Submission Form

The Energy Hardship Expert Panel welcomes your feedback on its Discussion Paper 'Te Kore, Te Pō, Te Ao Marama | Energy Hardship – the challenges and a way forward.

We welcome your feedback

This is the Submission Form for responding to the Discussion Paper released by the Energy Hardship Expert Panel <u>'Te Kore, Te Po, Te Ao Marama | Energy Hardship – the challenges and a way forward.'</u> The Expert Panel welcomes your comments by **5pm on Friday 28 April 2023.**

Please make your submission as follows:

- 1. Please see the full Discussion Paper<u>here</u> to help you have your say.
- 2. Please read the privacy statement and fill out your details under the 'Submission information' section.
- 3. Please fill out your responses to the questions in the tables provided. Your submission may respond to any or all of the questions. Questions which we require you to answer are indicated with an asterisk (*). Where possible, please include evidence to support your views, for example references to independent research, facts and figures, or relevant examples.
- 4. Before sending your submission:
 - a. delete this first page of instructions; and
 - b. if your submission contains any confidential information, please:
 - State this in the cover page or in the e-mail accompanying your submission and respond to questions 8,9 and 10 below explaining which parts should be withheld and why.
 - Indicate this on the front of your submission (e.g., the first page header may state "In Confidence"). Any confidential information should be clearly marked within the text of your submission.
 - Provide an alternative version of your submission with confidential information removed in both Word and as a PDF for publication by MBIE.
- 5. Submit your submission by:
 - a. emailing this form as both a Microsoft Word and PDF document to the MBIE secretariat at <u>energyhardshipMBIE@mbie.govt.nz</u>; or
 - b. posting your submission to: Energy Hardship Expert Panel c/- Energy Use team Ministry of Business, Innovation and Employment 15 Stout Street PO Box 1473 Wellington 6140

Please direct any questions that you have in relation to the submissions process to <u>energyhardshipMBIE@mbie.govt.nz.</u>

Privacy statement

The information provided in your submission will be used to inform the Panel's final recommendations to government on energy hardship and related policy development, and will inform government agencies' advice to Ministers. Your submission will also become official information, which means it may be requested under the Official Information Act 1982 (OIA). The OIA specifies that information is to be made available upon request unless there are sufficient grounds for withholding it.

Use and release of information

To support transparency in our decision-making, MBIE, as the secretariat for the Energy Hardship Expert Panel, proactively releases a wide range of information. MBIE will upload copies of all submissions to its website at <u>www.mbie.govt.nz</u>. Your name, and/or that of your organisation, will be published with your submission on the MBIE website unless you clearly specify you would like your submission to be published anonymously. Please tick the box provided if you would like your submission to be published anonymously i.e. without your name attached to it.

If you consider that we should not publish any part of your submission, please indicate which part should not be published, explain why you consider we should not publish that part, and provide a version of your submission that we can publish (if we agree not to publish your full submission). If you indicate that part of your submission should not be published, we will discuss with you before deciding whether to not publish that part of your submission.

We encourage you not to provide personally identifiable or sensitive information about yourself or others except if you feel it is required for the purposes of this consultation.

Personal information

All information you provide will be visible to Energy Hardship Expert Panel members and to the MBIE officials who are analysing the submissions and/or working on related policy matters, in line with the Privacy Act 2020. The Privacy Act 2020 includes principles that guide how personal information can be collected, used, stored and disclosed by agencies in New Zealand.

Contacting you about your submission

The Energy Hardship Expert Panel or MBIE officials may use the information you provide to contact you regarding your submission. By making a submission, MBIE will consider you to have consented to being contacted, unless you clearly specify otherwise in your submission.

