



Customer and Consumer Relationships Annual Report

2024-25

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Sydney
WATER



Acknowledgement of Country

Sydney Water respectfully acknowledges the Traditional Custodians of the land and waters on which we work, live and learn. We pay respect to Elders past and present.

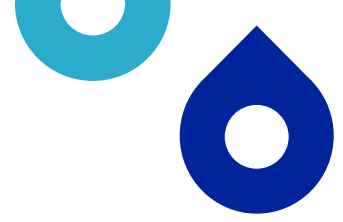


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1 Executive Summary

For the purposes of monitoring Sydney Water's compliance with Part 6 of the Operating Licence, in accordance with the Sydney Water Reporting Manual 2024 – 2028 (Section 5.1.1) this Customer and Consumer Relationships Annual Report covers the period 1 July 2024 to 30 June 2025 and is required to be submitted to Independent Pricing and Regulatory Tribunal (IPART) by 1 September 2025.

This report outlines Sydney Water's relationships with its customers and consumers, with a focus on complaints and systemic issues, hardship support, restrictions for non-payment, and the payment assistance programs we provide.

Sydney Water's customers are at the heart of everything we do. We provide safe drinking water to more than 5 million people across Sydney, the Blue Mountains and the Illawarra. We also look after wastewater and some stormwater services to help protect public health, as well as the quality of our rivers and beaches.

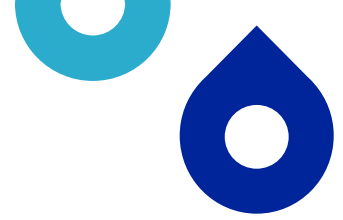
While we have a billing relationship with the owners of properties that are connected to our services, we consider every person and business that consume our products and services across our area of operations as valuable stakeholders. Customer engagement is an integral part of both our enterprise planning and continuous improvement processes. Feedback that highlights the priorities and concerns of every type of customer is a critical consideration that Sydney Water factors into its decision making, from long-term operations to how day-to-day activities are conducted across the organisation.

We undertook formal Customer Engagement sessions via *Our Water, Our Voice* to inform Sydney Water about how our customers feel about our future direction and price proposals. We continuously gather feedback through extensive research, including tracking customer sentiment, advocacy and satisfaction with interactions with our website and Customer Interaction Centre or Customer Hub. Using valuable feedback from customers, we can implement changes that lead to improved products and services, in the short- and long-term. This is evident from overarching strategic documents including Sydney Water's *Long Term Capital and Operating Plan* and our *Customer Contract* to the commitments we make in our Customer Charter.

One of the key commitments in our [Customer Charter](#) is that we will be proactive and easy to deal with. We have committed to maintaining a standard of customer service that meets or exceeds customer expectations, however on an occasion where this standard is not met, we are here to support our customers through it. When a customer expresses dissatisfaction about any of Sydney Water's products or services, we log a complaint, raise a work order for onsite investigation, or both. In 2024-25, Sydney Water received 3,438 complaints that were our responsibility. This represents less than 0.5% of approximately 750,000 customer interactions received by Sydney Water during that period.

The content and reasons behind customer complaints varied across multiple categories, and these are reviewed every month to identify significant changes, trends or systemic issues. Our top five categories for complaints received in 2024-25 relate to:

- Wastewater – Overflow
- Account
- Wastewater – Other
- Water Quality – Drinking
- Meters



Each of these categories have various sub-categories that we use to ensure complaints are assigned to the relevant team to case manage and support our customers to resolution (for example, under the Water Quality – Drinking main category, we have sub-categories that distinguish reports relating to health concerns in contrast to complaints relating to minor discolouration that represents air in the pipes).

In a continued effort to support customers, Sydney Water paused restriction of water services for non-payment of bills during COVID-19. This financial year we have gradually and carefully been reinstating this method of debt recovery, where there is an accrued amount outstanding (which represents approximately 12 months of non-payment). As a result, 1,042 properties across our area of operations have experienced restriction, with 71% of restrictions being removed within 3 business days because the customer either made payment in full or entered an interest-free payment arrangement.

Alongside this reinstated process, Sydney Water has been consistently committed to supporting customers who may be experiencing financial or personal hardship. Sydney Water is proud to have a dedicated Customer Care team who are trained to support our most vulnerable customers that may be experiencing hardship including Family, Domestic and Sexual Violence and other long-term concerns, through to customers who are in the midst of a short-term financial limitation and need one-off support. In 2024-25 Sydney Water provided Payment Assistance credits for 3,852 households, totalling over \$1.5M.

