policy is circulated for comment. It should be present when entities decide how pricing will work, how capital will be prioritised, how rural and non-network supply will be treated, how data will be collected and how success will be measured. That is where Article 2 has practical effect. Article 3 then requires us to look at whether those settings are actually reducing inequity for Māori households and communities.

The energy hardship experience showed that the quality of the response improved once customers in debt stopped being treated as the problem and attention shifted to the system that produced the debt. Water has the opportunity to begin with that lesson. Structural risks can be identified before they become entrenched, and a practical equity discipline can be built into the new organisations from the start.

That is the proposition of this paper. Centre Māori and Te Tiriti in the design. Use Articles 2 and 3 to test both power and outcomes. Assess the structural risks at every layer of the water system. Use the full range of tools available, including cost pooling, targeted pricing, infrastructure investment, efficiency support, flexible payment arrangements and early intervention. If we do that well, the result will not only be better outcomes for Māori. It will be a fairer and more resilient water system for every community that is at risk of being left behind.

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Attachment 5.2.3 Legal and other requirements

Source	What it says	Required or our choice
LGWSA 2025, ss 101 and 102	CDW may waive charges and penalties, but only in line with a published waiver policy. The policy is prepared using the significance and engagement policy.	Required
LGWSA 2025, s 103	Penalties on unpaid charges need a Board resolution, made no later than when charges are set. Capped at 10% in the first six months and 21% in the year after the due date.	Required
LGWSA 2025, ss 20 and 214	CDW must not restrict a property's water supply unless section 214 applies. Legal has not yet been engaged on how this applies to unpaid charges.	Required
Statement of Expectations, cl 48(b)	No household connected to the network will be denied access to water services due to financial hardship or other vulnerabilities.	Required by our owners
Statement of Expectations, cl 48(c) and 13	Consider equity and hardship and support vulnerable households through appropriate policies. No person, whānau or community left without the water they need (manaakitanga).	Required by our owners
Draft Customer Charter	No connected household will be denied water because of hardship. Talk to us early. You won't have to keep repeating yourself.	Our public promise
Commerce Commission	Information disclosure rules in force. No water-specific hardship rules yet, but consumer protection powers exist.	Watch closely
Year 1 no restriction, penalty settling-in period, leak principles	Recommended in this paper.	Our choice (good practice)

Attachment 5.2.4 Lessons learned

Tiaki Wai (Wellington, live since 1 July 2026). More than 30,000 accounts (18.5%) did not pay the first bill by the due date. Nearly 500 customers talked to Tiaki Wai about hardship and about 50 entered formal hardship arrangements. Tiaki Wai paused late payment penalties and confirmed no one's water would be turned off. Only a small share were hardship cases. Our read is that first bills bring a spike in non-payment driven largely by confusion and payment set-up. Plan for it and do not penalise people early.

Horowhenua District Council metering. Digital meters can pick up a leak within about 14 days, compared with up to nine months for analogue meters. HDC waives 100% of excess use from a leak found in the first three months after a meter is installed, and 50% after that, once the leak is fixed. Owners pay for repairs on their side of the boundary. This gives customers fast notice and a clear rule for a first leak. We have asked HDC for its data on leak waivers, arrears and bad debt to size the cost for CDW.

Watercare (Auckland). Offers payment plans and funds an Independent Trust that can forgive part of a debt when a customer keeps to an affordable plan. It can reduce the flow of water for unpaid bills, but not where that would be unsafe or cause extreme hardship.

Contact Energy. Removed disconnection and reconnection fees for non-payment, and pays the power bills of social agencies and Women's Refuge so they can put more into helping people.

United Kingdom. Water companies cannot disconnect or restrict household supply for non-payment, and offer discounted social tariffs for low-income households.

Attachment 5.2.5 Current council settings

The following table summarises each council's rates remission policy. These stop applying to CDW water charges from Day One.