Viewing or correcting your information

This information will be securely held by MBIE. Generally, MBIE keep public submission information for ten years. After that, it will be destroyed in line with MBIE's records retention and disposal policy. You have the right to ask for a copy of any personal information you provided in this submission, and to ask for it to be corrected if you think it is wrong. If you'd like to ask for a copy of your information, or to have it corrected, please contact the MBIE secretariat by emailing <u>energyhardshipMBIE@mbie.govt.nz</u>

Submission information

(Please note we	reauire r	esponses to	all auestions	s marked witl	h an *)
(,

Perso	nal details and privacy
Q1.	I have read and understand the Privacy Statement above. Please tick Yes if you wish
	to continue*
	[To check the boxes above: Double click on box, then select 'checked']
	🔀 Yes
	□ No
Q2.	What is your name?*
Q3.	Do you consent to your name being published with your submission?*
	🖂 Yes
	No
Q4.	What is your email address? Please note this will not be published with your submission.*
05	
Q5.	Are you submitting as an individual or on behalf of an organisation?*
	Individual (skip to Q8)
	⊠ Organisation
Q6.	If on behalf of an organisation, we require confirmation you are authorised to make a submission on behalf of this organisation.
	Xes, I am authorised to make a submission on behalf of my organisation
Q7.	If you are submitting on behalf of an organisation, what is your organisation's name? Please note this will be published with your submission.
Q8.	Waikato Environment Centre Trust T/A GoEco If you are submitting on behalf of an organisation, which of these best describes your organisation? Please tick one.
	🗌 Iwi, hapū or Māori organisation
	Energy retailer
	Energy regulator
	Energy distributor
	🔀 Registered charity

	Non-governmental organisation
	Local Government
	Central Government
	Academic/Research
	Other. Please describe:
Q9.	I would like my submission or parts of my submission to be kept confidential.*
	Yes
	No
Q10.	If you answered yes to Q9 above, please provide your reasons and grounds under <u>section 9 of the Official Information Act</u> that you believe apply, for consideration by MBIE.
Q11.	If you answered yes to Q9 above, please confirm you will provide publishable versions of your submission in both Word and in PDF by emailing them to the MBIE secretariat at energyhardshipMBIE@mbie.govt.nz - clearly labelling both "for publication"
	Yes
	No

Responses to questions

The Energy Hardship Expert Panel welcomes your feedback on as many sections as you wish to respond to, please note you do not need to answer every question.

Q12. Please tick those sections which you wish to provide feedback on:

HEALTH OF THE HOME KETE

- KNOWLEDGE NAVIGATION KETE
- ENERGY ACCESSIBILITY AND CHOICE KETE
- ENERGY AFFORDABILITY KETE
- CONSUMER PROTECTION KETE

HEALTH OF THE HOME KETE

Improving individual, house and whanau energy wellbeing through healthier homes

Challenge: A significant number of New Zealand homes require retrofit to bring them to a healthy standard of energy performance

Strategy HH2: Strengthen and expand Warmer Kiwi Homes (WKH) programme (measures, reach and funding) so more low-income New Zealanders are supported into energy wellbeing

Q13.	Do you broadly support the proposed strategy HH1?

🔀 Yes

Somewhat

🗌 No

Don't know/Not sure

Q14. Please share your comments on the proposed strategy HH1. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.

Yes we agree with this – we have to expand the retrofit programme. However WKH is run through EECA which is more narrowly focussed rather than on wellbeing outcomes. There are bottlenecks in the supplier system Eg supplier capacity constraints and materials constraints. Also there are some factors that are not covered at all with WKH Eg Curtains – and what a good quality energy efficient curtain is, where to get them and how to get them installed properly. Priority needed for low income families and individuals, Maori and other ethnicities. Removal of downlights if installed with the reinstatement of insulation over top of 'IF rated' LED light fittings.

Q15.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	Government assistance in the event of supply bottlenecks of materials
	nge: The full benefits of energy efficiency improvements cannot be accessed unless a is weathertight and reasonable quality
	gy HH2: Fund broader building repair and improvement work to support home retrofit ammes
Q16.	Do you broadly support the proposed strategy HH2?
	🔀 Yes
	Somewhat **
	No
	Don't know/Not sure
Q17.	Please share your comments on the proposed strategy HH2. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
	Significant numbers of home owners who are on low incomes are struggling to keep up with the maintenance of their property – this poses a significant risk for future home performance and other risk factors for the inhabitants. Earlier intervention with repair work will help offset much more expensive costs later. Need to ensure this gets to the communities/families most in need. There are limited charity groups working in this space already that already are heavily relied on and may be oversubscribed. Also remedies have been too focussed with getting single repairs ticked off per house rather than having an overall comprehensive assessment and then prioritising what repairs need to be done first. E.g. We have assessed properties that have had their brand new insulation rendered useless by roof leaks and underfloor insulation saturated by humidity from ponding of water under the house caused by collapsed roof gutters.
Q18.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below. Need similar project like the Te Whatu Ora Healthy Homes Initiative, but for house repairs. There are many experienced organisations with HPA Assessors that could assist delivery but need funding for building capacity for increased service provision.
	nge: Tenants are four to five times more likely to experience energy hardship than -occupiers

