



Tiaki Wai Debtors' Management & Hardship Policy

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Drafting comment:

Transitional arrangement: This draft is written as a Tiaki Wai policy, noting that councils initially will be providing debt-collection services on behalf of Tiaki Wai. There are actions detailed in this policy that will be completed by councils until Tiaki Wai takes over full billing and receipting responsibilities. Specific transition comments have been incorporated where relevant and will inform interim Service Level Agreement drafting.

1 POLICY STATEMENT

Tiaki Wai is the water service provider for the metropolitan Wellington area, delivering water services that are essential to the health and wellbeing of our communities and our environment. This policy sets out clear, fair, and transparent processes for the management and collection of overdue water services charges.

Our approach to the collection of water charges aims to ensure that Tiaki Wai will continue to be financially sustainable and able to continue its investment in the water services network, while also upholding the highest standards of social responsibility, respect for vulnerable customers, and protection of community wellbeing. This policy will be periodically reviewed to consider alternative approaches to debtor management and hardship support, including when circumstances change. In particular, this policy may require review and amendment as a result of:

- the introduction of water metering, which may alter the approach to addressing hardship by supporting water conservation
- the introduction of the proposed ratepayer assistance scheme
- the introduction of economic regulation for water services through the Commerce Commission.

This policy outlines the payment expectations, monitoring and actions associated with overdue payments, and escalation actions for those who are unwilling to pay. It explains how Tiaki Wai supports residential customers who cannot pay and sets out the types of assistance available, how customers can access support, and how Tiaki Wai will ensure assistance is fair, consistent and respectful.

Our aim is to help customers regain control of their payments in a way that protects wellbeing, while maintaining access to essential water services, and supporting responsible financial stewardship.

2 SCOPE

This policy applies to all customers of Tiaki Wai — residential, commercial, and institutional - across Hutt City, Porirua City, Upper Hutt City, and Wellington City, for the supply of drinking water, wastewater, and stormwater services.

Hardship support provisions of this policy will not be provided to landlords and will not be provided for the fixed-charge component of any water charges arrears.

3 PRINCIPLES

1. **Fairness and respect:** Tiaki Wai will treat all customers with respect and understanding, recognising that water supply is an essential service. Debt-recovery actions taken by or on behalf of Tiaki Wai will be proportionate and non-discriminatory.
2. **Consistency and transparency:** The debt-collection process will be clear, consistent, and communicated openly. Customers will be informed of payment due dates, consequences of non-payment, and the support that will be made available at each step.
3. **Early engagement:** Early engagement will be encouraged for customers in arrears, with proactive reminders and support offered. The aim is to resolve payment issues early through payment arrangements or referrals to assistance.
4. **Hardship support:** Tiaki Wai will develop flexible options for those in genuine hardship, to cater for individual circumstances, and will avoid punitive outcomes for customers who are genuinely unable to pay, and will refer customers to support options from third parties.

Any consideration of water supply restriction would be subject to strict criteria and apply only as a last resort.

5. **Integrity and accountability:** All debt-recovery actions will comply with relevant laws and regulations. Any interest, penalties, or third-party collection measures will be applied lawfully, supported by appropriate delegations and audit trails.
6. **Operational feasibility:** The policy will align with system capabilities, minimising administrative complexity, and risk of error.

4 DEFINITIONS

- **Arrears (overdue debt):** Any amount not paid by the **due date** stated on the bill. This includes all water charges, including Water supply, Wastewater, Stormwater and specified water related fees and charges in the Tiaki Wai Pricing Policy Fees and Charges schedule, and any penalties or interest added for late payment.
- **Hardship customer:** A customer (individual or household) experiencing **financial difficulty** in paying their water services bills as defined in the criteria in the policy. This may be due to low income, sudden life events (e.g. job loss, illness), or other vulnerability. Hardship customers are typically eligible for special payment arrangements or assistance under the Hardship approach detailed in this policy.
- **Write-off:** A debt that is deemed **uncollectable** and removed from the accounts receivable ledger. Write-off does not absolve the debtor of liability; recovery may be pursued later if circumstances change, but the amount is no longer counted as an asset on Tiaki Wai's books.
- **Delegation (authority):** The level of authority given to Tiaki Wai staff or management to approve certain actions (e.g. agreeing to a payment plan, waiving a fee, or writing off a debt). This policy will specify which roles can approve which actions, in line with Tiaki Wai Delegations Manual.
- **Financial hardship:** A customer is experiencing financial hardship when they are **unable to pay their Tiaki Wai Fees and Charges when due**, because of events outside their control, and would usually be able to meet their obligations. These include but are not limited to:
 - sudden loss of income
 - illness or accident
 - unexpected essential expenses
 - family or personal crisis
 - a change in the pricing structure or approach (including a shift to volumetric charging) by Tiaki Wai
 - family violence or safety-related circumstances.