We remain focused on providing our customers with ongoing support, assistance and opportunities to share their feedback with regards to our future direction and day-to-day operations.

2 Customer Experience

2.1 Introduction

Sydney Water has a strategy for 2025 to 2035 which is published on our website as 'One strategy to deliver our vision' ([One strategy to deliver our vision](#)).

This publication details our vision of creating a better life with world class water services and our strategy to deliver on the priorities that are most important to customers, while addressing complex challenges. In developing the 2025 – 2035 strategy, Sydney Water built on our customer engagement by actively engaging with customers to develop outcomes aligned with their preferences and priorities. The central message from this research was clear, our customers are community-oriented, cost conscious and future-focused.

Sydney Water's updated strategy responds to our customer engagement and long-term planning. The strategy includes three customer outcomes to define what Sydney Water aims to achieve for our customers (customer experience, water quality and reliability and environmental protection).

Our strategy architecture is shown in Figure 1 below.



The customer outcomes help Sydney Water to deliver on our vision of creating a better life with world-class water services.

Positive **customer experience** is focused around delivering fair and affordable bills, contributing to safe swimming and recreation and ensuring that our customers are kept informed and feel empowered.

Providing **reliable drinking water** of high quality is focused around ensuring safe and clean water, secure water supply and saving water together.

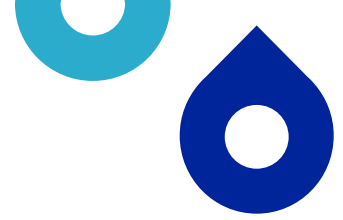
Environmental protection is focused around protecting our waterways and environment by preventing pollution, recovering resources, net zero carbon emissions and climate resilient systems.

Figure 1 - Sydney Water's Strategy Architecture

At Sydney Water, our values define who we are and guide our decisions. Our values reflect our commitment to customers, our employees, and the communities we serve. These values are the foundation of our culture.

Our five core values are:

1. **We have the customer at the heart** - placing customer needs at the centre of everything we do.
2. **We work together with integrity** - fostering trust through honesty, transparency and collaboration.
3. **We care for one another, the environment and the community** - demonstrating empathy and responsibility in all customer and environmental interactions.
4. **We own our decisions and make every dollar count** - we are accountable and ensure value in every action.
5. **We create better and simpler ways of doing things** - driving innovation and continuous improvement.



These values come to life through our five signature behaviours:

- **Focus on solutions** – approaching issues and challenges with a proactive mindset.
- **Stand up and contribute** - taking initiative and sharing ideas to make a difference.
- **Do what we say** - building trust through reliability and follow-through actions.
- **Support and encourage** - fostering a positive and inclusive environment.
- **Own the outcome** - taking responsibility for results and learning from experience.

Together, these principles shape a culture of accountability and care, ensuring we deliver sustainable and high-quality services for each of our customers and communities.

2.2 Voice of the Customer

Sydney Water proactively engages with customers to ensure that they understand that their voice has been heard, and that we understand our need to commit to keeping services reliable and affordable, be proactive and easy to deal with while also planning for the future and keeping the safety of the environment as a top priority. This feedback has been embedded into the core of Sydney Water's operations and strategic direction.

Sydney Water provides multiple channels for customers to share feedback about subjects, ranging from recent interactions to broader opinions on Sydney Water's values and future priorities. This approach enables Sydney Water to understand and respond to real, lived experiences, ensuring that customer perspectives shape service delivery and strategic planning.

Customer Experience is a key component of Sydney Water's Strategy 2025 - 2035. This strategic outcome focuses on providing a great customer experience and delivering on priorities that are important to our customers. Insights from activities such as the Our Water, Our Voice engagement program, reveal that customers prioritise:

- Fair and affordable bills.
- High quality and reliable water and wastewater services.
- Outstanding customer service.
- Proactive and informative communication.
- Enhanced community amenities around waterways for safe recreational activities.


To achieve a great customer experience, Sydney Water has defined clear success measures:

- **Fair and Affordable Bills:** Ensuring value for money and supporting customers in financial need.
- **Positive Customer Experience:** Treating all customers fairly and with respect.
- **Informed and Empowered Customers:** Keeping communities informed and involved in decision-making.
- **Safe Swimming and Recreation:** Improving community access to lands and waters for safe recreational use.

