



COMMUNITY HOUSING
Industry Association Victoria

Submission

CER Consumer Protections Directions Paper

January 2025



Background

The Community Housing Industry Association Victoria (CHIA Vic) is the peak body that represents the not-for-profit community housing sector in Victoria. We advocate for and support the sector to grow and thrive as part of a housing system where all Victorians have the dignity of an appropriate, secure and affordable home.

CHIA Vic's member organisations include all community housing organisations (CHOs) registered under the Victorian regulatory framework. Together, these CHOs provide almost 26,000 homes to Victorians poorly served by, or excluded from, the private rental and ownership market.

Many CHOs currently host consumer energy resources (CER) on properties that they own, such as solar panels systems and battery storage. In the coming years this will only increase as the sector looks to retrofit existing stock to be more energy efficient for renters, and to reduce their carbon emissions. As CER technologies become more widespread new build homes will increasingly include them also.

As CER purchasers, our members have a direct interest in having adequate consumer protections in place. Moreover, it is important that their renters, as the consumers of the energy produced or managed by DER products on these properties, are protected as well. Community housing renters are typically on low or very-low incomes, and therefore can experience greater financial distress and harm if proper consumer protections are not in place. Further, it is important for the social landlord relationship between CHOs and their renters that any CER on their properties bring benefits to renters, and don't negatively affect them.

Overall CHIA Vic supports the guiding principles of the framework, in particular placing consumers at the centre of their design, and the proposed directions. This submission highlights the relevant areas to the community housing sector, indicating why certain protections are important to our members and community housing renters.

1. Monitoring, compliance and enforcement

As above, placing consumers at the centre of the framework should be the priority in its design. CHIA Vic supports the approach to introduce a licensing and/or exemptions scheme for CER providers. This would offer transparency to CHOs when looking to engage with providers. For renters it would similarly offer peace of mind that CER connected to their homes have been delivered by providers that meet relevant obligations. It would also be consistent with existing schemes for many other energy-related activities, making it simpler to learn and understand for CHOs and renters alike.

We also support the proposed definition of CER activities, noting that the term 'provision' should be restricted to the sale/supply of CER by businesses to consumers. It should not refer more broadly to any hosting of CER by rental providers, including CHOs, on



properties they own. CHIA Vic understands this is the intended definition of that term, and recommends that the final overarching definition makes this clear.

A focus of the scheme should be that benefits advertised by providers are being fully received by purchasers and consumers, with licensing being conditional on this being maintained and demonstrated.

2. Intended outcomes and directions for specific obligations

CHIA Vic also supports the overall focus on customers outlined under the proposed specific obligations.

Data on energy costs and savings, carbon emissions, and reliability and lifespan on all CER products should be required from providers. This will help CHOs make informed choices and only install CER where there is a demonstrable benefit to renters and the organisation's properties.

Predatory sales practices, such as unsolicited sales, should be guarded against. These safeguards should extend to making sure providers include clear and reasonable quotes, contracts and payment terms in their product and service offerings.

Providers should only be able to disconnect or remove customers' CER services in extreme circumstances. Where customers are experiencing financial hardship, providers should need to take this into account, and have to explore reasonable alternative arrangements before resorting to disconnections.

Having accredited and accountable installers, connectors, and maintenance support is critical and should be a strong requirement for licensing or exemption. For CHOs to trust that installing CER will not endanger or inconvenience renters, they need to be able to rely on providers having adequately trained and expert staff. Similarly they need to rely on this to be assured they are making sound asset management decisions in purchasing and installing any CER.

3. Customer access to free and independent dispute resolution

A free and independent dispute resolution body is critical to protecting customers from current and future CER agreements and purchases. In the community housing context this should be available to both community housing organisations who purchase and install DER products, and the renters as consumers of the energy they produce.



CHIA Vic recommends that all CER products and services need to be covered by such a body, though different arrangements for different products may be appropriate. The Energy and Water Ombudsman of Victoria (EWOV) seems an appropriate body to deliver this service, consistent with its other duties. If there are CER products and services that are not appropriate for EWOV's remit then this should be expanded and resourced to cover these.