Tiaki Wai considers that a consumer is suffering financial hardship if:

- they are a Tiaki Wai customer
- the application relates to their principal place of residence

- the customer (or an independent consumer advocate, council, government agency or financial mentoring service) has advised Tiaki Wai that they are experiencing, or expect to experience genuine difficulty, in paying their water charges
- they have a willingness to pay their water charges and would do so if not for their financial hardship. Willingness to pay will be demonstrated through past attempts to contact Tiaki Wai regarding their water charges, or a history of making part or full payments towards their water charges or an agreed payment plan.

Tiaki Wai will also proactively monitor accounts to identify early signs of potential financial hardship and offer support where appropriate.

We may consider the following issues to be indicators of potential financial hardship, noting that the existence of any one of itself does not indicate hardship. They are factors which would suggest Tiaki Wai should consider if hardship is an underlying factor.

- The customer holds a community services card or is a pensioner and has overdue water charges or has particularly low water use.
- The customer has a history of regular payments but has missed two or more payments within a 6 month period.
- The customer has made only partial payments.
- The customer has previously entered into a payment plan, or is not complying with a payment plan.
- The customer is regularly paying their water charges late.
- The customer's water use has dropped significantly.
- The customer has had their supply restricted.

5 ROLES AND RESPONSIBILITIES

- **Board of Directors:** Approves the Debtors' Management & Hardship Policy and any amendments. The Board receives regular reports on debt levels, arrears trends, and policy effectiveness. The Board ensures the policy aligns with the strategic objectives of Tiaki Wai and stakeholder expectations.
- **Chief Executive and executive management:** Responsible for implementing this policy. Management must ensure proper systems and resources are in place for billing, monitoring arrears, engaging with customers, and escalating debt cases. They also set **key performance indicators (KPIs)** for debt management (e.g. collection rates, arrears aging) and report these to the Board. The Chief Financial Officer (CFO) or equivalent has oversight of credit control functions and may have delegated authority for write-offs up to a certain limit.
- **Customer/credit control team:** Handles day-to-day debt collection activities. This team issues invoices and reminders, negotiates payment arrangements, liaises with external debt-collection agencies, and recommends accounts for write-off or legal action as per this policy.
- **Customer service team:** Coordinates with customers who have advised of payment difficulties or potential financial hardship. They directly administer the Hardship Policy, set up payment plans, and ensure vulnerable customers are identified and protected in the process. This team has authority to temporarily hold collection actions when a customer is seeking assistance or disputing a bill.
- **Tiaki Wai staff:** All staff who interact with customers (e.g. call centre, front counter staff) should be aware of this policy. They have a role in the early identification of customers in financial hardship or disputes. Staff must also protect customer privacy during debt collection (in compliance with the Privacy Act 2020) and ensure any personal information used for debt recovery (e.g. sharing data with a collection agency) is handled lawfully.

6 LEGAL AND REGULATORY COMPLIANCE

- Tiaki Wai will comply with all relevant statutes, including the Local Government (Water Services) Act 2025, Fair Trading Act 1986, Credit Contracts and Consumer Finance Act 2003, and Privacy Act 2020.
- All customer data will be managed in accordance with statutory privacy requirements and internal information security policy.
- The policy and procedures will be updated as laws, regulations, and contract obligations evolve.

