



ATTACHMENTS

LOCAL WATER DONE WELL

**Ordinary Council meeting
Separate Attachments 1**

Monday, 14 July 2025

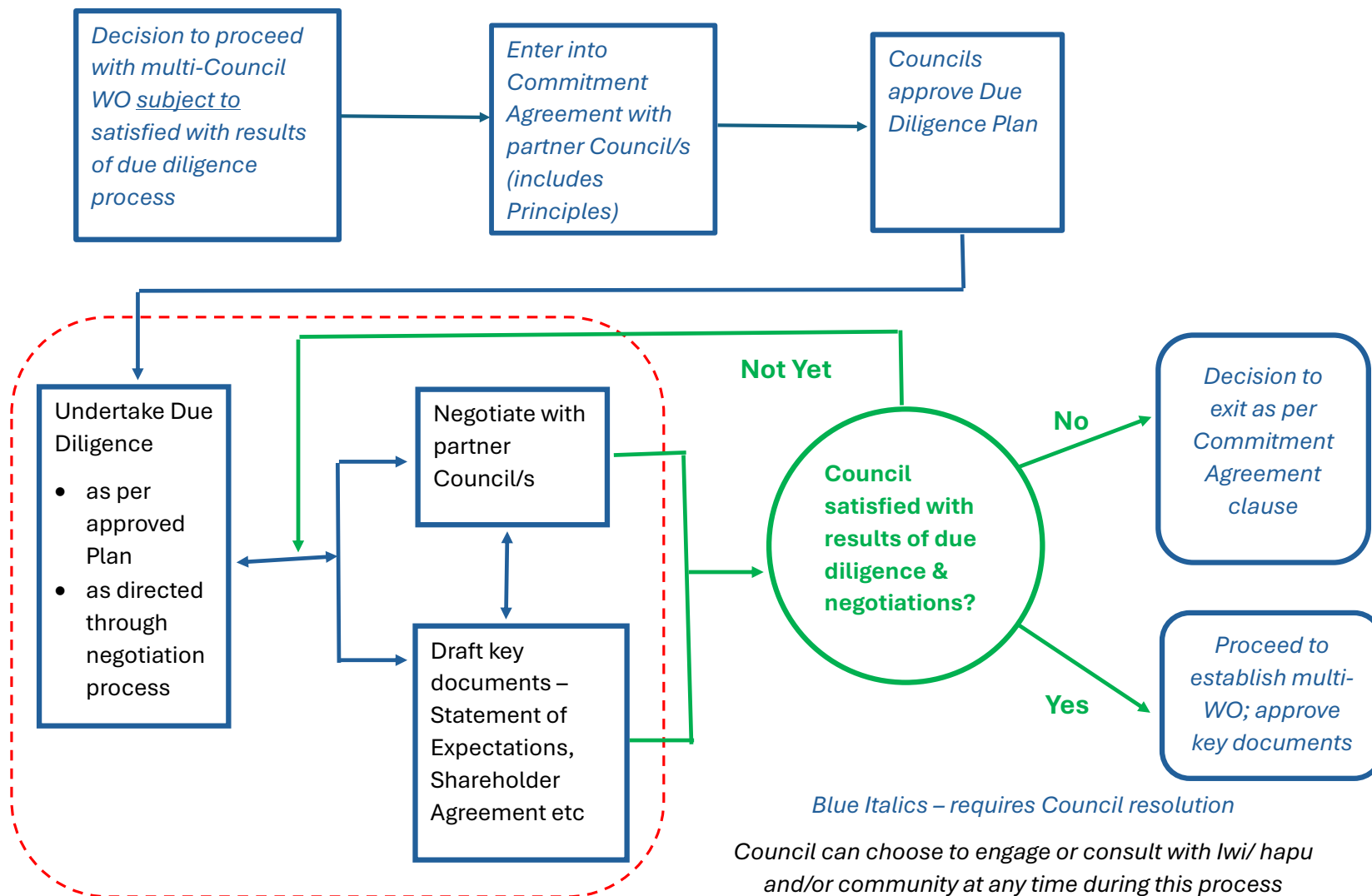
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Multi-Council Water Organisation (WO) Due Diligence and Negotiation Process



Supplementary Information

Local Water Done Well – Preferred Water Services Delivery Model

This Supplementary Information responds to specific requests from elected members for further information or clarification of LWDW matters.