These measures will be tracked through four indicators - bill affordability, customer satisfaction, water literacy and public access to recreational areas.

Sydney Water is committed to achieving the following deliverables by 2035:

- Promote and provide payment support options, scaled up as needed to support customers in need.
- Keeping water bills among the most affordable of Australian capital cities while minimising the impact of necessary investments for safe and reliable services.

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- Simplify bills to make them easier to understand.
 - Maintain high standards of customer service.
 - Transform developer application and contribution payment processes, including providing self-service options.
 - Improve field mobility to save time and money and improve the customer experience.
 - Keep over 5 million customers informed about outages and empowered to manage their water use and bills through digital channels.
 - Continue to inform and engage with customers and stakeholders.
 - Educate the community on the value of water through media campaigns, education programs and tours of our Purified Recycled Water Discovery Centre.
 - Renew stormwater assets to protect public safety and properties and manage flood risk.
 - Improve community recreation at sites across Greater Sydney with collaboration and real-time swimming condition updates.

To ensure these strategic commitments translate into meaningful outcomes for our customers, Sydney Water closely monitors and responds to customer feedback, including complaints. Understanding where things go wrong is a vital part of improving service delivery and maintaining trust. By analysing complaint trends and identifying systemic issues, we continue to refine our processes and enhance the overall customer experience.

3 Complaints

Reportable Metrics	2024-25
The total number of complaints that Sydney Water has received from customers and consumers This number represents all new complaints Sydney Water received in 2024-25 – some of these complaints are yet to be resolved.	6,544
The number of complaints that Sydney Water has received from customers and consumers that are identified as Sydney Water’s responsibility This number represents all complaints that were both received and resolved in 2024-25	3,438
The number of complaints received from customers and consumers that Sydney Water has resolved and are identified as Sydney Water’s responsibility This number represents all resolved complaints, including 684 complaints that were received in 2023-24 and resolved in 2024-25	4,120

Table 1 Reportable Metrics

3.1 Complaint Resolution

Sydney Water’s definition of ‘Complaint’ found in our Operating Licence and Customer Contract 2024-2028 is based on the definition in the AS/NZS ISO 10002:2022: *"Complaint means an expression of dissatisfaction made to or about Sydney Water related to its actions, products, services, staff or the complaints handling process itself where a response or resolution is explicitly or implicitly expected or legally required."*

Sydney Water has a people-focused and proactive approach to resolve complaints. Every complaint is handled individually based on its content. While there are general themes, no two complaints are exactly the same. Every customer has different perspectives, priorities and needs and so a ‘one size fits all’ approach is inappropriate for complaint management. We manage complaints under a Complaints Handling Framework to ensure we use a tailored approach for each.

Sydney Water's Complaint Handling Framework aligns with the commitments we make in our Customer Contract and is comprised of the Complaint Procedure, Policy and Guideline. The Complaint Policy is available to all customers on our website. Sydney Water recently undertook an audit of our Complaints Handling Framework via the Customer Services Institute of Australia (CSIA) and received a high score, placing us in the highest level – Integration. CSIA explains the Integration level to mean that the attributes they measured us against are fully integrated across the organisation.

We demonstrate proactive complaints management by actioning and documenting any expression of dissatisfaction as a complaint even if this is not explicitly expected or required. An example of this is where a customer calls with a query about water quality, such as discoloured water or the like, we count this as a complaint even if the customer was simply making an enquiry. This is because we believe having to call and ask the question is a less than satisfactory experience for our customers. Our Customer Interaction Centre and Customer Hub staff are trained to recognise when a customer is expressing dissatisfaction and understand that they do not have to say “I want to lodge a complaint” for us to take this action. We also have programs that monitor social media for mentions of Sydney Water, which can be reviewed for expressions that are either an implicit or explicit complaint and actioned accordingly.

We also provide several opportunities for customers to provide their feedback throughout their service fault and/or complaints journey and treat this feedback as valuable information used to identify improvement opportunities or where perhaps there are new or emerging issues that may require further attention right away.

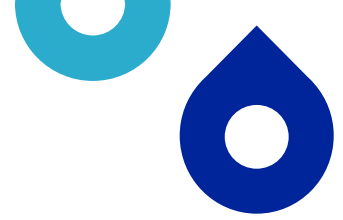


Sydney Water uses a Customer Relationship Manager (CRM) system which allows us to allocate complaints based on different categories and sub-categories. This allows us to streamline the workflow and ensure the correct team in Sydney Water handles the complaints as they come in. It also allows us to review and provide reporting each month that informs Sydney Water's Executive and Board of emerging trends, systemic issues or where improvements have driven numbers downwards.