Setting	Horowhenua	Rangitīkei	Palmerston North	Recommended for CDW
Leak relief	50% of excess use. Up to 100% if found within 3 months of a new meter.	Up to 50% of excess use. Excludes leaking toilets and taps.	No leak remission in the policy.	100% for first leak after a new meter or late notice. 50% otherwise.
Proof and limits	Plumber's bill or owner's written confirmation. Considers time to repair and past remissions.	Registered plumber's report, repair proof within 60 days. One every two years.	Not applicable.	Invoice or before and after readings. One every two years, discretion for hardship.
Penalties	One-off remission with good history. Suppressed on a payment plan by direct debit. Illness or bereavement.	Declined unless council error or payment plan. One-off with five clean years.	Auto remission if full year paid early. Family disruption, illness, payment gone astray.	None for first two cycles. Paused while a plan is kept.
Hardship	Special circumstances remission, one year, decided by Chief Executive and Mayor. Postponement excludes metered water.	Remission on evidence of income and outgoings, under delegations.	Relief only for rating system changes. Postponement for extreme hardship.	Talk early, payment smoothing, flexible plans, waivers for acute hardship and exceptional cases.

Board Paper – Part I

Subject:	Significant Decision Register – November 2026

For:

	Decision
X	Discussion
	Noting

Author:	Mike Monaghan, Assets and Operations Workstream Co-Lead	Date:	18 November 2026

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	X
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	X

Recommendation:

It is recommended that the Board:

- **Notes** the attached Significant Decisions Register spreadsheet (**attachment 5.3.1).**

Key questions the Board should consider in reviewing this paper:

- Is the Board comfortable with the level of visibility of significant decisions being made by the three shareholding councils prior to 1 July 2027?
- Are there any areas of risk that have not been adequately considered?

PURPOSE

This paper provides the Board with visibility of significant decisions being considered or made by the three shareholding councils while they remain the water service providers. These decisions may affect assets, programmes, commitments, consent pathways or risks that transfer to CDW and therefore need to be recorded and brought to the Board's attention.

BACKGROUND

Until water services transfer to CDW on 1 July 2027, Horowhenua District Council, Palmerston North City Council, and Rangitīkei District Council remain responsible for operating, investing in and consenting their water services. Each council will continue to make decisions that may carry forward into CDW.

The attached Significant Decision Register spreadsheet records these decisions so the Board is aware of matters that may affect future assets, programmes, budgets, consents, stakeholder commitments or delivery priorities. It does not change the authority or accountability of the council that made the decision; it provides CDW with early visibility of the implications.

Board Paper – Part I

RELEVANCE TO, AND ENGAGEMENT WITH IWI

The PNCC decision not to adopt the Stormwater Strategy (see first update below for further detail) is significant for iwi, particularly Rangitāne, who have made a substantial contribution to its development and the incorporation of cultural values and aspirations for stormwater management.

CDW will need to understand the implications of the PNCC decision and ensure Rangitāne remain appropriately engaged and informed, particularly if substantive changes to the strategy are proposed or an alternative approach is pursued.

RECENT UPDATES TO THE REGISTER

PNCC Stormwater Strategy adoption – update
Despite the Community Resilience and Sustainability Committee recommending adoption of the Stormwater Strategy 2026–2056 at its meeting on 21 October 2026, the Council resolved not to adopt the strategy at its meeting on 4 November 2026. PNCC's intended next steps are yet to be confirmed.
This decision is significant for CDW, as the Stormwater Strategy is referenced in the Statement of Expectations (SOE) and was intended to guide CDW's future planning and delivery of stormwater services.

The decision creates uncertainty regarding the future direction of the strategy and how the extensive stakeholder and iwi input will be reflected. CDW will need to understand the implications of the PNCC decision and determine an appropriate way forward, including further engagement with Rangitāne should substantive changes to the strategy or an alternative approach be proposed.

Palmerston North City Council - Transition from Capital to Land Value Rating
PNCC's decision to transition from a capital value to a land-based value rating system is expected to have implications for the operating costs associated with the delivery of water services by CDW. While the change primarily affects the distribution of rates across properties, it may also result in changes to the rates payable on land, facilities and utilities owned or operated by CDW, particularly where these are subject to land-based rating assessments. This could increase CDW's ongoing operational expenditure (opex), with potential further exposure to future revaluations and changes in rating assessments.

An initial allowance for these anticipated costs has been incorporated into the first iteration of the Water Services Strategy (WSS) financial forecasts. However, the full financial impact remains subject to confirmation, including the treatment of individual CDW properties, applicable rating exemptions and any further changes in capital valuations. These costs will need to be reviewed and refined as part of the ongoing development of the WSS and associated financial modelling.