Legal Matters

Is it lawful for TCC to proceed with a multi-Council WO with TCDC given that TCDC was not specifically named in the consultation document?

Below is advice from Simpson Grierson on this question is below:

Summary

1. For the reasons set out below, we consider:
 - the existing references in the consultation document to TCC’s proposal being a “*multi-CCO with potential partners WBOPDC and/or other councils*” are sufficient; and
 - accordingly, no further consultation is required before TCC decides to enter into a WSCCO with WBOPDC and TCDC.

Reasons

2. The starting point here is s62 of the Local Government (Water Services Preliminary Arrangements) Act 2004 (**Act**), which establishes the basic proposition that a territorial authority is only required to consult once before it decides to establish a WSCCO (as TCC will be doing on Monday 14 July, if the recommendations are accepted). Section 62(4) says that despite this, a territorial authority may decide to undertake further consultation before making this decision. Section 64(5) then sets out matters a territorial authority must have regard to when deciding whether to undertake further consultation. The cautious view is that the territorial authority should have regard to these matters, even when it is clear that it does not wish to undertake further consultation.
3. Here, as you say, the consultation document did not expressly identify TCDC as one of the potential shareholders in a multi-council CCO. Indeed, in discussing the proposal, it did not identify any specific council other than WBOPDC.
4. However, the consultation document did have a section headed *How will we decide which councils we will join with in a multi-council CCO?* Those considerations relate to *any* potential partner in the CCO. More importantly, the proposal being consistently described as “*a multi-CCO with potential partners WBOPDC and/or other councils*” made it clear that councils other than WBOPDC could be part of the CCO. TCDC was not identified, presumably, because it was not clear at that stage who the additional shareholding council(s) might be, but in our view a multi-council CCO with TCC, WBOPDC and TCDC as the shareholders is clearly within the scope of the proposal as set out in the consultation document.
5. Turning to the three matters that must, under section 62(5), be considered when deciding whether to undertake further consultation before deciding to establish a WSCCO:
 - The agenda report of 26 May, and to a lesser extent the report for the meeting on 14 July, set out the public feedback received during the consultation process. This allows the Council to say it has considered the views and preferences of those likely to be affected by, or have an interest in, the matter: LGA s78(1);

- The council already knows the views and preference of those likely to be affected by or interested in the matter, through the consultation process. The only caveat to that is that TCC does not know what submitters specifically think about partnering with TCDC, but it does know what they think about the proposal (ie a multi-council CCO with WBOPDC and/or other councils), which as noted above covered this possibility;
 - The 14 July agenda report identifies the decision to be one of high significance. While that factor on its own might weigh in favour of further consultation, in our view the elected members could reasonably conclude that, after having regard to all the matters in section 62(5), TCC does not wish to undertake further consultation before deciding to establish a WSCCO with WBOPDC and TCDC.
6. Finally, we recommend that if possible, you add an additional "noting" recommendation to the suite of recommendations the governing body will be making on Monday, as follows:

(aa) Agrees that, having regard to the matters set out in section 62(5) of the Local Government (Water Services Preliminary Arrangements) Act 2004, the matters set out in this report and the results of consultation set out in the report to Council dated 26 May 2025, further consultation is not required before establishing a multi council water organisation.

Decisions

Is it an Option to Delaying the Decision on a multi-Council WO?

The legislation requires a decision on the water services delivery approach which must be reflected in the WSDP. This includes a decision on the start date for any multi-Council CCO as that needs to be reflected within the financial information in the WSDP.

- So, you cannot delay a decision – Council needs to make a decision as to what is the model for TCC water services delivery, and if a CCO model – then the start date of that CCO for delivering water services. That start date can be 1 July 2027, 1 July 2028 or any other date that Council decides
- Staff have provided their current view on the work programme to achieve a start date of 1 July 2027
- The recommended resolution for Council on Monday is approval to establish the multi-Council water organisation **subject to all three councils being satisfied with the results of the due diligence process.**
- Areas of concern or uncertainty can be addressed through the due diligence process. The intention is to develop a due diligence plan which would be approved by Elected Members
- The due diligence process is likely to raise matters that will need to be discussed and negotiated between the partner Councils. This may include changes to the principles, acceptable financial parameters of joining, terms in the Shareholder Agreement, content of Statement of Expectations, or other.
- There will be decision points through and at completion of the due diligence process, and also development of the key Water Organisation documentation. At any point EM's can determine that based on the work completed and discussions held, they no longer to pursue a multi-Council CCO with one or more parties at that time. TCC would then need to follow the exit provisions in the Commitment Agreement. We also understand that TCC would need to take other steps such as advise DIA and follow the requirements that apply if a WSDP is no longer being followed. So, there are multiple opportunities for 'off-ramps' during due diligence and prior to the formal legal establishment of a Water Organisation.