Table 2 below details five of our key complaint categories for 2024-25:

Note: our Service Level Agreement (SLA) for an initial response to customers is 2 business days where a complaint is made by phone and 5 business days where a complaint is made in writing. For 2024-25 our adherence to this SLA was 84%. This is different to the number of days to resolve a complaint.

	Complaint Category	Sub-categories	Number of Complaints Resolved 2024-25	Average time taken to resolve these complaints (business days)	Adherence to SLA
1	Wastewater – Overflow	<ul style="list-style-type: none">• Overflow• Internal Surcharge	899	83	94%
2	Account	<ul style="list-style-type: none">• Bill Appearance• Bill Assist• Credit Card Charges• Electronic Billing• Estimated Water Usage• Faults Rebate• Hidden Leak• Non-Receipt of Account• Ownership/Mail Details• Payment Reversals/Refunds• Pensioner Rebate/Company Title• Property Details/Information• Service Charges• Stormwater Charges• Unmetered Service Charges• Usage Charges	267	13	77%
3	Wastewater - Other	<ul style="list-style-type: none">• Agent/Contractor Issues - WW• Asset Safety• Displaced Fitting• Network Services• Private Sewer in Public Land	243	34	78%



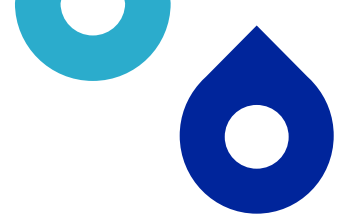
	Complaint Category	Sub-categories	Number of Complaints Resolved 2024-25	Average time taken to resolve these complaints (business days)	Adherence to SLA
		<ul style="list-style-type: none"> • Subsidence • Treatment Facility • Wastewater Connection 			
4	Water Quality - Drinking	<ul style="list-style-type: none"> • Changes in WQ - Drinking • Discoloured - Drinking • Health - Drinking • Other - Drinking • Smell - Drinking • Taste - Drinking 	219	13	85%
5	Meters	<ul style="list-style-type: none"> • Existing Standpipe Customer • Meter Damaged - Customer • Meter Exchange Contractor • Meter Faulty/Exchange • Meter Fit/Issue • Meter Leaking • Meter Reading • Meter Reading Contractor • Meter Workmanship • Meters on Wrong Property • Multi-Unit Metering • Stolen Meter 	214	6	88%

Table 2 – Top five complaint categories for 2024-25

As previously mentioned, there is no 'one size fits all' approach to Sydney Water's complaints management and we tailor each response to the circumstances of each individual complaint. However, there are often key actions that would be undertaken for the various complaint types, as outlined below.

Wastewater – Overflow

Note: Wastewater, or sewage, comes from sinks, showers and toilets. It is transported through our sewerage pipes for treatment. Wastewater overflows happen when something is in the pipe to cause [wastewater blockages](#).



Complaint and Overflow Investigation Process

The initial action taken involves a desktop investigation into asset performance and reliability history to identify the root cause of the overflow. This is followed by comprehensive field investigations to determine the exact cause and location. Techniques employed include dye testing, CCTV inspections, plumbing and drainage assessments, hydraulic modelling, and sewer gauges (temporary or permanent gauges placed within our system that can identify increased flow levels within our system, to alert us of a potential or impending overflow).

A technical review of the fieldwork is conducted to determine appropriate corrective actions. This process is supported by close collaboration with Sydney Water delivery partners and operations teams to ensure that customer impact is a key consideration in the prioritisation of work plans. To facilitate this, weekly and monthly forums are held to review open work order requests, ensuring that jobs with the highest customer impact are identified and prioritised accordingly.

An Operational Corrective Maintenance dashboard is used to track open work orders identified through CCTV surveys. This dashboard is managed by a team that includes a Wastewater Technical Specialist, ensuring technical oversight and alignment with complaint management.

Customer Impact and Remediation Measures

The level of impact on the customer is assessed, including property damage, if any. Where necessary, site inspections are arranged to evaluate the extent of damage which is documented via a report to support any customer claims that may be submitted in the future. Follow-on asset inspections are conducted via CCTV, with reviews by a Technical Specialist to determine any underlying causes and prescribe necessary corrective actions, if applicable. Throughout the investigation and remediation process, customers are kept informed of progress and any corrective actions identified.

