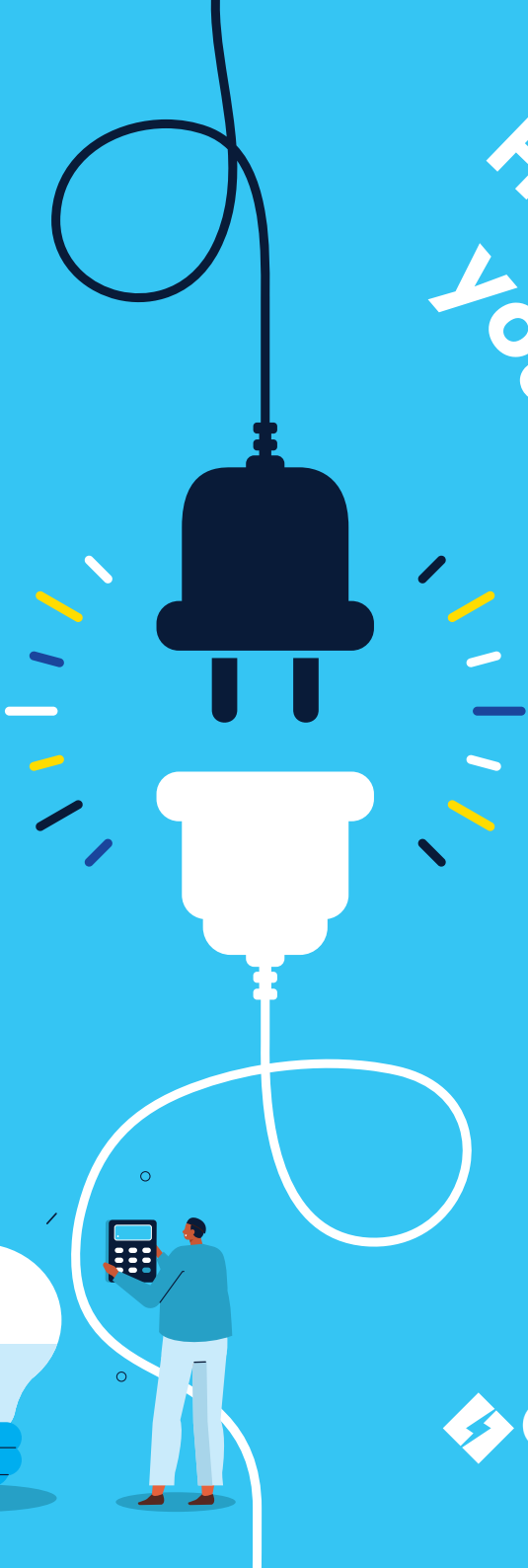


# Having trouble paying Your power bill?

FIND OUT  
WHAT  
SUPPORT IS  
AVAILABLE

 **eranz**



This resource is for consumers who may be finding it difficult to pay their energy bills.

Times are financially tough for many who live in New Zealand and electricity, alongside other household costs, is becoming more expensive.

There are lots of support options available to those experiencing energy hardship. Some of these come from the big companies that generate, sell and distribute electricity. Others are provided by the government and/or community organisations.

This resource provides a brief introduction to some of those sources of support along with ways to find out more online.

*Help is available to pay your power bill*



# Support from your retailer

If you are struggling to afford electricity it's important to contact your electricity retailer to let them know. They value you as a customer and can help you with ways to pay that suit your budget. They can also discuss your plan and whether a different plan might better suit your needs and help you reduce costs.



## ENERGYMATE COACHING PROGRAMME

EnergyMate is led by the Electricity Retailers' Association of New Zealand (ERANZ) and supported by electricity retailers, local lines companies, the government and other partners.

Households at risk of energy hardship can be referred into the programme by their power company, their local participating budgeting support service, or participating Healthy Homes Initiative support services.

An EnergyMate coach will visit you at home, help you contact your power company and develop an action plan with you to help you use electricity more efficiently, which can save you money.

EnergyMate in-home visits are only available in certain regions and centres, but a phone advice service through Debtfix is also available for people who don't live in those places. Meanwhile the EnergyMate website contains lots of tips and guidance to help anyone make smart energy choices.

Find out more at: [energymate.nz](https://energymate.nz)

## PREPAY

A prepay plan may be an option for you if you really need to budget or if you are unable to get a post pay electricity account due to poor credit history. With prepay you pay for your electricity in advance. Prepay gives you control over how much you spend, but it also means you need to keep your prepaid amount topped up to avoid losing power in your home.

Not all electricity retailers offer prepay options. In the first instance try Contact Energy, Globug by Mercury or Wise Prepay Energy.

## LOW FIXED CHARGE POWER CREDITS

The Power Credits scheme was set up by electricity retailers and lines companies in 2022 to help support households experiencing energy hardship resulting from the removal of the low fixed charge they were on. The scheme will run until 2027.

Through the scheme, \$5 million has been allocated to assist affected households. You must be with one of the electricity retailers participating in the scheme – Contact, Meridian, Mercury, Genesis, Nova, Wise, Globug, Powershop, Frank or Toast.