7 INVOICING AND PAYMENT TERMS

- Invoices are issued according to the existing invoicing timelines applied by councils. This involves a mix of:
 - monthly/bi-monthly to specific commercial customers for water, wastewater, and (where applicable) stormwater services
 - water service charges: quarterly to all active account holders for water, wastewater, and (where applicable) stormwater services
 - ancillary services/charges: payable 20th of the month following invoice date, unless otherwise specified in the terms and conditions of specific items.
- Each invoice will specify:
 - total amount due
 - overdue amounts
 - due date
 - payment methods and options
 - customer service and hardship support contacts.
- Payment terms and late fee/interest policy will be made explicit on all billing documentation.
- Billing and due dates will be the same as current rates arrangements, or in accordance with specific agreed terms for commercial/other billing processes.

8 PAYMENT OPTIONS

- Tiaki Wai offers the following payment methods:
 - direct debit
 - online banking
 - in-person at participating agencies (such as NZ Post) – cash and credit/debit card
 - recurring payment arrangement by prior agreement.
- Customers may make part or full payments as agreed with the invoicing council.
- Payment arrangements can be set up for any overdue account with customer service staff, tailored to the customer's needs and budget. This links directly to the application of the hardship policy, which will be a key consideration in the setup of payment arrangements.
- If any of the following are true, Tiaki Wai may deem the proposed arrangement unacceptable:
 - the repayment amount is too small or too slow, so the outstanding balance remains very large and is unlikely to be cleared in a reasonable time
 - the customer misses repayment instalments
 - the customer is unwilling to provide necessary information about their financial situation when required (in hardship cases)
 - Tiaki Wai/council perceives that the customer is deliberately refusing to pay (rather than genuine hardship) or is using the arrangement to defer indefinitely without realistic view of settlement.

Future charges can be included in the arrangement.

9 COMMUNICATION AND CUSTOMER ENGAGEMENT

- Tiaki Wai is committed to clear, timely, and respectful communication with all customers.
- Ideal collection pathway: this is the proposed aim when Tiaki Wai assumes full responsibility for billing, payment collection and debt management.
 - a. Invoice issued.
 - b. Payment reminder via preferred channel at 14 days overdue.
 - c. Second reminder by letter, email, or phone at 21 days overdue, with details of debt, options for hardship help, and potential penalties.
 - d. Further follow-up by collections team at 28 days overdue
 - e. Confirmation of overdue amounts detailed on future invoices issued.
 - f. Final warning letter at 60 days overdue, with information on hardship process expectations and other escalation to restriction/agency collection.
 - g. External agency referral or restriction process considered after 91 days overdue.

Transitional arrangement: Councils will adopt a follow-up approach according to their system capabilities, resourcing and collection philosophy.

- All written communications will be in plain English, with accessible style and contact details for support.

10 LATE FEES AND PENALTIES

Transitional arrangement: Late fees will not be applied by default, rather by exception at the direction of Tiaki Wai.

- Tiaki Wai reserves the right to charge late payment fees/penalties.
- If deemed appropriate, a late payment penalty will be applied at 40 days overdue, set at \$10 or 3.5% of amount outstanding, whichever is greater.
- All fees, interest, and charges will be reasonable, proportionate, and disclosed to customers.
- Fees will not be compounded, and no penalty interest will be charged on hardship-supported payment plans.

11 HARDSHIP, WAIVERS AND ASSISTANCE

11.1 Who this section of the policy applies to

This policy applies to residential consumers who are legally responsible for Tiaki Wai water services charges and are experiencing financial hardship.

Financial hardship may arise from a range of circumstances, such as loss of income, unexpected expenses, illness, changed household circumstances, or family violence. Tiaki Wai will respond sensitively and confidentially to situations that involve family violence.

This policy does not apply to non-residential customers or commercial properties. Support options for these customers may be developed separately.

Customers will be removed from the hardship programme upon their request, or once their water charges arrears are settled with Tiaki Wai.

