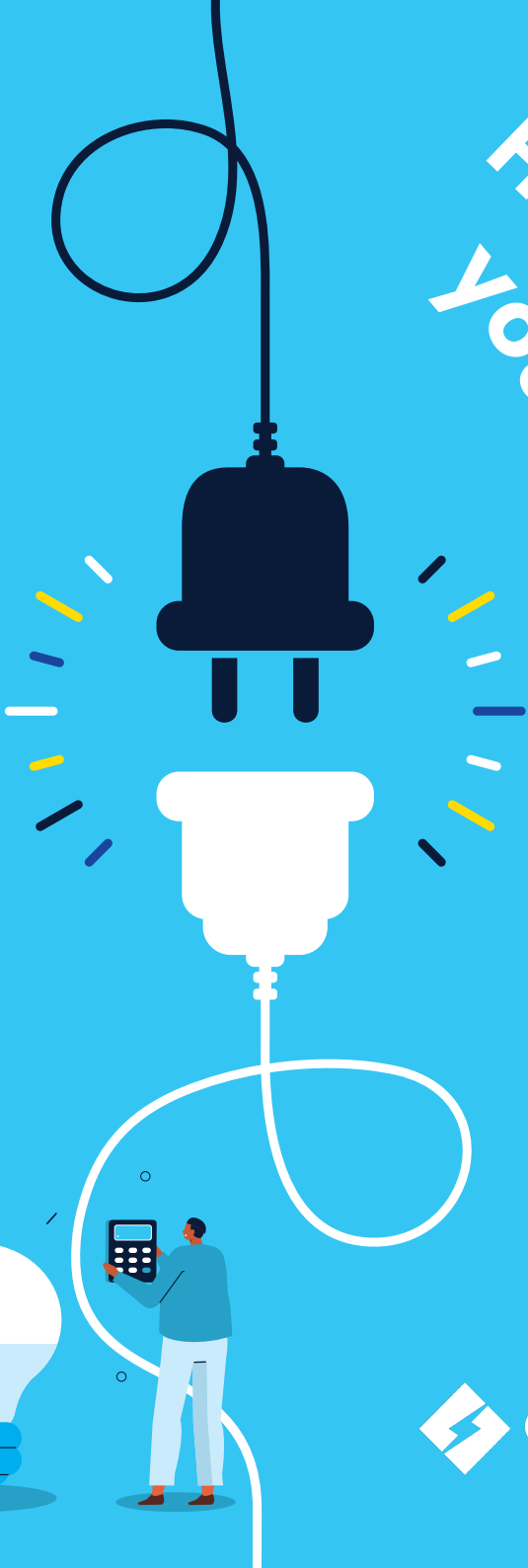


# Having trouble paying Your power bill?

FIND OUT  
WHAT  
SUPPORT IS  
AVAILABLE



**erganz**



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.



# Support from your electricity retailer

If you are struggling to afford electricity it's important to contact your electricity retailer and make this clear to them so they can connect you to their customer wellbeing team. Your retailer values you as a customer and can help you with ways to pay that suit your budget. You can also ask them about your plan and whether a different plan might better suit your needs and help you reduce costs.

## EnergyMate

EnergyMate is proudly led by the Electricity Retailers' and Generators' Association of New Zealand, with support from electricity retailers.

On the EnergyMate website, you'll find tips and guidance on how to save energy at home, actions you can take to improve your energy efficiency, and an easy-to-understand guide to help you make sense of your power bill.

If you're ever having difficulty paying your bill, there are steps you can take and information on where to find emergency support whenever you need it.

Our virtual energy coach, Colin, also shares helpful video explanations and stories on various power-related topics, offering advice on simple things you can do at home to save energy and reduce your power bills.

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.

## 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 2032.

Through the scheme, \$10 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/local 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. Local councils sometimes provide support for energy hardship through their consumer or mayoral relief funds.



Warmer Kiwi Homes is a government programme run through the Energy Efficiency & Conservation Authority Te Tari Tiaki Pūngao. Warmer Kiwi Homes will cover 50–90% of the cost of approved insulation and up to 90% 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-middle 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)

### LOCAL COUNCIL ASSISTANCE

Some local council support initiatives are listed below. If your area is not included, contact your council and ask what support they provide.

For example, Dunedin City Council has a Consumers Electricity Fund for eligible locals. Grants may be up to \$500, but you will need to do a budget assessment first through a local community provider.

Find out more: [dunedin.govt.nz/services/funding-and-grants/electricity-fund](http://dunedin.govt.nz/services/funding-and-grants/electricity-fund)

The Wellington Mayoral Relief Fund provides emergency support for people with a pending power or gas disconnection at properties where there are young children. Call **04 245 0900** or email [enquiries@wgtncitymission.org.nz](mailto:enquiries@wgtncitymission.org.nz)

Lots of other councils have mayoral relief funds. Contact your council to learn what sort of support they offer and whether you are eligible.





**Te Puni Kōkiri**  
MINISTRY OF MĀORI DEVELOPMENT

## REPAIRS TO WHĀNAU-OWNED HOMES

Te Puni Kōkiri provides funding to rōpū 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)

Help is available



## EMERGENCY GRANTS

You may also be eligible for an electricity assistance loan to help with an urgent power bill or heating cost. You don't have to be on a benefit, but you may have to repay the loan.

Talk to your power company first to see if you can make a payment arrangement. If that isn't possible, you can use your MyMSD log in to apply for an emergency grant or call **0800 559 009**.

Find out more 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 energy cost to pay within 24 hours, call **0800 559 009**.

# Information about energy efficiency and savings

Make smart energy choices

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.

## Billy

Choosing the right electricity plan can make a big difference to your household budget. If you're having trouble finding a plan with your current retailer that suits your needs or simply want to compare prices, consider giving Billy a try.

Billy is a user-friendly website operated by the Electricity Authority that makes it easy to compare energy plans and switch to another provider if they have a better fit for you.

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.

It's also a good idea to ask your retailer if you need to pay a break fee before switching, or check when your contract ends, so you can avoid any extra charges.

Find out more at [billy.govt.nz](http://billy.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](http://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](http://debtfix.co.nz)

## community ENERGY network

Community Energy Network (CEN) is a collection of organisations providing healthy homes services to communities and advice about things like insulation, curtains, heating, damp, and changing how electricity is used.

CEN member organisations have highly trained staff who can assess your home and set up an improvement plan within your budget. Assessments are often free if there are people with Community Services Cards in the house.

Visit [communityenergy.org.nz](http://communityenergy.org.nz) and check out the Advice page.

## 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](http://cab.org.nz/article/KB00000899)

## Citizens Advice Bureau

Ngā Pou Whakawhirimaki o Aotearoa

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](http://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://ea.govt.nz/code-and-compliance/report-a-breach)

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

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://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://tenancy.govt.nz/healthy-homes/healthy-homes-standards-what-a-tenant-needs-to-know)