If your eligibility is confirmed, the power company will credit \$110 to your account. A maximum of two power credits in a 12-month period can be claimed by each eligible customer, but you can only receive a second payment if you have received budgeting support from a financial mentor.

# Government-funded programmes

The New Zealand Government provides energy hardship support – often through organisations such as Work and Income, the Energy Efficiency & Conservation Authority (EECA) or Ministry for Social Development – as well as through community organisations.



## WARMER KIWI HOMES

Warmer Kiwi Homes is a government programme run through the Energy Efficiency & Conservation Authority Te Tari Tiaki Pūngao. Warmer Kiwi Homes will cover 80–90% of the cost of approved insulation and up to 80% of the cost of an approved heater for your home.

To be eligible you must own and live in a home built before 2008. You will also need to have either a Community Services Card, SuperGold Combo Card or live in an area identified as low-income.

Check your eligibility easily at: [warmerkiwihomes.govt.nz](http://warmerkiwihomes.govt.nz)

## Te Whatu Ora

Health New Zealand

## HEALTHY HOMES INITIATIVE

Healthy Homes is a government initiative that works with community organisations to help people access insulation, curtains, floor-coverings, bedding, heaters and more.

Healthy Homes will develop an individualised action plan to make your home warmer, drier and healthier. They can also advise about your power bill.

Find out more and check whether you're eligible at: [tewhatuora.govt.nz/healthy-homes](http://tewhatuora.govt.nz/healthy-homes)



## SEEC-FUNDED PROGRAMMES IN COMMUNITIES

The SEEC (Support for Energy Education in Communities) programme delivers education in communities to help households have lower energy bills and warmer, more energy-efficient homes.

It provides free resources such as booklets, draught stoppers, heaters, blankets, LED bulbs and more, and can also refer you to other community support groups, such as curtain banks.

Find out more and learn about programmes running near you at: [mbie.govt.nz/seec](http://mbie.govt.nz/seec)





**Te Puni Kōkiri**  
MINISTRY OF MĀORI DEVELOPMENT

## REPAIRS TO WHĀNAU-OWNED HOMES

Te Puni Kōkiri provides funding to help improve the quality of homes available to Māori and to help Māori repair their homes so they are healthier and more energy-efficient.

To get this support you must be eligible for a community services card and live in a substandard housing situation in a whānau-owned house. There must be a vulnerable person living in the whare (such as kaumātua, tamariki, pakeke with chronic illnesses/disabilities).

Enquire whether assistance is available to you at: [tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/enquiry-form](https://tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/enquiry-form)



**Work and Income**  
Te Hiranga Tangata

## WINTER ENERGY PAYMENT

The Winter Energy Payment is an extra payment given by Work and Income to help with the cost of heating your home over winter. You must be getting a main benefit, pension or Jobseeker Support Student Hardship assistance.

You don't need to apply for the Winter Energy Payment. If you meet the criteria, it's paid automatically from 1 May to 1 October every year.

Find out more and use an online tool to check what other support you might get from Work and Income at: [workandincome.govt.nz/products/a-z-benefits/winter-energy-payment.html](https://workandincome.govt.nz/products/a-z-benefits/winter-energy-payment.html)



**MINISTRY OF SOCIAL DEVELOPMENT**  
TE PĀNĀTŪ WHAKAHIATO ORA

## EMERGENCY GRANTS

The Ministry of Social Development may be able to help you with an urgent power bill or heating cost if you have no other way to pay. You don't have to be on a benefit, but you may have to pay the money back depending on your situation.

Talk to your power company first to see if you can make a payment arrangement. If that isn't possible, people 16 and over who are New Zealand citizens or permanent residents can apply.

Use your MyMSD log in to contact the Ministry online about an emergency grant at: [workandincome.govt.nz/eligibility/living-expenses/heating-and-power-bills.html](https://workandincome.govt.nz/eligibility/living-expenses/heating-and-power-bills.html). If you have an urgent cost to pay within 24 hours, call **0800 559 009**

# Information about energy efficiency and savings

There's lots of information online for learning more about the costs associated with your electricity. This will help you make smart energy choices so you use electricity more efficiently and save money along the way.

## **POWERSWITCH** by **consumer.**

### **POWERSWITCH**

Your electricity plan can make a big difference. If you're experiencing energy hardship speak with your retailer right away to be sure you are on a plan that best suits your circumstances.

If you cannot find a satisfactory plan with your current retailer, you could try Powerswitch, an independent website run by Consumer NZ that lets you to compare energy plans and switch to another provider if they have a more suitable plan.

Find out more at: [powerswitch.org.nz](http://powerswitch.org.nz)

## **GEN LESS**

### **GEN LESS**

Backed by the Energy Efficiency & Conservation Authority, Gen Less is the home for expert information about getting the most out of your energy use, to save money while enjoying a warm, comfortable home. Check the website for information on no-cost ways to save power, or options when you have more to spend, all backed with up-to-date info, tools and calculators.