11.2 Principles that guide our Hardship approach

Tiaki Wai hardship support is guided by the following principles:

- **Respect and dignity:** All customers are treated fairly, respectfully and without judgement. Our staff will be full trained to ensure that they are able to identify and respect vulnerable customers.
- **Early support:** We aim to engage early to prevent debt from becoming unmanageable.
- **Temporary hardship focus:** Our primary focus is on assisting customers experiencing short-term financial difficulty. Customers who face systemic, or long-term financial hardship will first be referred to government, and social services, which may be able to provide long-term targeted support.
- **Clear and accessible pathways:** We will endeavour to ensure that financial support options are easy to understand and simple to access.
- **Responsible and balanced:** Form of assistance must be possible, in terms of allowing Tiaki Wai to remain financially sustainable, and targeted to those who need it most.
- **Confidentiality:** Personal information is treated with care and in accordance with statutory requirements, particularly where applications involve sensitive circumstances such as family violence.

11.3 Our support framework

Tiaki Wai provides three tiers of support for hardship. Assistance is always tailored to the customer's situation and focuses first on practical and non-financial solutions.

11.3.1 Tier 1: Non-financial support (our primary response)

This is the main focus of Tiaki Wai for supporting customers in hardship. We will not remove the initial obligation to pay, but we will support the customer to facilitate payment over time.

We may:

- help establish a **payment plan** that matches the customer's current financial situation. Where circumstances require, this may include agreement to pause repayments for an agreed period
- provide guidance on **budgeting and money management**, including referral to free financial mentoring services
- connect customers with **community or government support services**
- offer **extensions for payment** of water charges
- provide additional support where applications involve **family violence**, ensuring privacy and safety are prioritised.

Customers receiving hardship support will be provided full remission of late payment fees and penalties.

We will not require customers to have sought community, government or financial mentoring support to be considered for other forms of hardship support.

11.3.2 Tier 2: Practical non-financial support to reduce avoidable costs

For the first one to three years of Tiaki Wai operation, most customers will be charged a **fixed charge**, meaning water use has limited impact on the amount they pay.

As volumetric (use-based) charging becomes available, Tiaki Wai may also offer practical support such as:

- advice on reducing household water use
- support to identify unusually high usage
- referrals for leak investigation or water efficiency support
- access to subsidised emergency plumbing repairs to reduce water charges (owner/occupiers only).

These options will be available if and when they become relevant to the customer's pricing structure.

Where subsidised plumbing support is provided and the relevant property is sold within 12 months of the support being provided, Tiaki Wai reserves the right to full or partial reimbursement of the cost of the services provided.

11.3.3 Tier 3: Waivers and remissions of water charges

Financial relief may be considered only after other support options have been explored, and where:

- the customer has shown genuine willingness to engage
- the financial hardship is determined to be temporary
- the relief is necessary to prevent escalation or disconnection risk.

Financial relief may include, where appropriate:

- one-off adjustments in exceptional circumstances
- short-term relief of specific charges, where justified
- temporary deferral of charges (for example subject to sale of property).

The provision of financial relief, in the form of full or partial waiver of water charges and fees, will be considered at the sole discretion of Tiaki Wai, having regard to the specific financial circumstances of the relevant customer.

Tiaki Wai does not provide ongoing subsidies, long-term waivers or routine debt write-offs.

11.4 Eligibility

To be eligible for hardship support under any element of section 11.3, a customer must:

- be the **account holder** that is legally responsible for the water services account
- have their debt with Tiaki Wai (and not a landlord/property owner/property manager in the case of residential tenants)
- be experiencing **financial hardship**
- be **willing to engage** in payment discussions or budgeting support
- provide **reasonable information** to help Tiaki Wai assess the situation.

Previous access to hardship support, or failure to adhere to previously established payment plans will not disqualify a customer from access to hardship support in the future.

Tiaki Wai may consider **flexible evidence requirements** where family violence, health challenges or safety concerns make documentation difficult.

Hardship support will not typically be provided to landlords and will not be provided for the fixed-charge component of any water charges arrears.

11.5 How to apply

Customers can apply for hardship support by:

- completing an online application form
- contacting Tiaki Wai directly by phone or email.

Customers may be asked to provide:

- a brief explanation of their situation
- evidence of financial difficulty
- confirmation of participation in budgeting or support services (if applicable)
- information on water use if relevant, for customers on usage-based pricing (when introduced).