Wastewater – Other

Wastewater – Other is a broad category which captures many issues, with several specific types managed by the Customer Advocate (CA) team. These include issues at the junction (the point of connection for the private wastewater pipework to Sydney Water's sewer system), often centred around the responsibility for maintenance. To improve customer understanding and field engagement, the team is currently refreshing the content of calling cards and enhancing training for field crews and contractors. This aims to ensure that accurate and helpful information is shared with customers while our crews are onsite.

Subsidence complaints follow the same process as wastewater overflow cases, ensuring consistency in investigation and resolution.

The CA team plays a critical role in liaising between customers and Sydney Water crews or contractors to resolve complaints, particularly those related to field staff behaviour. They also provide updates on the progress of outstanding work and advocate for the re-prioritisation of tasks where customer impact is significant.

In cases where customers have paid a plumber who identified an issue within Sydney Water's assets, the team advises on the process for submitting a financial compensation claim. Follow-on asset inspections are arranged via CCTV, with reviews conducted by a Technical Specialist to determine root causes and guide corrective actions.

Account

For Account complaints, a review of the customer's account history is undertaken to understand any patterns, anomalies or recurring enquiries. This includes verifying that all relevant concessions have been correctly applied.

Water usage history is reviewed, and a current meter reading may be requested from the customer to calculate whether usage has returned to within expected volumes based on previous usage history.

Payment assistance that can be offered is clearly explained to ensure transparency and understanding.



As part of the support process, our Customer Interaction staff are trained to identify potential vulnerabilities or hardship factors, and where this is identified, customers can be referred to the Customer Care team for further assistance. The Customer Care team will undertake a hardship assessment to identify any factors that may be impacting the customer's capacity to pay their bills and determine an appropriate payment assistance option. These may include Payment Assistance Scheme (PAS) credits, long-term payment arrangements, as well as concurrent referrals to other support services, e.g. financial counsellors.

Throughout the complaint journey, Sydney Water's processes are clearly communicated, such as policies on privacy, the Hidden Leak Allowance, pension concessions, and unplanned outage alerts, for example. When customers are identified as experiencing hardship by our Customer Care team, they are offered a copy of the Payment Assistance Policy by email or post.

Additionally, customers are informed of their obligations under the Customer Contract. This includes ensuring accessibility to their water meter for regular meter readings, and advising Sydney Water of changes to their circumstances, e.g. eligibility for certain concessions or a different use of a property, etc.

Water Quality - Drinking

Water quality complaints are managed in accordance with the Managing Water Quality Customer Complaints Procedure (D0001661), which is followed by Sydney Water's Water Quality Scientists. The procedure ensures timely and appropriate responses based on the nature of the complaint.

Complaints categorised as health-related, or those occurring within a Recycled Water Supply Scheme Area, are treated with high urgency and must be responded to within one hour. All other water quality complaints, such as discoloured water, taste and odour issues, are required to be responded to within four hours. The Water Quality Scientists meet these timeframes for response consistently, however there are challenges for the team to access CRM while field-based, hence the discrepancy between this extremely efficient response time and the average time to resolve the complaint of 13 days as noted in Table 2 above.

The investigation process involves several steps:

- Reviewing system performance exceptions and any operational activities in the affected area.
- Analysing current and historical water quality data.
- Conducting field sampling and testing where necessary.

If the complaint is health-related and the customer agrees, Sydney Water will notify NSW Health. In some cases, operational activities such as flushing Sydney Water's water mains may be required to resolve the issue.

Upon completion of the investigation, the customer is contacted and provided with the results and findings.

Meters

Within 48 hours of receiving the complaint in CRM, the customer is contacted to confirm receipt and gather any additional information if required.

Where the issue is clear and Sydney Water is at fault, the customer will be offered an apology for any inconvenience, or where the complaint has already been resolved, e.g. a meter was misread and the customer has provided an accurate reading, the complaint is acknowledged and at that stage if the customer is satisfied, the complaint may be resolved. Upon discussion with the customer, it may be determined that the complaint is not relevant to Sydney Water (e.g. a complaint about a meter reading contractor may actually be for an energy provider, etc.) at which time they are referred to the appropriate organisation and the complaint is closed.