ONGOING REPORTING

An updated Significant Decision Register will be provided to the Board each month. New decisions and any material changes to existing entries will be highlighted.

Attachments:
Attachment 5.3.1: Significant Decisions Register

CDW Significant Decisions Register											
ID	Council Name & CE	Title of Decision	Category of Major Decision	Rationale for the Decision (Background & context, Reason for proposal & expected outcomes)	Supporting Information (List what relevant documents are attached - e.g., council reports, financial analysis, draft policies/by-law, etc.)	Engagement with CDW (Date of initial engagement with CDW representative, representative engaged & summary of feedback/recommendations received)	CDW Feedback	Council Response to Feedback (How the council considered the feedback & changes made (if any)	Final Council Decision/Date	CDW Approval/Endorsement Date	Notes
1	HDC - Monique Davidson	Procurement Decision - Levin Wastewater Treatment Plant Headworks Project	Change to current LTP Capital Cost/project value	A Part II report was presented to HDC to inform Council of the outcome of the tender process for the Levin Wastewater Treatment Plant (LWWTP) New Headworks Project. The report sought Council approval for an additional budget sum to align the project with current market pricing, and to enter into a Design and Build contract. This is a deviation from the original LTP budget. Headworks construction will continue into Y1 of the WSS and will be included into the Capital Prioritisation Planning for CDW. Board acknowledgement required by the CE.	See Item 4.9 Attachment 3.2 and 3.3	Justine Moore, HDC Transition Manager, provided relevant information to Mike Monaghan on 7th August to request Board engagement on Significant Decision Notification. The approach proposed by the CE was to include the information as part of the CE update at the Board meeting on 19 August, noting the Register and its content was considered by the Board in Part II of their 19 August meeting, comment will then be provided back to HDC.	Noted, no follow up required.		Council decision made on 29th July 2026	N/A	No decision required by the Board, but will monitor progress of project.
2	HDC - Monique Davidson	Consenting pathway for the Levin Water Supply (Poads Road) reservoir and continuing the consent application process	Consenting decision or pathway	A Part II report was presented to HDC Council to provide an update on the Levin Water Supply Reservoir consenting project and seeks Council direction on the preferred pathway for progressing the current resource consent and Notice of Requirement applications, including continuation, deferral or withdrawal.	See Part II Item 7 Attachment 1	Justine Moore, HDC Transition Manager, provided relevant information to Mike Monaghan on 7th August to request Board engagement on Significant Decision Notification. The approach proposed by the CE is to include the information in a Board report at the 30th September Board meeting, noting the Report, the Register and its content will be considered by the Board in Part II, public excluded, of the meeting, comment will then be provided back to HDC.					
3	PNCC - Waid Crockett	Nature Calls BPO selection	Consenting decision or pathway	A report is being presented to the Palmerston North City Council on 30 September 2026. A decision is sought on the Best Practical Option to prepare and submit a consent application for the disposal of treated wastewater for Palmerston North. At the same meeting a decision is sought to prepare a procurement strategy and begin the procurement of design services. This will bring the project timeline back on track and recover the 18 months lost by the development of the WEPS, while giving more certainty on project costs.	Upcoming meetings and agendas | Palmerston North City Council	As part of the Board induction programme in April 2026, Mike Monaghan provided a full briefing on the Nature Calls project, including project background and current work. As part of the developing work programme, Waid Crockett and Mike Monaghan from PNCC will present an overview of the Nature Calls MCA outcomes and BPO decision material to the CDW Board meeting, date Tuesday 29th September. Information being presented to the Palmerston North City Council Elected Members the following day will be shared and discussed.					
4	HDC - Monique Davidson	Horowhenua District Council O2NL Ōhau River water consent	Consenting decision or pathway	HDC holds a resource consent to take 409 m^3 per day of core allocation from the Ōhau River, in addition to its other Ōhau River water take consents. HDC has progressed an arrangement with Waka Kotahi NZ Transport Agency (NZTA) to temporarily transfer this allocation for use during construction of the Otaki to north of Levin (Ō2NL) highway. Associated consent changes are being progressed under sections 127 and 136 of the Resource Management Act 1991. This is relevant to CDW because the allocation and consent will return to HDC, and ultimately transfer to CDW, once the Ō2NL project is complete. CDW will need visibility of the transfer conditions, timing and arrangements for the consent's return.		Justine Moore, HDC Transition Manager, advised Mike Monaghan that HDC has agreed an operational arrangement with NZTA to temporarily transfer 409 m^3/day of its Ōhau River allocation for the Ō2NL project; this decision has not been taken to Council. As the allocation will ultimately transfer to CDW, the matter should be noted in the Significant Decisions register, with CDW maintaining visibility of the transfer conditions, timing and return arrangements.					