As part of our proactive monitoring, we may contact customers to determine whether they require hardship support.

All information will be treated confidentially, with respect and dignity. We will treat all applications for hardship support sensitively and without judgement.

Language interpreters may be organised or arranged to support communications where necessary, and at no cost to the customer.

11.6 How applications are assessed

Applications are assessed by the Tiaki Wai hardship response team, who will consider:

- the circumstances leading to the identified hardship, including the nature and duration of any financial stress
- the customer's willingness to engage constructively with Tiaki Wai, including in relation to potential hardship support
- any extenuating or sensitive circumstances, and specific hardship support that could be offered by other parties
- whether non-financial assistance has been explored
- Tiaki Wai duty to manage charges fairly and responsibly.

Decisions will be communicated in writing. Payment plans and support arrangements will be confirmed within a reasonable timeframe.

12 ESCALATION PATHWAYS AND USE OF RESTRICTION

12.1 Managing overdue accounts and last resort measures

Tiaki Wai will always attempt to work with customers constructively before taking any enforcement action. Restricting supply will be considered only:

- as a **last resort**
- after multiple attempts to engage
- when a customer is **unwilling**, rather than unable, to pay.

Our priority is always to maintain access to essential water services for households facing genuine hardship.

13 REFERRAL TO EXTERNAL DEBT COLLECTION

If an account remains overdue after 91 days, and all internal escalation, hardship, and review processes are exhausted, Tiaki Wai may refer the water services arrears, including any charges and fees to a contracted collection agency.

Agencies must comply with sector, legal, and contractual requirements, treat customers equitably and respectfully, and maintain transparent dispute processes.

Tiaki Wai retains oversight for all externally managed accounts and is responsible for periodic quality and ethics review.

Transitional arrangement: The councils will propose write-offs to Tiaki Wai on a quarterly basis, on a single schedule detailing all proposed write-offs by customer. Tiaki Wai will review and approve the write-off.

After approval, Council would process the write-offs in the billing systems.

Tiaki Wai will manage the referral and ongoing relationship with the Tiaki Wai Debt Collection agency.

14 DISPUTE RESOLUTION

Any customer disputing the amount or validity of a debt may suspend collection while the issue is investigated.

[Utilities Disputes](#) (UDL) is the recommended first escalation point for customers who believe their concerns have not been addressed appropriately by Tiaki Wai.

UDL provides free and independent dispute resolution services, for electricity, gas, telecommunications, and water complaints. UDL uses a wide range of dispute resolution techniques, including mediation and conciliation. If the parties cannot agree, UDL can issue a decision. Their services are free, fair and independent.

15 CUSTOMER DATA AND PRIVACY

All information collected for debt management is used solely for legitimate billing, collection, and support purposes, and handled in accordance with the Privacy Act 2020.

Customers may request access to, or correction of, their data.

Information will not be disclosed to third parties other than as required for debt collection, legal, or support team intervention, and always under appropriate confidentiality safeguards.

All information provided as part of a hardship application will be handled in accordance with Tiaki Wai privacy obligations. Sensitive information, including details relating to family violence, will be treated with the highest level of confidentiality.

16 MONITORING, REPORTING, AND CONTINUOUS IMPROVEMENT

Transitional arrangement: Collections team to be defined as part of organisational design activities. Initially, the collection teams will be as defined by councils as they are providing the service on behalf of Tiaki Wai until Tiaki Wai takes on full responsibility for the billing and collection services.

The collections team will provide quarterly reports to Tiaki Wai management, including the following metrics:

- percentage of overdue accounts and aged debt
- aged debt reporting
- hardship applications and approvals
- bad debt write-offs
- collection agency referrals
- customer complaints and resolved disputes
- benchmarking against sector norms.

KPIs and standards are regularly reassessed in partnership with stakeholders, reflecting changes in law or industry best practice.

For the Hardship aspects of the policy, Tiaki Wai will regularly monitor how this policy is applied to ensure it remains fair, effective and accessible. The policy will be reviewed periodically and may be updated to reflect changes in customer needs, service delivery and pricing arrangements.