	Strategy HH3: Strengthen the monitoring, compliance and enforcement of the Healthy Homes Standards		
Q19.	Do you broadly support the proposed strategy HH3?		
	Yes**		
	Somewhat		
	No		
	Don't know/Not sure		
Q20.	 Please share your comments on the proposed strategy HH3. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy. Why should it be the responsibility of the Tenant to take the property owner to the Small Claims Tribunal to make sure the owner is meeting their minimum legal requirements? Especially as often tenants are less resourced, less resilience and have the least resource and time capacity to do so. The Small Claims Tribunal is the often the option of very last resort as it will compromise the tenant/owner relationship. Tenants still very afraid to approach owners with larger issues as they fear their rents will increase or they will get evicted - especially in migrant and ethnic communities Eg Maori and Pasifika. Also we take our cars for a WOF check for safety of passengers - but we don't have to do a WOF check for our houses where we are raising our families? It is estimated that between 500-1600 people die in New Zealand each year from substandard housing – far more than the road toll (as tragic as that is too). Experienced HPA Assessors are already being asked to help assist tenants approach Small Claims Tribunal with owners that are not meeting the required standards or doing the required upgrades and maintenance – our real focus needs to be identifying underlying root cause problems in a homes performance – we are not resourced to assist tenants with the Small Claims Tribunal process issues. 		
Challe. occupi	nge: Tenants are four to five times more likely to experience energy hardship than owner- ers		
Strate	Strategy HH4: Strengthen advocacy and support services for tenants		
Q21.	Do you broadly support the proposed strategy HH4?		
	🔀 Yes		
	Somewhat		

	No
	Don't know/Not sure
Q22.	Please share your comments on the proposed strategy HH4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy. We already have an extensive network of experienced HPA Assessors – however we are not trained/supported for dealing with owners who are not meeting the requirements. If HPA Assessors could have input into a House WOF, this would place more weight on the side of tenants experiencing difficulties with owners. If houses could not be rented out without a WOF this would ensure owners are not exposing tenants to unsafe unhealthy living conditions. The risk is a shortage of installers and materials.
Q23.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	above? It so, please share these below.
	nge: Energy efficient household appliances (e.g. whiteware, lighting, cooking) offer tant long-run cost savings but the higher purchase price often puts them out of reach
	gy HH5: Expand all energy-related MSD purchase assistance programmes for household nces to offer energy efficient choices
Q24.	Do you broadly support the proposed strategy HH5?
	🔀 Yes
	_
	Somewhat **
	Somewhat **
Q25.	
Q25.	 No Don't know/Not sure Please share your comments on the proposed strategy HH5. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this

MSD needs to be resourced to deliver this, appropriate guidelines and may need monitoring and evaluation system.

FINAL QUESTION FOR HEALTH OF THE HOME:

Q27. Are there any other key challenges and/or corresponding solutions relating to the HEALTH OF THE HOME KETE that we have missed? If so, please outline these below.

One of the issues is that there are energy and efficiency costs that cannot be addressed as issues are more "structural", or "someone else's responsibility". It's relatively easy to change a lightbulb to a more energy efficient one but much harder to get curtains included in the Healthy homes standard or a more efficient hot water system installed at a rented property. This is where the hard work really starts. How can a home owner be convinced to invest in a heat pump hot water system that will be much cheaper for tenants to use but cost more up front for the owner?