- The formal establishment of the Waters Organisation will require resolution of Council – particularly approval of Constitution, Shareholder Agreements etc.
- If at any time Council wishes to engage either formally or informally with the whole community or parts of the community on matters identified through due diligence or negotiation processes it can choose to do so.

Does Council need to make a decision on Monday 14 July

Council needs to make a decision on the water service delivery model, and if that is a CCO – then the start date of that CCO. The decision must be made in sufficient time for a WSDP to be completed and submitted by the statutory timeframe of 3 September, with that WSDP reflecting that Council decision on water service delivery model. Currently the planned date for Council consideration and approval of the WSDP is 5 August. That date provided sufficient time for staff to do any further work or amendment to the WSDP as directed by Council, and still meet the statutory timeframe of 3 September.

Should Council not make the decision on Monday 14 July

- Staff would recommend that the:
 - Decision on water service delivery model, and WO start date be made no later than 5 August.
 - Decision on WSDP approval be made by Council no later than 19 August and that the resolution included delegation to the Mayor and CE to approve any further changes. While the timing is tight, the deadline of 3 September should be achievable if there are not significant changes or additions required by elected members. This would require an additional Council meeting to be scheduled.
- Council could consider making the decision on both the water service delivery model and the WSDP at the same meeting, but if the model is different than assumed in the WSDP then the WSDP will not be able to be approved (and it will need to be reported back at a subsequent meeting for approval). In this scenario the WSDP could be presented at the 5 August meeting (at the latest) on the assumption of a TCC/WBOPDC/TCDC WO, and if that is not approved then a subsequent meeting scheduled to approve a WSDP that aligns with the Council decision on the water service delivery model.

It should be noted that a 5 August timeframe does mean that the workstreams for establishing a WO will likely be slightly slower due to deferral of the decision.

Is the decision on the water service delivery model (currently scheduled for 14 July) a 'final decision'?

The decision on the water service delivery model is recommended by staff to be approval **subject to** Council being satisfied with the results of due diligence process. A multi-Council WO is **not 'finally' established** until all the relevant documentation is in place and the legal entity is formed.

The December 2024 resolution did use the language "final", and that is not strictly correct in all respects. It is 'final' in terms of the preparation of the WSDP, but it is not 'final' in that there are further decision points, negotiations, and off-ramps. This is reflected in the attached flow-chart.

Can TCC make a decision on 'back up' options like Rotorua DC?

Yes – Council could make a decision on a hierarchy of back-up options if the chosen service delivery model is subsequently not progressed. However, as noted previously there needs to be a specific decision on the chosen delivery model which is reflected in the WSDP and approved by Council.

Specifically, the legislation requires the WSDP to state:

- (k) the anticipated or proposed model or arrangements for delivering water services (including whether the territorial authority is likely to enter into a joint arrangement under section 10 or will continue to deliver water services in its district alone);

Note that the wording is “anticipated or proposed model” – this reflects that there is a due diligence process and subsequent decisions to be made by Council before the proposed entity is established.

The Act also contains provision for the Council to amend the WSDP prior to 2 September 2026 if the proposed amendments are to the model or arrangements for delivering water services, as set out in the WSDP.

Can Council continue to progress options other than the option approved for inclusion in the WSDP?

Council could resolve to progress multiple options, but this would have the following implications:

- Would require additional resources when the team is already very stretched.
- Will increase uncertainty and consequently some staff may choose to take up employment opportunities with other waters entities or Councils. These skills and knowledge are currently in very high demand.
- Will impact on the digital workstream, in particular the specification of what is needed and when that is needed. Pursuing multiple options will likely be difficult, particularly if those options are live for a significant period of time.

Therefore, continuing with multiple options is possible but will likely cost TCC more.