Alternatively, where a complaint is about Sydney Water's Meter Reader or Meter Replacement Contractors, the complaint is initially dispatched to the Sydney Water Meter Reading Team. The team triage each complaint to determine whether it can be resolved immediately or needs to be referred to the Contractor. If the complaint requires



contractor involvement, the team informs the customer that the matter has been forwarded, and that the contractor will be in touch shortly.

The complaint is then forwarded to the Contractor advising that a response from the Contractor to the customer is expected within 48 hours.

Our Contractor generally contacts the customer directly to resolve the complaint. Once they have addressed the matter, the complaint is returned to Sydney Water, and the Meter team contact the customer to confirm they are satisfied with the outcome and discuss actions such as account adjustments if applicable, before the CRM complaint record is closed.

Most complaints are resolved within 48 hours. However, those involving claims or repairs may require additional time and assistance from relevant parts of the business before the customer is updated with the final outcome and the complaint resolved.



4 Systemic Issues

Sydney Water uses the following definition for a Systemic Issue: “A systemic issue can be broadly described as a policy, practice or process of a provider that has, or has the potential, to affect a number of customers.” Sydney Water use this definition as the criteria for determining where a reported or identified issue is systemic.

Sydney Water maintains a register of systemic issues to capture any problems that have, or have potential to impact multiple customers, through monthly analysis of complaints received. We document the key actions taken to resolve identified systemic issues and capture the effectiveness of actions taken.

There were three systemic issues identified in 2024-25:

Mains to Meter service repairs (40mm and above)

As per Sydney Water’s Customer Contract, a property owner is responsible for their private pipes from their home or building to the point of connection to Sydney Water’s assets. However, as a courtesy service Sydney Water offers to repair private water pipes from Sydney Water’s main up to the water meter, or 1 meter along the pipe within the property boundary, under certain circumstances. Through this courtesy service Sydney Water intends to relieve homeowners of the responsibility to fund repairs outside of their property which can include costly excavation and restoration of Council-owned roads or footpaths.

The systemic issue regarding ‘Mains to Meter jobs’ was due to a definition change in Sydney Water’s Operating Licence and Customer Contract for 2024-2028, effective from 1 July 2024. This change excluded water services 40mm in diameter or greater from Sydney Water’s mains to meter courtesy repair program. This had an immediate impact on residential strata title properties which usually comprise multiple dwellings, typically serviced by 40mm water services.

This change resulted in some customers incurring expensive main to meter repair and restoration costs due the size of their service and its location, particularly if their pipes were located under a road or footpath, for example.

The key action taken by Sydney Water to resolve this issue was that Sydney Water’s Executive Team met with IPART’s Executive Team and agreed that the Operating Licence (and therefore Customer Contract) could not be amended. However, Sydney Water agreed to undertaking these service repairs when services were at the 40mm limit under its 'mains to meter' program without risk of an Operating Licence non-compliance. IPART confirmed this via a Letter of Comfort provided to Sydney Water on 17 January 2025.

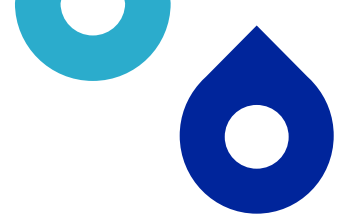
The key actions taken to resolve this systemic issue were effective immediately with no further complaints.

Mosquito Issue - Liverpool Water Resource Recovery Facility

The systemic issue regarding the mosquito issue at the Liverpool Water Resource Recovery Facility (LWRRF) in late 2024 was suspected to be linked to Sydney Water’s facility following complaints from customers and the local Council at which time an investigation was quickly completed.

In late October 2024, Liverpool Council contacted Sydney Water regarding a surge in mosquito populations near Chipping Norton, suspected to be linked to the oxiponds at the LWRRF. Sydney Water collaborated with Liverpool Council to tackle the issue. Inspections confirmed the Liverpool Water Recycling Plant was the "primary source" of the outbreak. In less than two weeks, nearly 100 per cent of frogbit (a floating water weed) was removed from the ponds.

The key actions taken by Sydney Water to resolve this issue were field assessments being completed across relevant treatment sites followed by remediation works as necessary. Specialised machinery was used, including excavators, sucker trucks, boats, and a helicopter, to help remove vegetation, and carry out ground and aerial spraying with larvicides. We also provided reimbursements to approximately 20 customers who submitted claims for recovering costs related to purchasing repellent, etc. The Day to Day Process and Equipment workflow for the LWRRF has been



updated to specifically include daily checks for weed growth over the oxipond, as well as the requirement for shoe cleaners on site to prevent seeds from vegetation being spread.