KNOWLEDGE AND NAVITATION KETE

Supporting and empowering whānau energy decisions

Challenge: Stronger coordination and collaboration across providers of energy hardship programmes and support services is needed to improve effectiveness and coverage

Strategy KN1: Establish and fund a nation-wide "energy wellbeing sector network" to facilitate and support enhanced service integration and collaboration between local organisations and establish co-networks for Māori and Pacific practitioners

Q28.	Do you broadly support the proposed strategy KN1?
	⊠ Yes
	Somewhat
	No
	Don't know/Not sure
Q29.	Please share your comments on the proposed strategy KN1. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
	Each region is different in how energy hardship is shows up - there are a range of challenges in each region. The organisations that are already in place and providing services may have a greater or lesser degree of collaboration. Greater funding support in the short/medium will be required in those areas that are not well connected yet. We support the need to develop Te Ao Māori and Pacifika networks and programmes to address energy hardship.
Q30.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.

	Challenge: There is a lack of widespread, easy access to trusted and informed community-based energy advisers, home assessors and service navigators		
Perfor	Strategy KN2: Strengthen and deliver energy wellbeing 'navigator' training (such as Home Performance Advisor), including Māori and Pacific energy wellbeing training wananga/programmes that are grounded in Te Ao Māori and Pacific worldviews		
Q31.	Do you broadly support the proposed strategy KN2?		
	🔀 Yes		
	Somewhat		
	No		
	Don't know/Not sure		
Q32.	Please share your comments on the proposed strategy KN2. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.		
	We strongly support this. The HPA already has a network of advisors in community that are trained but they can be thinly stretched. Often they work for other small businesses and charities so work capacity is an issue – they often have multiple roles to deliver in community already Eg the WEL Energy Navigators in Hamilton also have other roles to perform at local Community Houses – so end up juggling many roles when they may only be employed in a part-time role. There are many at HPA stage 1 who are keen to complete stage 2 but this is expensive per person – requires funding applications etc. We also strongly support Te Ao Maori and Pasifika training and support – we have been endevouring to support Moari and Pasifika groups though our community projects.		
	nge: There is a lack of widespread, easy access to trusted and informed community-based v advisers, home assessors and service navigators		
progra	Strategy KN3: Strengthen and extend MBIE's Support for Energy Education in Communities (SEEC) programme, and ensure funding targeting and programme design recognise those groups over- represented in energy hardship such as Māori, Pacific peoples and tenants		
Q33.	Do you broadly support the proposed strategy KN3?		
	🔀 Yes		
	Somewhat		
	No		
	Don't know/Not sure		
Q34.	Please share your comments on the proposed strategy KN3. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.		

	We strongly support this. There may be limited training capacity.		
Q35.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.		
	above: if so, please share these below.		
Challe. homed	nge: Increased support is needed to boost energy literacy among tenants, landlords and wners		
on ene	Strategy KN4: Develop and deliver an Energy Wellbeing Education Strategy for targeted education on energy-saving practices, consumer protection rights, and how to access authoritative information (including targeting for specific groups over-represented in energy hardship)		
Q36.	Do you broadly support the proposed strategy KN4?		
	⊠ Yes		
	Somewhat		
	Νο		
	Don't know/Not sure		
Q37.	Please share your comments on the proposed strategy KN4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.		
	Our houses do not come with instruction manuals on how to operate them for their maximum performance. More education is essential – but people need follow up support after that Eg where do you get good energy efficient curtains installed if you are on a tight budget when few community providers provide a full curtain bank service complete with full measure up and curtain rail installation as well as providing the actual curtains?		
Challe. homed	nge: Increased support is needed to boost energy literacy among tenants, landlords and owners		
Strategy KN5: Develop and maintain a comprehensive online portal as a "go-to" for accurate, up- to-date and complete information for tenants, landlords and homeowners to support improved energy wellbeing, good energy choices, efficient energy use in the home and consumer protection rights			
Q38.	Do you broadly support the proposed strategy KN5?		
	⊠ Yes		
	Somewhat		
	No		
	Don't know/Not sure		