Consultation Matters

Consultation re Potential Partners

The following provides information related to the status of discussions with other Council's and what was disclosed in the consultation document.

The starting point is the December 2024 resolution of Council which included the following:

- (c) *Adopts the Indicative Business Case and approves that the preferred way forward for the future of water service delivery to the Tauranga City community is:*
 - (i) *The establishment of a three-water jointly owned CCO which is mutually beneficial for Tauranga City Council and partner Councils; and*
 - (ii) *If no suitable ‘partner council/s’ is ready to proceed with establishing a jointly owned CCO by 1 July 2026, then a Tauranga City Council independent CCO should be established with a view to moving to the preferred joint or multiply owned CCO in the future.*
- (e) *Notes that Council is willing to engage with any council that has a formal mandate, shared vision and that can demonstrate mutually beneficial outcomes through a joint/multiply owned water service delivery CCO.*

- (f) Notes that staff will develop and report back to Council with a **set of establishment principles, criteria, and safeguard mechanisms to apply to any joint or multiply owned CCO** to ensure beneficial arrangements are able to be identified and implemented, including:
- (i) The establishment of fair and equitable outcomes
 - (ii) That due diligence is undertaken, including:
 - that current and future investment requirements are adequately identified
 - that financial and asset positions are independently verified to ensure mutual benefit
 - that risks are identified, understood, and mutually agreed to be manageable within available mitigation mechanisms and funding
 - that current and future debt capacity is understood and is sufficient to allow for the establishment of a viable joint CCO.
 - (iii) That there is mutual agreement that costs will be ring-fenced in the short to medium term (5-10 years) before transitioning to pricing alignment.
- (g) **Approves that staff continue to have informal conversations with other councils, including Western Bay of Plenty District Council, to progress the considerations listed in (f) above**, while noting that a final decision on whether to proceed (or not) with a CCO option will be made after engaging with Iwi and Hapū and with our communities.
- (h) **Approves that staff work with Western Bay of Plenty District Council to progress the option of establishment of a jointly owned CCO**, while noting that a final decision on whether to proceed (or not) will be made after engaging with Iwi and Hapū and with our communities, and completion of due diligence by both Councils.

Acting on resolution (h) TCC worked actively with WBOP on progressing the option of a joint CCO. We aligned our consultation document and processes, and there were joint communications to both communities by Mahé and Mayor Denyer. There was a clear direction politically and from CE's to progress this.

Acting on resolutions (g) and also (e), TCC staff had preliminary discussions through different forums with 5 further Councils (Whakatane, TCDC, Kawerau, Opotiki, Rotorua). This occurred mainly around early 2025. This involved financial modelling on a range of scenarios of various multi-Council arrangements. Some of this was done through the BOP Mayor Forum arrangement where the modelling was undertaken by DIA of the 6 Bay Council grouping, and some was through work that was done with the 4 Council grouping of TCC/ WBOPDC/ WDC / TCDC where the modelling was undertaken by Martin Jenkins. All of the 4 options Martin Jenkins were asked to model included both TCC and WBOPDC (in line with resolution (h) of the December meeting), with two of those four options modelled including TCDC. The Martin Jenkins modelling report (which on page 11 noted the TCDC 2 options) was circulated to TCC Elected Members on 7 March 2025. So TCC EM's were aware at that time that the informal chats were occurring with a number of Councils and the various scenarios that were being modelled.

The work TCC undertook on draft principles (resolution (f)), was shared with WBOPDC on 11 April 2025, and then with WDC and TCDC. Feedback on the draft principles was not received until late April.

The TCC consultation document was issued on 28 March and closed 28 April. The consultation document noted the following with respect to possible partners:

- We already share some water services with WBOPDC and there are advantages of joining together through a CCO
- We are engaging with other councils that may wish to be part of a new joint CCO from the beginning or may be interested in joining us in the future. (page 6)
- The multi-council CCO option specifically named WBOPDC as a potential partner, and notes "and/or other Councils" (page 20)
- Borrowing direct from LGFA (with financial support from TCC and potentially WBOPDC (and any other councils that may join) (page 23)

At the time of the consultation document being prepared early discussions and modelling work with Whakatane, TCDC, Rotorua, Kawerau or Opotiki were all still at a scenario / early discussion stage, and none were anything other than preliminary work and testing of a range of possibilities. This is why the consultation document specifically referred to WBOPDC and then noted that we were also engaging with other Councils (without naming them). It was not until late April that TCDC initiated and requested discussions involving the respective Mayors and Chief Executives of the councils. We were also aware that at the same time TCDC was actively exploring 2 other options of partnership and holding similar meetings.