The key actions taken to resolve this systemic issue were very effective as this systemic issue was resolved in a matter of weeks from identification to key actions implemented with no further complaints about the matter since that time.

Return Not Known Process Issue

The systemic issue regarding the 'Return Not Known' (RNK) process was highlighted to Sydney Water through two complaints received in late 2024 relating to mailing address issues and payment notices. It was identified that when a postal address for an account is not the property address, if a letter is returned as "Return – Not Known" the letters were being re-issued by Sydney Water to the property address. This caused two customers to eventually receive a large catch-up bill as they had missed some bill cycles, with the tenant not advising the landlord/Real Estate agent of the letters coming to the property.

An investigation was completed by Sydney Water and the findings revealed that Sydney Water's RNK process should be updated to assist with preventing the unintended accumulation of debt and payment reminder or debt recovery notices that could follow as a result.

The key actions taken by Sydney Water to resolve this issue were to update the relevant internal process document, work instructions and business rules, which was completed in late 2024, soon after this systemic issue became apparent. This now means at the first instance of an RNK, an investigation is conducted to confirm whether there have been any requests to change the mailing address on the account, and where necessary if there are no further contact details for the property owner, contacting the relevant Council under the *Privacy and Personal Information Protection Act 1998* and in accordance with section 4.12 of the *Privacy Code of Practice for Local Government* to find the correct mailing or email address for the property to ensure correspondence is reaching the intended recipient.

This key action was effective, and no other complaints of this nature have occurred since.

5 Payment Assistance and Water Service Restrictions

Reportable Metric	2024-25 data
The number of customers and consumers identified as affected by family violence	254
The number of customers on payment assistance programs	Payment Assistance Scheme (PAS) applied to 3,852 households
The number of customers on payment assistance programs who are also affected by family violence	254
The number of customers that have had their services restricted because of non-payment	1,042

Table 3 – Reportable Metrics

Payment Assistance

Sydney Water's Payment Assistance Scheme (PAS) provides financial support to eligible customers who may be struggling to pay their bills. We can support with PAS credits applied directly to the bill, flexible, interest-free payment plans, Centrepay deductions and referrals to other support services. Support is available for homeowners and tenants.

During the 2024–25 financial year, Sydney Water's Customer Care team has undergone a structural reform, which has further strengthened its capability and enhanced processes to better support customers experiencing financial and other forms of hardship. Key performance indicators reflect notable increases in customer engagement with support services and the team has worked hard to successfully provide support to vulnerable customers throughout this period of transition.

In 2024–25, the Customer Care team negotiated 3,900 payment arrangements, marking a 20% increase compared to 2023–24. The team also handled over 5,730 calls, reflecting the ongoing demand for support from our customers.

An additional online enquiry form was launched on the Sydney Water website in September 2024, enabling customers to self-identify as experiencing hardship and request a callback at a time that suits them. Since this form was implemented, the Customer Care team has received an average of 300 callback requests each month, at various hours of the day and night, indicating strong engagement with the new digital support channel that supports our most vulnerable customers to safely contact us.

Sydney Water issued \$1,599,754.05 in Payment Assistance credits, supporting customers living in 3,852 properties who were identified as experiencing hardship. This represents a 17% increase from \$1,356,450 issued in 2023–24. Additionally, we have observed a 20% increase in the number of customers applying for assistance when compared to the same time last year, with 75% identified as eligible for a PAS credit. The average PAS credit in 2024-25 was \$410.05. It is worth noting that the number of tenants seeking support has increased by 8%.

The hardship program continues to provide dedicated case management to an average of 480 customers per month, ensuring tailored support and follow-up. There has been a 31% increase in customers reporting hardship due to experiencing domestic violence, and a 20% increase of customers struggling with credit over-commitment (e.g. the customer may have their mortgage on hold due to changes in employment and job loss, etc.). Figure 1 below outlines the various Hardship Indicators noted for 2024-25.

Our customer advocacy and satisfaction score throughout 2024-25 remained steady at 89%.

The Customer Care team actively participated in a diverse range of outreach and educational events aimed at supporting vulnerable communities, raising awareness about available assistance programs and strengthening partnerships with local organisations and government representatives.