Tiaki Wai will report to the Board at least annually on the impact and effectiveness of its hardship policy, including:

- the training provided to staff to ensure that matters relating to hardship or family violence are dealt with appropriately and sensitively
- how many applications have been made for hardship relief during the financial year
- how many customers were proactively identified as potentially facing hardship during the year
- how many customers were referred to social agencies or budget support agencies during the year

- how many customers were placed on a payment plan during the year
- how many customers were provided Tier 2 level support during the year
- how many customers were provided waivers or charge adjustments during the year and the total value of those waivers or adjustments
- how many service disconnections or restrictions were carried out during the year.
- Tiaki Wai may aggregate information or withhold reporting on some or all of the above metrics if disclosure would otherwise impact the privacy of individuals.

17 WRITE-OFF AND DELEGATION OF AUTHORITY

Tiaki Wai will sometimes need to write off debts that are not economical or feasible to collect. This section outlines when a debt might be written off and who can approve it.

17.1 When debts may be written off:

Typical reasons include:

- the debtor is **deceased** and has no estate or surviving liable party
- the debtor is **insolvent/bankrupt**, and no dividend is forthcoming (after the insolvency process is concluded)
- the debt is old and **statute-barred** (the legal time limit for collection has passed, meaning we can no longer enforce it through courts)
- despite exhaustive efforts, the debt is deemed **unrecoverable** (e.g. customer cannot be traced or is in a situation of extreme hardship where pursuing the debt is counter-productive or against our social obligation).
- **settlement agreements:** Occasionally, Tiaki Wai might agree to write off a portion of a debt in a settlement (for example, forgiving penalties if the customer pays the principal, or as part of a hardship plan).

17.2 Delegated approval levels:

Write-offs require approval to ensure accountability as per the following:

- managers in the Finance/Credit Control team may approve small write-offs **up to \$100**.
- the Chief Financial Officer (or Head of Finance) can approve larger write-offs (e.g. up to **\$5,000** for an individual account), ensuring oversight of significant losses
- anything above that threshold, or any single write-off that is unusually large or sensitive, should go to the **Chief Executive** or even the **Board** for approval (the Board might reserve the right to approve write-offs above a very high cap, for example, greater than \$50,000, especially if it sets a precedent or indicates a systemic issue)
- all write-offs are to be reported to the Board (at least in summary form) either quarterly or annually, as part of financial reporting
- **documentation:** Every write-off decision will be documented with the reason and approval sign-off. The customer will be informed if appropriate (except in cases where they are uncontactable).

Transitional arrangement: All approvals of write-offs will be a Tiaki Wai approval.

- **recovery of written-off debts:** Even after write-off, Tiaki Wai may still accept payment or recover the debt if the opportunity arises (for example, if a customer whose debt was written off later comes into funds or applies for service again). Write-off is an accounting action and does not automatically mean the debt is forgiven from a legal standpoint; however, Tiaki Wai will typically not pursue a written-off debt unless new information comes to light.
- **impact on customer:** If a debt is written off while the customer is still in residence and consuming services, Tiaki Wai will usually require them to go onto a **pre-payment** system or payment in advance to avoid further arrears, if available.

18 RELATED POLICIES

- Accounting policy, specifically the provisioning for doubtful debts.
- Pricing policy.

19 POLICY REVIEW TIMELINE

This Debtors' Management and Hardship policy will be reviewed **at least every three years**, noting this may be reviewed at any time if considered appropriate. An out-of-cycle review could be required where there is a significant change in legislation, material changes to the Tiaki Wai operating model or delivery of water services, or other external factors that influence the assessment of hardship. In addition, if other means of support become available, for example the development of a potential community trust model for hardship support, or the introduction of a ratepayer assistance scheme (which is available for Tiaki Wai customers), this policy will require amendments to provide access to those support options.

The Board or relevant sub-committee of the Board will oversee the review process, seeking input from customer advocates or other stakeholders as needed. Any proposed changes to the policy will be submitted to the Board for consideration and approval, after satisfying any required statutory consultation. Regular reviews will ensure the policy remains up to date with best practice (e.g. new technology for customer engagement or new regulatory requirements) and continues to meet Tiaki Wai objectives of financial sustainability and customer fairness.