Both the TCC and WBOPDC consultation documents specifically addressed the option of TCC & WBOPDC being in a multi-council water organisation. Neither consultation document specifically named any other individual Council but rather used the terminology "and/or other Councils", as that reflected the status of discussion at that time.

Legislative Requirements

In terms of the legislation, it is important to note that the legislative requirement is for this information to be "publicly available" – it does not require it to be included in the consultation document. This information was included in the Business Case which was publicly available and also the financial modelling which was included in open Council agenda for the Council meeting of 24 March 2025 – it covered the financial and non-financial impacts of the 3 options that Council had resolved to consider. The issue of 'mutually beneficial' was covered in that the intention that all the communities would benefit in some way from the arrangement. The documentation covered benefits of staff knowledge, etc. The consultation document noted the TCC webpage where that information was available. In terms of impacts on other communities there was specific mention in the consultation document of the shared services and scale providing efficiencies for all the communities involved in a multi-council CCO. In terms of WBOPDC and TCC we covered the current shared service arrangements and the advantages etc in terms of growth (SmartGrowth).

Financial Matters

Average Cost per Connection

The affordability information provided in the TCC model is based on the average cost per connection against mean household income reproduced below.

FY24/25	FY25/26	FY26/27	FY27/28	FY28/29	FY29/30	FY30/31	FY31/32	FY32/33	FY33/34
1.2%	1.3%	1.4%	1.2%	1.4%	1.4%	1.5%	1.5%	1.6%	1.7%

Cost impact for minimum income earners

To understand minimum earners would be more difficult as the income would need to also reflect accommodation allowances, rates rebates and other government provided income support. A single person household is not the “average” household in terms of costs/consumption. Staff have calculated a high-level ratio using average cost per residential connection against two income earners in a household and ignoring any other government provided income support. This is purely indicative. If Council wants more affordability information, then this work could be sought as part of the workstreams to be undertaken post the decisions on water organisation structure on 14 July. (refer attachment 1)

Costs to move to new WO – Set up Costs

The \$6.1m budget costs are based on a very high-level budget budgeted through to 2026/27 (loan funded). All these costs are prior to CCO starting. At this stage they are very much a placeholder.

Staff Costs – within set-up budget

The full proposal for a budget will be developed post council decisions on whether to move ahead with a CCO. Each workstream will finalise the staff other costs eg legal expertise and consultants required to firm up these more detailed budgets. It is envisaged at full pace set up teams (excluding digital) would involve about 25 staff noting that the \$6.1 allows for external specialist support. The workstreams involved in this budget include:

- Assets and Operations
- Legal and Governance
- People and Relationships
- Finance and Funding
- Project management, transition, and early management transition.

Some of these workstreams will also likely require some level of external expert advice (eg legal, financing).

Shared costs across partner Councils

As advised to EM's a draft % cost share allocation for shared costs associated with the establishment and transition process has been developed. It is based on a blend of metrics as per below:

	TCC/WBOP/TCDC				WBOP/TCDC	
	TCC	WBOP	TCDC		WBOP	TCDC
Proportion of total connections	61%	17%	22%		44%	56%
Proportion of population	63%	23%	13%		64%	36%
Proportion of operating revenue	62%	18%	20%		47%	53%
Proportion of operating expenditure	63%	19%	18%		52%	48%
Proportion of asset book value	70%	14%	16%		46%	54%
Proportion of asset replacement value	64%	15%	21%		43%	57%
Average	64%	18%	18%		49%	51%
	TCC/WBOP/TCDC				WBOP/TCDC	
	TCC	WBOP	TCDC		WBOP	TCDC
Total connections (FY25)	66,024	18,674	24,020		18,674	24,020
Population (Census 2023)	152,844	56,184	31,995		56,184	31,995
Operating revenue (FY25)	126,531	35,680	40,686		35,680	40,686
operating expenditure (FY25)	102,264	31,131	28,993		31,131	28,993
Asset book value (FY25)	2,565,791	503,240	580,757		503,240	580,757
Asset replacement value (FY24)	3,081,009	747,765	999,590		747,765	999,590

Quantity and Impact of Stranded Costs

The model and associated attachment provided to the waters model workshop explained that the stranded overheads estimate of \$5m year one, \$3m year 2 and \$1m year three was a high level maximum indicative amount based on some desktop logic from the attachment provided of each overhead allocator activity and the total 2026 budget for allocators and recoveries of \$28m.