Q39.	Please share your comments on the proposed strategy KN5. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Yes – education is critical but it is only the first step. There is some information available already via EECA website and other organisations for energy saving tips but often the issue is then once you know what to do – how can you achieve the desired outcome on a severely limited budget?
Q40.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	nge: Households can face challenges in accessing and understanding bill and pricing nation and options
	gy KN6: Simplify energy bills and information access, improve comparability across city tariff structures, and improve price comparison services
Q41.	Do you broadly support the proposed strategy KN6?
	🖾 Yes
	Somewhat
	No
	Don't know/Not sure
Q42.	Please share your comments on the proposed strategy KN6. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Yes – energy companies make decision making difficult – it is difficult to 'compare apples with apples' when assessing different energy plans. Organisations that are outside the retail sector should be involved in helping improve this process. Need to ensure that websites with comparison information are updated constantly.
Q43.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	QUESTION FOR KNOWLEDGE AND NAVITATION KETE:
Q44.	Are there any other key challenges and/or corresponding solutions relating to the KNOWLEDGE AND NAVIGATION KETE that we have missed? If so, please outline these below.

ENERGY ACCESSIBILITY AND CHOICE KETE

Improving individual, house and whānau energy wellbeing through healthier homes

Challenge: Credit issues can prevent individuals, households and whānau from having choice in an electricity supplier or switching suppliers

Strategy AC1: Develop mechanism(s) to ensure all residential consumers can obtain a post-pay electricity supply despite "adverse credit"

Q45.	Do you broadly support the proposed strategy AC1?
	🖾 Yes
	Somewhat
	No
	Don't know/Not sure
Q46.	Please share your comments on the proposed strategy AC1. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
	Current Pre-pay options Eg Globug charge one of the higher rates per kWh! This is shocking and in no way helpful for people struggling on limited incomes. Penalties do not work as well as a discouragement for late payment when you have little disposable income or are already behind in payment – it just exacerbates an already worsening situation – accelerates a spiral of decline.
Q47.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	If someone gets themselves into financial difficulty there needs to be a managed process for their financial recovery without their electricity getting cut off.
Challe	nge: Households struggling to pay their bills face disconnection
non-po	gy AC2: Develop mandatory rules for electricity retailers to follow before disconnecting for ayment so that disconnection becomes the last resort, including penalties e.g. for wrongful nection
Q48.	Do you broadly support the proposed strategy AC2?
	🔀 Yes
	Somewhat
	No
	Don't know/Not sure

Q49.	Please share your comments on the proposed strategy AC2. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
	Different electricity providers may have different responses for customers experiencing financial hardship – the response process should be standardised across the retail industry with a view to assisting the client back into a better position.
Q50.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
Challe choice	nge: Metering technology may constrain a household's access to energy supply and tariff
	gy AC3: Identify and address the barriers to completing smart meter roll-out, prioritising of low coverage, and requests from households in energy hardship
Q51.	Do you broadly support the proposed strategy AC3?
	🔀 Yes
	Somewhat
	Νο
	Don't know/Not sure
Q52.	Please share your comments on the proposed strategy AC3. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Support although also recognise there may be other ways to support energy use programmes such as direct energy use monitoring. Who really benefits from Smart meter roll out – does the customer get much benefit or is it more the retailer/gentailer?
	This could be integrated into current 'early stage' home performance (temperature, humidity, and CO2) sensor systems. These may be more useful in that the data can, with appropriate permissions and data security measures in place, be made available to the customer, community-based service agencies, electricity distributors, researchers and policy analysts relatively quickly.
Q53.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	nge: Rural and off-grid households or communities, and those living on communal or tral land, need additional support to build their energy access, resilience and sovereignty

capab comm	gy AC4: Provide increased funding and support for community energy schemes and ility-building in rural communities to ensure rural and off-grid households and those on unal or ancestral lands (including Papakāinga) in energy hardship can access secure energy r, linking with other energy programmes such as WKH and SEEC
Q54.	Do you broadly support the proposed strategy AC4?
	🖂 Yes
	Somewhat
	No
	Don't know/Not sure
Q55.	Please share your comments on the proposed strategy AC4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Yes strongly support – need education about community energy, support and resources available to set up Eg through Community Energy Network. Existing retailers may resist the development of community energy systems. We need to ensure that homes are energy efficient and well insulated as they join any community energy system to maximise energy efficiency for the community system.
Q56.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	nge: Individuals, households and whānau in energy hardship often have limited options in ing, and engaging with, an energy retailer
supply	gy AC5: Explore ways to facilitate and support social retailing which can provide post-pay to those in energy hardship with low credit scores, deliver targeted wrap-around services, rovide tailored pricing and payment plans. Options may include one or more of:
	vide support for accredited social retailers eg through an industry fund, social generation obligations or government funding
b. Gov	ernment contracts one or more retailer(s) to act as a social retailer
c. Gov	ernment support for community/regional integrated social generator-retailers
d. Gov	ernment support for a nationwide integrated social generator-retailer
Q57.	Do you broadly support the proposed strategy AC5?
	Yes
	Somewhat
	No