5	HDC - Monique Davidson	Horowhenua District Council Letter of Intent for Ōhau subdivision	Consenting decision or pathway	HDC is progressing a non-binding Letter of Intent with xx and xx relating to planned residential growth at Ōhau. The identified growth area has potential for approximately 2,500 residential lots, with development proposed in stages. Existing infrastructure is not sufficient to support significant development because of constraints on water supply and the absence of wastewater reticulation. The Letter of Intent establishes an intention for HDC and the developers to work collaboratively on the planning, staging and delivery of the infrastructure required to enable this growth. The proposed servicing approach has not yet been technically validated. The water infrastructure solution, cost-sharing arrangements and any future infrastructure agreements will need to be developed with CDW. The Letter of Intent is non-binding and provides a framework for that further work.		Justine Moore, HDC Transition Manager, advised Mike Monaghan that HDC is progressing a non-binding Letter of Intent with xx and xx to support planned residential growth of approximately 2,500 lots at Ōhau. As the servicing solution, infrastructure requirements and cost-sharing arrangements will ultimately involve CDW, the matter should be noted in the Significant Decisions register and considered as part of future infrastructure planning and agreements.					
6	PNCC - Waid Crockett	Stoney Creek Bore – Decision to Proceed to Production Bore	Council CE Delegation	The exploratory bore has now reached 500 m. Three potentially productive gravel zones have been identified, with the hydrogeologist recommending the lower interval at approximately 278–287.5 m as the preferred option for completion. This interval provides the most continuous gravel layer and has comparable geology to existing productive bores at Railway Road and Keith Street. However, no pumping test has yet been undertaken, and the actual sustainable yield will only be known once the bore is permanently screened, developed and tested. The site is strategically significant and officers' professional advice is to continue to drill and establish the bore at the 278 – 287 interval.	See Attachment 1 - Stoney Creek Bore - Decision to Proceed to Production Bore	Mike Monaghan has produced a memo outlining the current progress with this capital project. CDW CE has sighted and approved the memo alongside PNCC CE to proceed with Bore development, recognising the strategic significance of the site and treatment plant, despite the small risk of lower yield.					
7	RDC - Carol Gordon	RDC Rural Water Schemes	Strategic Assets	The Rural Water Supply Schemes in RDC will not transfer to CDW. These Schemes will remain with the Rangitikei District Council to be managed and maintained separate to CDW. The Schemes might request CDW to assist with the maintenance of the schemes and will have to reimburse CDW for those services. No request for the maintenance of the schemes has been received and no decisions regarding this have been made to date.	N/A						
8	RDC - Carol Gordon	Hunterville Wastewater Treatment Plant	Strategic Assets	The current wastewater discharge consent for the Hunterville WWTP expires in 2035, currently the plant is non-compliant with the current consent conditions due to erroneous daily volumes and flowrates stipulated in the original application. A variation of the existing consent to correct this issue was investigated in detail but is not possible. RDC is currently working on a new Consent application for the discharge of treated wastewater from the Hunterville WWTP. This new consent application will be made under the new Wastewater Environmental Protection Standards (WEPS) and will likely be classified in the "Small wastewater treatment plant" category. This should resolve compliance issues.	N/A						
9	RDC - Carol Gordon	Hunterville water	Strategic Assets	CDW will receive raw water from the Hunterville Rural Water Scheme, treat this raw water to the required drinking water standards, and then supply it to the residents of Hunterville. An agreement between CDW and RDC will be required to document the conditions and the cost of the raw water take from the Hunterville Rural Water Scheme. Further negotiation will be required to agree on the total annual volume to be supplied by the scheme and how that could be managed by the Governing Committee of the scheme. This issue has also been identified as one of the key issues from the draft Transfer Schedules.							
10	RDC - Carol Gordon	Bulls to Marton BPO	Consenting decision or pathway	The Marton to Bulls wastewater BPO selection process continues and is currently completing a Periphyton risk assessment to include and consider options available with the new WEPS standards.							