It was based around what areas of spend such as executive and governance costs and aspects of digital may not be required in the WO because it would have its own governance, executive

and aspects of digital platform. There has to date been no detailed work done at TCC to work through what costs could be covered by a contracted agreement with the WO, what costs could be restructured down over time by TCC and what costs could be spread across new areas of service provision, in-housing or shared service arrangements with other organisations. The work on the “overhead” support of the WO would be undertaken as part of workstreams to be established after 14 July if a CCO option is decided upon. The remaining council cost structures and opportunities for wider shared services or in-housing are part of the ongoing organisational management responsibilities that flow through into annual plan and long-term plan budgets.

Digital Costs

There is a digital budget for TCC included in the AP for \$3.5 m for the project cost (eg water billing/ asset management). Staff have taken on board the direction from EM's on digital costs and the desire to work with other entities for a shared arrangement with some scale. Initial discussions have been held with the Hamilton City Council CEO, who has responded with interest in exploring the opportunity of a collaborate approach through a shared digital platform. A meeting has been scheduled this month at CE level. There has also been a positive response from Watercare on the opportunity to extend the current digital arrangements to 30 June 2027, but there is detail and some risk management matters that still need to be worked through. When those discussions have progressed further, we will be in a better position to develop an informed view of different digital options and associated costs (both transitional and in the new water organisation).

Staff Costs in new Water Organisation

One of the planned workstreams is people resources / structures. This will look at the resources needed in the new entity and then also the process for transferring / offering existing staff the opportunity to become employees of the new water organisation. Currently we have completed work to understand the number of staff in TCC who majority of their role is in the waters area, those who have a significant part role (but not full) in waters area, and those for who waters related tasks / role is only a small portion of their current job. The summary of that is:

TCC - Greater than 50% As at April 2025	WBOPDC - Greater than 50%	TCDC - Greater than 50%
Approx 141	Approx. 40	Approx. 15
Consists of staff from Asset Services, City Waters, Finance, Environmental planning, Takawaenga, People and Workforce		Out sourced operations and maintenance services greater than TCC's

The timing of transition of staff to the new entity is a matter to be considered during and post due diligence.

Impact on TCC Cost Structures

Remaining Council budgets will depend on the AP and LTP process. TCC will need to reform our cost structures and arrangements over time. The shared service workstreams will give some more clarity on this for the Councils as that work is undertaken.

Preventing Tauranga community subsidising other areas within a WO

This is the ring-fencing concept which is reflected in the draft principles. The due diligence process and subsequent discussions with other Councils will be the basis for putting in place key mitigations and measures (particularly targeted to risk areas)

Multi-Council Water Organisation Partnership Considerations / Decisions

Discussion on Partnership Matters

Staff are seeking direction from EM's as to how EM's wish to provide feedback on the draft Commitment Agreement (including the principles in attachment 1), and what process is to be followed to discuss and negotiate those with the partner Councils. One option is for Council to nominate 2 EM's who would work both with their fellow EM's and the 2 representative from the other Councils. This is a matter for EM's to form a collective view on and advise staff on how it is to proceed.

Due Diligence Matters

It is proposed that a Due Diligence Plan will be approved by Council. The due diligence process is likely to lead to arrangements or mitigations which will be agreed through the negotiations with the other partner Councils. These will then be incorporated into the relevant documents such as Shareholder Agreement, Statement of Expectation etc.

The Due Diligence Plan and negotiation process will likely include (among other matter) the following:

- Coverage of any financial areas where we had specific concerns or questions.
- Decision making / governance / representation arrangements
- Tangata Whenua involvement and views
- Extent to which depreciation of funded (full or partial)

Impact of 2025 Local Government Elections

The draft Implementation Plan reflects the election period for WBOPDC and TCDC, and staff are aware that while some work will be able to continue at a staff level there will be a period where elected member decision making will not occur.

Entering and Exiting a multi-Council Water Organisation

What happens if due diligence results not considered satisfactory?