	Don't know/Not sure
Q58.	Please share your comments on the proposed strategy AC5. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	We do not want to see a retail 'option of last resort' – where customers with poor credit get offloaded to one provider with little further retailer choice – retailers could then choose to ignore electricity hardship issues. Also how can people with poor credit access renewable energy providers and renewable energy?
Q59.	Please share your comments on each of the social retailing options listed above. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with these options.
Q60.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	nge: The energy transition presents new opportunities but risks leaving lower-socio- mic whānau behind
costs f	gy AC6: Ensure those in energy hardship can access the benefits of, and do not face undue from, the transition to low emissions energy, including explicitly reflecting energy wellbeing ements in Government's Equitable Transition Strategy, Energy Strategy and Gas Transition
Q61.	Do you broadly support the proposed strategy AC6?
	🔀 Yes
	—
	Somewhat
	Somewhat
Q62.	 No
Q62.	 No Don't know/Not sure Please share your comments on the proposed strategy AC6. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this
Q62. Q63.	 No Don't know/Not sure Please share your comments on the proposed strategy AC6. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy. It is critical that there is equity in the transition to more renewable energy systems – we need to ensure that everyone is included in the shift. This transition has a very real risk of

OUESTION FOR ENERGY ACCESSIBILITY AND CHOICE KETE:

Q64. Are there any other key challenges and/or corresponding solutions relating to the ENERGY ACCESSIBILITY AND CHOICE KETE that we have missed? If so, please outline these below.

ENERGY AFFORDABILITY KETE

Affording the energy whānau need for their wellbeing

Challenge: Low income is a major barrier for many whānau to afford the energy they need for wellbeing in their home

Strategy AF1: Prioritise lack of energy access as an emergency issue and implement nationally consistent processes and timeframes for responding to requests for assistance from customers in energy hardship/their advocate/retailer, and establish clear and direct lines of communications between MSD and those customers/their retailer/advocate

Q65.	Do you broadly support the proposed strategy AF1?
	🔀 Yes
	Somewhat
	No
	Don't know/Not sure
Q66.	Please share your comments on the proposed strategy AF1. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
	Lack of energy access should be an emergency issue. National consistency of response is also important.
	nge: Low income is a major barrier for many whānau to afford the energy they need for ing in their home
housel mecha criterio	gy AF2: Provide extra Government financial support, needs-based and targeted at holds in energy hardship, including those outside the existing beneficiary group. Possible misms include better targeting of the Winter Energy Payment (WEP) eligibility a/funding levels, an energy-related income supplement, an energy bill rebate, and making ion of energy-related grants non-recoverable
Q67.	Do you broadly support the proposed strategy AF2?
	🔀 Yes

	Somewhat
	No
	Don't know/Not sure
Q68.	Please share your comments on the proposed strategy AF2. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy. Some energy related grants should be non-recoverable. Energy related supplements should be available, also available for anyone that is in need of it with fewer barriers to access it.
	nge: Low income is a major barrier for many whānau to afford the energy they need for ing in their home
	gy AF3: Ensure all fees and costs charged to energy consumers are cost-reflective and able (including pre-pay, disconnections, reconnections, top-ups, bonds, metering)
Q69.	Do you broadly support the proposed strategy AF3?
	⊠ Yes
	Somewhat
	No
	Don't know/Not sure
Q70.	Please share your comments on the proposed strategy AF3. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Pre-pay is a needed option in extreme cases, but the kWh rate for pre-pay should NOT be as high as it is currently – there is no risk that the customers are not going to pay their bill! Similarly the argument that prepay is expensive to administer has little weight as the resultant outcomes of people being deprived access to electricity ends up costing society a lot more in terms of hospital admissions and other negative outcomes.
Q71.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	Pre-pay electricity should be targeted as the last resort option instead of disconnection.
	nge: Pre-pay accounts often impose significantly higher costs on those most in need and sconnection is hidden
-	gy AF4: Review and monitor the use and pricing of pre-pay accounts to ensure they do not or exacerbate disadvantage, including tracking and publishing self-disconnection (how