11	RDC - Carol Gordon	Rangitikei Storm Water pipe renewals	Council CE Delegation	RDC Stormwater pipe renewals continue in this financial year. A large portion of the stormwater network consist of informal open drains on private property, and the stormwater renewal work is mainly focused on clearing open drains in known problem areas ensuring these drains are clear of obstructions. This matter is likely to be inherited by CDW through the Transfer Agreement process.							
12	RDC - Carol Gordon	Taihape Water	Strategic Assets	The Taihape raw water supply main is an old asset and positioned across privately owned farmland before it reaches the Taihape Water Treatment plant. About 80% of this supply main has been replaced in recent years and is in good condition. There are two remaining sections that still needs to be renewed. One of these sections of pipe is the last portion of the supply main that connects with the Taihape WTP. It is situated on steep terrain and adjacent to SH1 and the North Island Main Trunk rail. Design for this section has been completed and the section to cross the rail line will be constructed in this (26/27) financial year and the section leading to the plant will be constructed in the next financial year. The last remaining section to be renewed is close to the raw water inlet from the Hautapu River and difficult to access on private property. RDC included budget allowance in future years to complete the renewal of this last section of the main.							
13	RDC - Carol Gordon	Bulls Water	Strategic Assets	The Bulls water supply requires upgrades to resolve existing risks. Five shallow bores are used as the raw water source for the Bulls water supply. These bores are old and the quantity of water production is becoming a challenge during the summer months when consumption increases. Testing has confirmed that the Bulls bores also contain low levels of PFAS and although the PFAS level in the bores is currently well below the National Standards, the future concentration levels of PFAS from these bores and any future adjustments of the National Standards for PFAS are unknown risks to the supply of drinking water to Bulls. Capital budgets have been included to construct a new water extraction bore at a site away from the Rangitikei River in aquafers with good quality water to mitigate these risks. A large portion of the water supply network is asbestos cement pipes that are getting close to the typical expected life for these assets. Budgets for the systematic replacement of these pipes over multiple years has been included in the current capital budgets. The main water supply pipe is currently located through the centre of Bulls in alignment with SH1 and SH3. This SH1/SH3 corridor contains a large number of services and is heavily congested with traffic. A repair of this supply main will be complicated and costly and creates a substantial risk to the continuous supply of drinking water to Bulls. An alternative pipe alignment has been identified, and capital budget has been allowed to move this water main out of this SH1/SH3 corridor.							
14	RDC - Carol Gordon	Marton Storm Water	Decision of Council	Normally the ownership and responsibility for maintenance of open drains within private properties in urban areas belongs to the property owner. Due to the informal and rural nature of the stormwater system in Marton, the RDC Council passed a resolution that Council will accept responsibility for these open drains on private property if any roads or other formal stormwater structures or pipes discharge stormwater into these open drains. These drains are clearly marked on GIS and RDC have a rolling maintenance plan for these drains.							
15	PNCC - Waid Crockett	PNCC Stormwater Strategy adoption	Decision of Council	PNCC have been developing a stormwater strategy over the last couple of years, consultation with numerous stakeholders, including iwi and business has now concluded and public engagement has been carried out. A Paper titled Stormwater Strategy 2026 - 2056 will be presented to Council on 21st October seeking adoption of the strategy. The board should be aware that this strategy is referenced in the SOE and CDW will be expected to give effect to the strategy in its planning and execution of stormwater activities.	Agenda of Community Resilience & Sustainability Committee - Wednesday, 21 October 2026						
16	PNCC - Waid Crockett	Rating Changes	Decision of Council	PNCC's shift from capital value to land value rating is expected to increase CDW's operational expenditure through changes to property rates. An initial allowance has been included in the first WSS financial forecasts, with the full impact and potential future land valuation increases yet to be confirmed.	N/A						

Board Paper – Part I

Subject:	**November Media Report**

For:

	Decision
	Discussion
X	Noting

Author:	Olivia Wix, Communications and Engagement workstream lead	**Date:**	18 November 2026

Strategic Goal alignment:

SG 1	Healthy waters – He wai ora	
SG 2	Trusted Service – He ratonga pono	X
SG 3	Fresh thinking – He whakairo hou	

Recommendation:

It is recommended that the Board:

- **Notes** this report.