Find out more at: [genless.govt.nz](http://genless.govt.nz)



## **consumer.**

### **CONSUMER NZ ENERGY GUIDE**

Consumer NZ's guide to using less power and saving money at home has lots of helpful home energy advice and recommendations, developed in partnership with the Energy Efficiency and Conservation Authority. Topics include how to use less power, how to find the best plan and how to make your home energy efficient.

Find out more at: [consumer.org.nz/topics/an-expert-guide-to-using-less-power-and-saving-money-at-home](http://consumer.org.nz/topics/an-expert-guide-to-using-less-power-and-saving-money-at-home)



### **REWIRING AOTEAROA**

New Zealand is being increasingly powered by renewable electricity instead of electricity from fossil fuels. Rewiring Aotearoa wants to help every Kiwi save money on energy bills, reduce their carbon emissions and always have their lights on and homes warm.

You can plug your information into the website's electrification calculator to see how much you could save by upgrading your fossil fuel appliances and vehicles.

Find out more at: [rewiring.nz](http://rewiring.nz)

# Community and phone support

In these difficult financial times it can be hard to make ends meet. There are lots of organisations that work in communities, online or over the phone to help you reduce and manage your spending so you are better able to pay your energy and other bills.



## MONEYTALKS

Operated by FinCap and funded by the Ministry of Social Development, MoneyTalks is there to help everyone in Aotearoa have access to free, high-quality financial advice and coaching. Moneytalks will answer your questions about personal finances and then connect you with a local financial mentoring service.

Find out more at: [moneytalks.co.nz](https://moneytalks.co.nz) or call **0800 345 123**.

Advice is also available by text, email or online chat.



## DEBTFIX

Debtfix offers a free wrap-around advisory service that provides people with solutions to get their money matters and lives back on track. Debtfix offers a variety of debt solution programmes ranging from budget management through to debt management and repayment.

Find out more at: [debtfix.co.nz](https://debtfix.co.nz)

## CURTAIN BANKS

Installing fitted thermal curtains to all your windows is an effective way to reduce energy wastage from heat loss. If you cannot afford to buy them, you can get free second-hand thermal curtains from a curtain bank.

Curtain banks receive curtains donated from the community. They repair them, line them with thermal backing, and install them in the homes of low-income households and people with chronic health conditions.

Curtain banks are run by various community organisations all over New Zealand. If you would like to get some thermal curtains, or have old curtains to donate, contact your nearest curtain bank. The Citizen's Advice Bureau has an online directory so you can find one near you.

Find out more at [cab.org.nz/article/KB00000899](https://cab.org.nz/article/KB00000899)



## CITIZENS ADVICE BUREAU

The Citizens Advice Bureau (CAB) helps people understand their rights and obligations and provides the information they need to get the best outcomes. The CAB website provides simple and clear support on a wide range of topics. Check out the Money section for advice around budgeting and debt management.

CAB can help connect you with a local budgeting service, and some CAB offices hold their own budgeting clinics.

Find out more at: [cab.org.nz/category/money](https://cab.org.nz/category/money) or call **0800 367 222**

# Your consumer rights

You have rights as an electricity consumer and your electricity retailer has some obligations to you. Here's some information about those rights and obligations and about what to do if you think you've been treated unfairly.



## CONSUMER CARE OBLIGATIONS

The Consumer Care Obligations are a set of protections for electricity consumers in New Zealand that are enforced by the Electricity Authority. Every retailer who sells electricity to residential consumers must comply with them.

Electricity retailers are committed to delivering best practice customer service and in many cases will go beyond the minimum standards prescribed.

If you think your electricity retailer is breaching the Consumer Care Obligations and you've spoken with them and are not satisfied, you can contact the Electricity Authority.

Information about reporting to the Electricity Authority about a potential breach is available at: [ea.govt.nz/code-and-compliance/report-a-breach](https://www.ea.govt.nz/code-and-compliance/report-a-breach)

If you need support reporting a breach of the Consumer Care Obligations, contact Utilities Disputes.

## UTILITIES DISPUTES LTD

If you have an issue or complaint, contact your electricity company first as you may be able to resolve it together immediately.

If you want to make a formal complaint, Utilities Disputes Ltd (UDL) provides a free and independent dispute resolution service for electricity, gas, telecommunications, and water complaints. Most disputes are resolved through working with all the parties involved. If the parties cannot agree, UDL can issue a decision.

Find out more at: [udl.co.nz](https://www.udl.co.nz)

## Tenancy Services

### HEALTHY HOMES STANDARDS – WHAT A TENANT NEEDS TO KNOW

There are healthy homes standards for heating, insulation, ventilation, moisture, drainage, and draught stopping in rental properties. Landlords must ensure their properties always meet these healthy homes standards and your tenancy agreement must include a statement of a rental property's current level of compliance.

Find out more about the standards and whether your home meets them at: [tenancy.govt.nz/healthy-homes/healthy-homes-standards-what-a-tenant-needs-to-know](https://www.tenancy.govt.nz/healthy-homes/healthy-homes-standards-what-a-tenant-needs-to-know)