many, suppoi	how often, for how long) and reviewing pre-pay terms and conditions, fees, wraparound t
Q72.	Do you broadly support the proposed strategy AF4?
	⊠ Yes
	Somewhat
	No
	Don't know/Not sure
Q72.	Please share your comments on the proposed strategy AF4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	As per previous question, the pre-pay rates, and terms and conditions should be reviewed with an emphasis on helping get people out of energy hardship and not risking them sink further into debt or being disadvantaged further
Q74.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
Challe	nge: Payment options may impact affordability and choice
	gy AF5: Require retailers to include payment options that recognise the difficulty those in hardship face, e.g. cash payment, smooth pay, weekly or fortnightly billing/payment
Q75.	Do you broadly support the proposed strategy AF5?
	⊠ Yes
	Somewhat
	No
	Don't know/Not sure
Q76.	Please share your comments on the proposed strategy AF5. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Weekly billing options are a great help for preventing monthly bill shocks, smooth pay / capped payment options over winter are helpful – all retailers should have these options available for those on low incomes
Q77.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.

Challe	nge: Distribution pricing methodologies can impact affordability
	gy AF6: Investigate and address the implications of network pricing methodologies for hardship, particularly in high cost-to-serve areas
Q78.	Do you broadly support the proposed strategy AF6?
	⊠ Yes
	Somewhat
	No
	Don't know/Not sure
Q79.	Please share your comments on the proposed strategy AF6. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Often such communities are rural and remote or underserved by aging electricity infrastructure Eg not uncommon in Turangi for the lines fees to be higher than the electricity cost. These locations may be best served by a community energy project approach. There would need to be an investment in retrofitting houses first to make them more energy efficient.
Q80.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	QUESTION FOR THE ENERGY AFFORDABILITY KETE:
Q81.	Are there any other key challenges and/or corresponding solutions relating to the ENERGY AFFORDABILITY KETE that we have missed? If so, please outline these below.

CONSUMER PROTECTION KETE

Protecting energy consumers in their relationships with providers

Challenge: The Electricity Authority's Consumer Care Guidelines (CCG) are voluntary and there is no regulatory penalty for not complying

Strategy CP1: Review and strengthen the Consumer Care Guidelines including expanding to include mandatory consumer care obligations on all electricity retailers

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Do you broadly support the proposed strategy CP1?

🛛 Yes

	Somewhat
	No
	Don't know/Not sure
Q83.	Please share your comments on the proposed strategy CP1. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
no reg	nge: The Electricity Authority's Consumer Care Guidelines (CCG) are voluntary and there is ulatory penalty for not complying
	gy CP2: Strengthen monitoring, compliance and enforcement of the Consumer Care ines, including a penalty and reporting regime for non-compliance
Q84.	Do you broadly support the proposed strategy CP2?
	🖾 Yes
	Somewhat
	No
	Don't know/Not sure
Q85.	Please share your comments on the proposed strategy CP2. For example, you could include your thoughts on any benefits, costs, risks or limitations associated with this strategy.
	People's wellbeing is the core focus – time and time again we have seen how voluntary industry agreements (that are usually shaped by the industry) fail to fully deal with the issues as it conflicts against their core profit goals. Industry is less likely to co-ordinate effort with competitors – they are often keen to individually 'virtue signal' that they are doing something - to avoid the regulation that requires them to fully embrace the required actions.
Q86.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	nge: There is a lack of reporting and monitoring of key energy hardship information from city retailers
Electri discon	gy CP3: Require electricity retailers to report key energy hardship indicators to the city Authority for it to monitor and publish (e.g. number of customers refused supply, nection numbers/durations/reasons, customer debt levels, bonds, pre-pay, referrals to e Support retailers' alignment with Consumer Care Guidelines