PURPOSE

At its June 2026 meeting, the Board requested a monthly update on media and social media coverage of Central Districts Water (CDW) and other water organisations. This report covers 20 October 2026 to 9 November 2026. This report focuses on independent news-media coverage and publicly visible social-media discussion about CDW and other water organisations. There was no specific CDW coverage over this short period.

RELEVANCE TO, AND ENGAGEMENT WITH IWI

No engagement with iwi on this report.

Board Paper – Part I

COVERAGE OF OTHER WATER ORGANISATIONS

Organisation	Date	Coverage and issue
Selwyn Water	20 Oct 2026	RNZ reported that a petition seeking a review of Selwyn's water pricing attracted about 2,500 signatures within days, following an 18% increase from July. Selwyn Water said 75% of charges related to infrastructure renewals and compliance and 23% to debt servicing. The report also described an earlier billing problem involving about 2,700 properties and potentially $2.9 million in charges.
Selwyn Water	20 Oct 2026	1News reported that home dialysis patient Claire Christie secured an ongoing 50% water-bill remission after months of discussions with Selwyn Water. Her quarterly bill had exceeded $600, with the dialysis machine using about 100 litres an hour. Selwyn Water apologised for the delay. Kidney Health New Zealand said home dialysis was essential treatment and hospital dialysis capacity was already under pressure. The story focused on the household cost of medically necessary water use and the time taken to resolve the remission, alongside the provider's eventual response.
Tiaki Wai	31 Oct 2026	Wellington Live's 31 October explainer described direct-debit processing delays as Tiaki Wai's second quarterly bills began arriving. It reported that hundreds of setups were still being processed on 26 October. Citing earlier RNZ reporting, it also gave 30,116 unpaid first-bill accounts, or 18.5%, and about $21 million unpaid from $110.5 million invoiced.
Tiaki Wai / Upper Hutt City Council	30–31 Oct 2026	The Post/LDR reported that Upper Hutt's proposed rating changes included reducing the differential on Tiaki Wai's water infrastructure from three times the residential rate to 2.5 times by 2029. This was a consultation proposal, not an adopted charging change.
Tiaki Wai / Moa Point	2 Nov 2026	RNZ reported that Wellington south-coast businesses faced closure or relocation while Moa Point returned to service. The reported plan was to restart on 12 November, then increase capacity through to February. Surfboard maker Jack Candlish said lost visitors had forced him to seek sales outside Wellington and consider relocating. Destination KRL's Steve Walters said two businesses had closed and sought earlier support, including rates relief. Mayor Andrew Little cited $85,000 in grants already provided and said rates relief might benefit landlords without reaching tenants. Tiaki Wai warned that some untreated discharges and increased odour could continue during recovery.

Board Paper – Part I

Organisation	Date	Coverage and issue
Carterton District Council	4 Nov 2026 (republication)	NZH described an estimated 500,000 litres lost from a Carterton leak while access to private property was arranged. Councillor Brian Deller said the Brooklyn Road repair had taken about five weeks. Council staff described difficulties obtaining agreement for shared laterals and said about 16.6km of pipes lay on private properties. Councillors supported relocating shared connections where necessary, or installing meters where relocation was impractical. The estimated $38,000 cost would come from a $70,000 reactive renewal budget. The legal and access difficulties are attributed to council participants.
Selwyn Water	4 Nov 2026	The Ashburton Guardian reported that a burst 30-year-old main left parts of Rolleston without water from about 11.30am until 8pm on 2 November. Crews struggled to isolate the damaged section because one valve was buried and another was broken. Selwyn Water said customers were not charged for water lost from the main, as household meters measure water entering properties. The report also said the new entity's Facebook page had 682 followers and it relied partly on people sharing updates into community pages.
Tiaki Wai / Lower Hutt	27 Oct 2026	Stuff reported that a pipe leak left about 200 Lower Hutt properties without water. The supplied research records the affected-property figure through indexed discovery.
Tiaki Wai / Tītahi Bay	7 Nov 2026	Porirua News described a burst main that cut incoming supply to Tītahi Bay, leaving the suburb dependent on reservoir water. At 10.30am on 7 November, Tiaki Wai warned that remaining storage could be exhausted within an hour.
Invercargill City Council	8 Nov 2026 (republished)	ODT- Invercargill was preparing to drill test wells at Awarua as it investigated a backup to its Ōreti River drinking-water source.