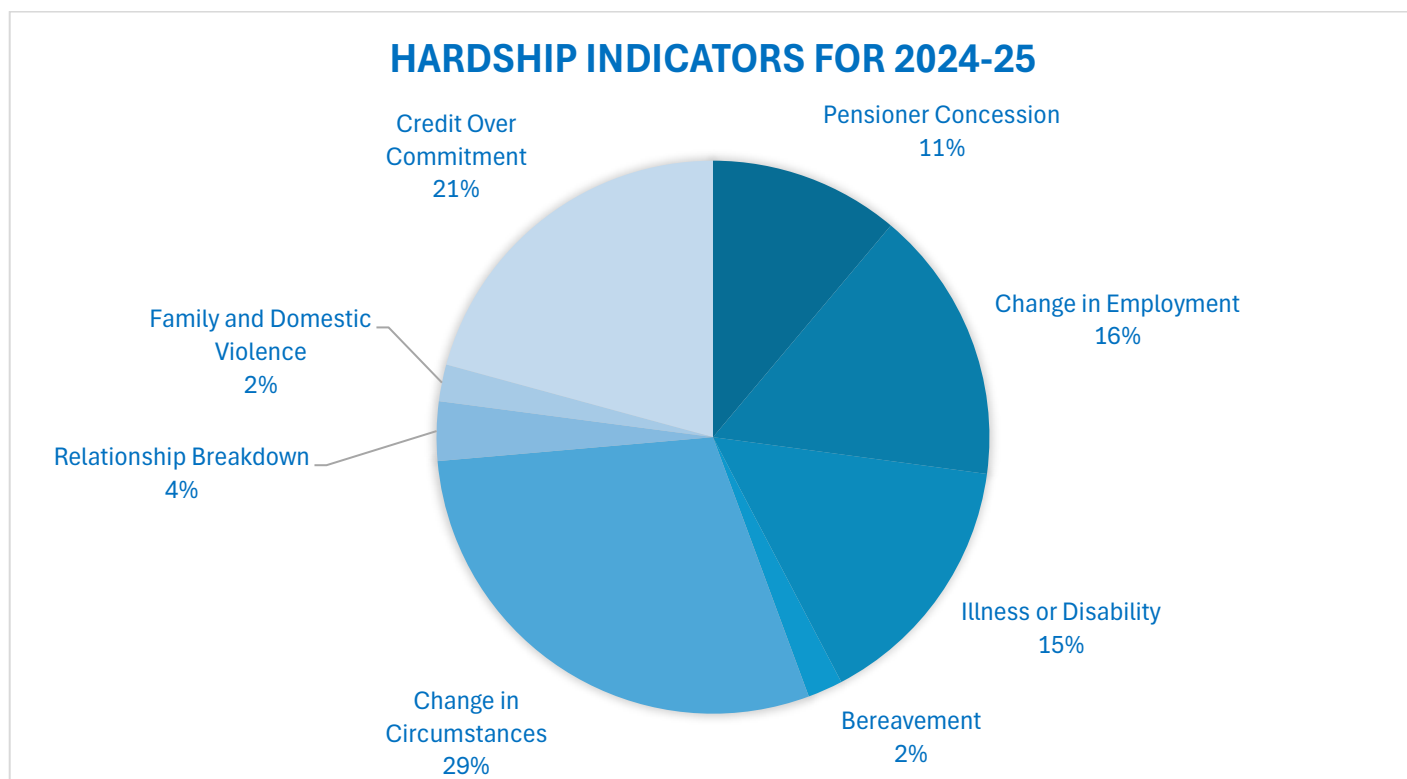


Figure 1 – Hardship Indicators

Restricted services due to non-payment

To alleviate pressure on customers during COVID-19, Sydney Water paused the restriction of water services for non-payment of bills. In 2024-25, as we return to normal operations, Sydney Water has gradually and carefully reinstated this method of debt recovery, where there is an accrued amount outstanding (which represents approximately 12 months of non-payment). We have taken care to assess each case to determine whether a customer is unable to pay due to hardship, or 'won't pay' as a result of Sydney Water's pause on debt recovery. As a result, 1,042 properties across our area of operations experienced a water service restriction during 2024-25, with 71% of restrictions being removed within 3 business days because the customer either made payment in full or entered an interest-free payment arrangement.

Sydney Water's debt recovery team continues to work closely with affected customers to resolve outstanding balances. By offering tailored support including interest-free payment plans, applying eligible concessions and referring customers to our Customer Care team when hardship indicators are present, we aim to help customers regain financial stability and uphold their responsibilities under the Customer Contract.