The 14 July recommended resolution (b) (ii) covers all 3 councils being satisfied with the results of the due diligence process before a 3 multi-Council water organisation is established.

The draft Commitment Agreement provides for a withdrawal of participation in the 3 way agreement at any time (clause 6(a)). If TCC still wanted to continue with only one Council, then we could enter into a new 2 party Commitment Agreement with that one Council. That would extinguish the 3-way agreement and create a new 2 way agreement.

What requirements will be set for new Councils seek to join post establishment

These are matters than will need to be addressed through the transitional workstreams and establishment of the CCO Board and the various associated documentation. This may include SOI, constitution, shareholders agreement etc. It would be expected that whatever principles, commitments or arrangements the establishment partner Councils had agreed on and put into place would also flow to any joining partner.

Accountability requirements of a WO Board

- Bill 3 does not require the water CCO's board meetings to be held in public, or minutes of the meeting to be publicly available.
- Aspects of LG Official Information and Meetings Act legislation will apply to CCOs. But not those aspects that require meetings to be public.
- The Councils could choose to establish public meetings and minutes as a requirement of the Water Organisation Board through the Statement of Expectations. Clause 187(2)(a) of Bill 3 explicitly refers to the Statement of Expectations being how the shareholders can require the WO to conduct its relationships with the shareholders' communities (i.e. the public of the relevant districts). (Interestingly, Watercare's requirements are for 2 board meetings per year to be public).

Will TCC approve a set **of establishment principles, criteria, and safeguard mechanisms to apply to any joint or multiply owned CCO**

The establishment principles are included in the Draft Commitment Agreement (attachment 1) that was circulated to EM's on 3 July. Staff have requested EM's advise how they wish to provide input into the Commitment Agreement and the progress for any negotiation with the partner Councils should that be required. As advised it is proposed, under the current timeline, that the Draft Commitment Agreement would be considered and approved by Council on 5 August.

The safeguard mechanisms would be included in the key WO documentation including the Shareholder Agreement and Statement of Expectations which would be approved by Council.

The attached flowchart may be helpful as that shows the decisions and documents that would be made by Council resolution (*in blue italics*)

Will the establishment principles and safeguard mechanisms be debated and agreed by each CCO, or that TCC's will apply irrespective of any CCO coming on board? ie. what is agreed between CCO partners versus what is agreed by TCC Council, and not negotiable.

Each Council would be involved in the negotiation and document drafting process. These documents will set out the arrangements and would be clear about what decisions can be made by the Board, what would be decisions of the partner Council arrangement (eg Shareholding Council), and what decisions would be made individually by the Councils. This would include the arrangements with respect to a new Council joining an established CCO. So those are matters that Council will need to negotiate and agree with partner Councils.

Attachment 1

As requested, I have calculated water affordability on two categories.

> Minimum Wage

> Superannuation income

Assumption for both:

> I have used know minimum wage for FY 25 & 26, \$23.15/ hour and \$23.50/ hour respectively and converted that to annual income(2080 hours- Full time equivalent) for 2 people, for year beyond FY 26, I have applied a nominal 2% adjustment

> For superannuation category, I have used FY 25 data- \$799.18 per week and converted into annual income for 2 people. For years 2026 onwards, again applied a nominal 2% adjustment p.a.

The results on residential charges for the above two categories are:

	FY24/25	FY25/26	FY26/27	FY27/28	FY28/29	FY29/30	FY30/31	FY31/32	FY32/33	FY33/34	
Minimum wage(2 people)	\$96,304	\$97,760	\$99,715	\$101,710	\$103,744	\$105,819	\$107,935	\$110,094	\$112,296	\$114,541	Actual 2024 and 2025 minimum wage+ 2% from FY 27 onwards
Affordability- minimum wage, couple	1.7%	1.8%	2.0%	1.8%	2.1%	2.2%	2.3%	2.4%	2.7%	2.9%	
Retiree Super income(2 people)	\$83,115	\$84,777	\$86,473	\$88,202	\$89,966	\$91,765	\$93,601	\$95,473	\$97,382	\$99,330	Based on \$799.18 pp, per week- 2% increase from 2026 onwards
Affordability- retiree couple	1.9%	2.1%	2.3%	2.1%	2.4%	2.6%	2.7%	2.8%	3.1%	3.4%	