Board Paper – Part I

NEW CCO ESTABLISHMENT ACTIVITY

Organisation	Status	Reported development
Northland Waters	Preparing for 1 July 2027	Northland Age said Far North, Kaipara and Whangārei councils directed Northland Waters to put affordability at the centre of decisions. The entity was due to take over about $1.4 billion of assets on 1 July 2027, with more than $1 billion in capital investment planned over a decade. Average annual charges were forecast to rise from $2,852 in 2024/25 to $3,807 in 2033/34, and borrowing to exceed $459 million. Shareholders sought district-level financial and operational transparency and an examination of tariff harmonisation within three and a half years, without predetermining the outcome.
Kaikōura Hurunui Water Services	Statement of Expectations adopted	RNZ said Kaikōura Hurunui Water Services chair Karl Smith considered shareholder expectations premature while asset transfers, funding, shared services and information remained unresolved. He argued that the ten-year Water Services Strategy should establish the financial, asset and operational baseline. Council officials said shareholders still needed to set long-term direction and the strategy could be refined as more information became available. The account records a disagreement over the sequence of establishment decisions and the information needed to make them.
Tiaki Wai	Chief executive recruitment scrutinised	The NZ Herald's put the cost of recruiting Michael Brewster at nearly $100,000. It reported that the Department of Internal Affairs had previously used the same firm to recruit him for a related Three Waters role in 2023.

COMMON THEMES AND IMPLICATIONS

The following themes recur across the reporting in this period.

Theme	What the coverage shows
Household affordability	Selwyn's pricing petition and medical remission story describe different pressures on households. Northland's shareholder direction makes affordability an explicit part of establishment planning.
Charging and billing changes	The Tiaki Wai explainer describes continuing administration issues during separate billing. Ashburton's reporting distinguishes a debate about future volumetric charging from the council's current policy. Upper Hutt's proposed infrastructure differential adds a separate council-rating question.

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Theme	What the coverage shows
Asset condition and operational recovery	Rolleston's broken and buried valves complicated a repair. Carterton's reporting describes access and connection-boundary problems. Moa Point coverage records prolonged effects on nearby businesses during the planned recovery.
Establishment and funding decisions	Kaikōura Hurunui's Board and councils disagreed about how expectations should relate to due diligence and unresolved transfers. National cost reporting and the Feilding First opinion column describe the wider pressure on infrastructure funding and service choices.
Recruitment expenditure	The recruitment-cost account describes scrutiny of repeated executive searches.
Supply redundancy and interruptions	Lower Hutt and Tītahi Bay reporting describe service interruptions and the provider response. Invercargill's investigation concerns reducing dependence on one drinking-water source. The stories address both immediate supply continuity and longer-term resilience.

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LINKS

The links below identify the reporting and credited versions referenced in this report.

ID	Outlet / platform	Story / post	Link
1	RNZ / Otago Daily Times	Thousands call for review of Selwyn's water pricing — Source cited in supplied research	Open source
2	1News	Dialysis patient faced huge water bill, council finally backs down — Source cited in supplied research	Open source
3	Wellington Live	Tiaki Wai Water Bill: How to Pay, Penalties and Help — Source cited in supplied research	Open source
4	The Post / LDR; Scoop	Upper Hutt council proposes ditching rates discount for large rural land blocks — Source cited in supplied research	Open source
5	InfrastructureNews / Local Democracy Reporting	Ashburton councillor warns pay-per-litre water charges 'within five years' — Credited LDR republication	Open source
6	1News	Moa Point affected businesses grapple with another summer lull — Publisher article	Open source
7	InfrastructureNews / Local Democracy Reporting	Red Tape Stalls Water Leak Fix In Carterton — Credited LDR republication	Open source
8	Ashburton Guardian	Selwyn Water examines lessons from major water outage — Source cited in supplied research	Open source
9	Infrastructure News / Local Democracy Reporting	Tai Tokerau councils tell $1.4b Northland Waters: Put affordability first — Source cited in supplied research	Open source
10	Local Democracy Reporting / Scoop	Councils Set Expectations For New Canterbury Water Entity — Source cited in supplied research	Open source
11	Feilding First — Alison Short opinion	Developing Our Long-term Plan in Changing Times — Council-hosted verification copy of newspaper opinion	Open source
12	Lake FM / RNZ Local Democracy Reporting	Lower rates and better services ‘a bit unrealistic’, economist says — Credited LDR republication	Open source
13	Inside Water	Supercritical UV inventor wins NZ innovation medal — Publisher article	Open source
7a	Scoop / Local Democracy Reporting	Red Tape Stalls Water Leak Fix In Carterton — Earlier version cited in supplied research	Open source
12a	Scoop / Local Democracy Reporting	Lower rates and better services ‘a bit unrealistic’, economist says — 6 November version. Readable Lake FM copy cited above	Open source
6a	1News	Archive for 2 November 2026 — Publisher date verification	Open source
14	NZ Herald	Tiaki Wai paid nearly $100,000 to recruit Michael Brewster — source cited in supplied research. Original text restricted in this review	Open source