Q87.	Do you broadly support the proposed strategy CP3?
	🔀 Yes
	Somewhat
	No
	Don't know/Not sure
Q88.	Please share your comments on the proposed strategy CP3. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
	Yes strongly support - this data should also be available with the IDI so correlation with other energy hardship impacts can be determined.
Q89.	Do you have any alternative suggestions on how to address the challenge explained above? If so, please share these below.
	nge: Other consumer protection regimes and dispute resolution schemes may be too v as new technologies and business models emerge
	gy CP4: Expand consumer protection and existing dispute resolution schemes to cover
other j provid	forms of energy provider relationships taking an energy hardship lens e.g. solar power ers
provid	ers
provid	ers Do you broadly support the proposed strategy CP4?
provid	Provide the proposed strategy CP4?
provid	Do you broadly support the proposed strategy CP4? Yes Somewhat
provid	Do you broadly support the proposed strategy CP4? ✓ Yes Somewhat № Don't know/Not sure Please share your comments on the proposed strategy CP4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy.
proviđ	Do you broadly support the proposed strategy CP4? Yes Somewhat No Don't know/Not sure Please share your comments on the proposed strategy CP4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this
proviđ	Do you broadly support the proposed strategy CP4? Yes Somewhat No Don't know/Not sure Please share your comments on the proposed strategy CP4. For example, you could include your thoughts on any benefits, costs, risks, limitations associated with this strategy. Yes this will help achieve more protection for customers in our transition to renewable energy. May encounter resistance from smaller companies that are less likely to be able to participate in schemes – so may have to specify at what size companies will be required to

FINAL QUESTION FOR THE CONSUMER PROTECTION KETE:

Q93. Are there any other key challenges and/or corresponding solutions relating to the CONSUMER PROTECTION KETE that we have missed? If so, please outline these below.

SUPPORTING ENVIRONMENT AND ANY FURTHER COMMENTS

The Panel has identified a number of supporting or enabling elements it considers are important for the landscape surrounding energy hardship initiatives, to ensure the proposed strategies can be implemented effectively and in a long-term sustainable manner.

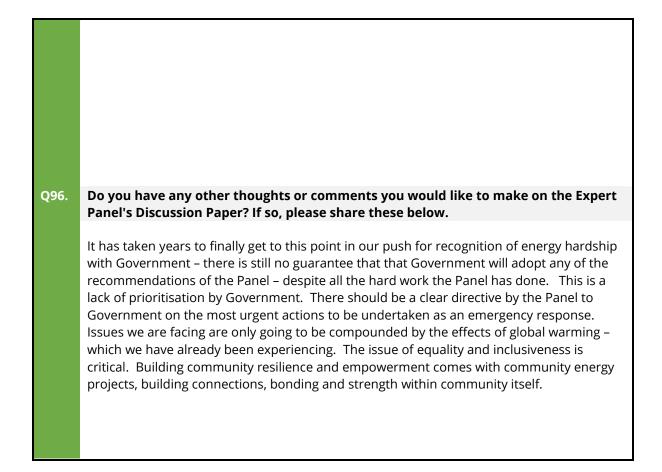
These include:

- Data and insights
- Learning environment
- Leadership and coordination
- Participatory approach
- Collaborative service models
- Durable funding environment
- Targeting of solutions

Please see the Supporting Environment section of the Discussion Paper for more information.

Q95. Do you have any comments on the Supporting Environment section? Please share these below.

The Community Energy Network (CEN) has invested years of effort, resources, money and time to help develop a sufficient and capable home monitoring system with privacy focussed protocols for the purpose of helping define 'energy hardship' and to generate a reliable data set for local community organisations, held by local community organisations. This is a community response to a data gap – so that data is not held privately by private companies. This information can then be used to assist good decision making, funding applications and funding allocations and build collaboration between different community organisations. When community comes together, wonderful things can happen to resolve issues and build community resilience.



Thank you

We appreciate you sharing your thoughts with us. Please find all instructions for how to return this form to us on the first page.

We will consider your submission as we work towards developing final recommendations for the government by 30 June 2023.