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ID	Outlet / platform	Story / post	Link
14a	B2B News	Paying twice to hire the same water boss is Wellington's real leak — 23 October commentary supporting the recruitment account	Open source
15	Stuff	About 200 Lower Hutt properties without water after pipe leak — bounded supplied finding. Original text restricted	Open source
16	Porirua News	Titahi Bay warned of water shutdown after main bursts — 7 November original local report	Open source
16a	RNZ	Crews scramble to fix burst water main in Porirua — same incident. Recovered original URL, article inaccessible	Open source
17	Farmers Weekly / LDR	Invercargill moves closer to securing backup water supply — 8 November credited republication	Open source

Closing Karakia

Kia tau mai ki runga i a tātou ngā manaakitanga o te wāhi ngaro i te tutukitanga o tēnei hui
Uhi, wero, tau mai te mauri
Haumi e, hui e
Taiki e

May the guidance and blessings be place upon us all here at the conclusion of meeting
Gathered, united,
In one spirit

CENTRAL DISTRICTS WATER

Horowhenua DISTRICT COUNCIL PALMY RANGITĪKEI DISTRICT COUNCIL NGA TAPUWAE O HAU

Acronym	In Full
ADWF	Average Dry Weather Flows
AMP	Asset Management Plan
AMS	Adaptive Management Strategy
BCP	Business Continuity Plan
BPO	Best Practicable Option
CCO	Council Controlled Organisation
CDEM	Civil Defence and Emergency Management Act 2002
CDW	Central Districts Water
CEGs	Co-ordinating Executive Groups
DG	Director General
DIA	Department of Internal Affairs
EIP	Essential Infrastructure Providers
EM	Elected Member
EMCs	Emergency Management Committees
GECC	Group Emergency Coordination Centre
H&S	Health and Safegy
HDC	Horowhenua District Council
IFF	Infrastructure Funding and Financing
IT	Information Technology
LGA	Local Government Act
LGFA	Local Government Funding Agency
LGOIMA	Local Government Official Information and Meetings Act 1987
LoC	Line of Credit
LTP	Long Term Plan
LWDW	Local Water Done Well
MBR	Membrane Bioreactors
MOU	Memorandum of Understanding
NEA	Natural Environmental Act
OT	Operational Technology
PA	Project Assurance
PCG	Project Control Group
PDT	Project Delivery team
PNCC	Palmerston North City Council
POG	Project Oversite Group
PSG	Project Steering Group
PST	Primary Sedimentation Tank
PwC	Price Waterhouse Coopers
RDC	Rangitikei District Council
RFI	Request for Information
RFP	Request for Proposal
RMA	Resource Management Act
SAMP	Strategic Asset Management Plan
SEP	Significance and Engagement Policy
SHA	Shareholders Agreement

SHC	Shareholders Committee
SME	Subject Matter Expert
SoE	Statement of Expectation
TLA	Territorial Local Authority
ToR	Terms of Reference
VfM	Value for Money
WAS	Waste activated sludge
WEPS	Wastewater Environmental Performance Standards
WS-CCO	Water Services Council Controlled Organisation
WSDP	Water Services Delivery Plan
WSP	Water Services Provider
WSS	Water Services Strategy
WTP	Water Treatment Plan
WWTP	Wastewater Treatment Plant