



Home Energy Management Service

Client Activity Report and Service Update 2.

1 May 2020

Period of review:

1 July 2019 – 31 March 2020

St Vincent de Paul Society Queensland 2018/19 achievements, statistics and statements:

- Present in 270 Locations across Queensland
- Assisted 369,010 Queenslanders 2018/19
- Provided \$258M in services and support to people in need
- Fed vulnerable people with \$4.2M in food support including food parcels and vouchers
- We are constantly looking for ways to assist people who are struggling as a result of inequity and social injustices. We advocate regularly for those who are not able to speak for themselves or have their voices heard.

About HEMS:

The St Vincent de Paul Society Queensland has entered into a service agreement with energyaid (Anne Armansin, Independent Energy Consultant) to develop a Home Energy Management Service (HEMS) to respond to increasing requests from householders for support with utility bill payment and management assistance.

HEMS aims and objectives

The Home Energy Management Service has received funding for the financial year period 2019/20 from Energy Consumers Australia for a research project to measure the effectiveness of the provision of a free service for residents in South East Queensland (ENERGEX network area).

The aim of the program is to assist the Society's companions:

- Maintain household energy supply
- Implement regular fortnightly manageable payment arrangements (ideally via CentrePay)

- Understand how to reduce their household energy consumption to manageable levels
- Avoid accumulating debt, access financial assistance, enter hardship programs
- Pay a fair price
- Ensure concession entitlements are applied to electricity and natural gas accounts
- Request review of energy plans to reduce ongoing costs (preference for low pricing or guaranteed discount plans to replace plans with pay on time discounts)

HEMS objective is to provide mostly vulnerable householders with independent, tailored services including:

- review of energy accounts, providing bill health checks and instigating action to ensure concession entitlements and fair pricing deals are applied.
- assistance to understand information contained in energy bills and acknowledge the importance of providing access to meter readers to ensure all accounts are based on actual energy use
- acknowledgement of reasons for inability to pay, providing advice of and assistance with applications for existing payment assistance schemes
- encouragement to understand the importance of maintaining this essential service and assistance to set up regular payments to energy providers
- provision of information on which appliances use most energy and how to reduce home power consumption
- delivery of personal advocacy services for clients to communicate effectively with their energy providers in a timely manner and improve ongoing relationships

Energy market rule makers and enforcers relevant to Queensland:

Key players in this space include:

- [Australian Energy Market Commission](#) (AEMC) - an independent statutory body with two key roles: making and amending rules for the [National Electricity Market](#), elements of the natural gas market and related retail markets; and providing strategic and operational advice to the Council of Australian Governments ([COAG](#)) Energy Council.
- [Australian Energy Regulator](#) (AER) whose role includes to *'protect the interests of household and small business consumers by enforcing the Retail Law'*.

Recent code changes effecting energy customers in Queensland

AEMC's [Retail energy competition review 2019](#) was released in June 2019. It is an analysis of priority consumer issues and reports on whether the energy market is delivering consumer expectations. Some of their findings are included below:

South East Queensland:

In South East Queensland there were 1,386,272 households (ENERGEX March 2020) and 22 electricity retail businesses (25 electricity retail brands) and five gas retail businesses and brands (as of March 2020). This includes several new brands which entered the National Electricity Market (NEM) in the past year.

Lower pricing for customers on standard retail contracts (not market offer)

- The median **market offer** fell by 7% across south east Queensland from March 2018 to March 2019.
 - Electricity Retail Code (The Code) made two key changes from 1 July 2019:
 - implemented the new 'reference price' that is a maximum standing offer price for electricity supply to small customers, informed by the new '[default market offer](#)' set by the AER, to protect consumers who do not engage in the market for one reason or another (This reduced the prices paid by the 15% of households in south east Queensland that remained on a **standing offer** (down by 5% over 12 months); and

- new requirements to ensure that the most prominent price-related feature in an advertisement must not be a ‘conditional discount’, and any conditions on discounts must be clearly displayed.
- There are now a number of offers in south east Queensland that are just as competitive as those with discounts, without requirements such as ‘pay-on-time’. There are also competitive deals with fixed prices available, which gives customers more bill certainty.

Consumers in financial difficulty

Under the [National Energy Customer Framework](#) (NECF), retailers are required to provide support and assistance to consumers who may be having difficulty paying their energy bills.

Specifically, the National Energy Retail Law (NERL) requires energy retailers to develop and maintain a customer hardship policy for identifying and assisting customers with difficulties paying their energy bills due to hardship. Retailers are also required to have processes in place to promptly identify customers who are in debt and help them better manage their energy bills by offering payment plans.

[AEMC Chairman John Pierce](#) said when releasing this report ‘*supporting consumers who have difficulty paying their energy bills remains a challenge and is particularly acute when their energy bills are high.*’ AND “*Our annual report on retail energy recommends funding for consumer and community organisations to help vulnerable consumers develop their energy literacy, including better understanding of financial schemes offered by retailers and governments,*” Mr Pierce said.

Regional Queensland:

In regional Queensland Ergon Energy Retail supplied almost all the market’s small electricity customers. There are approximately 614,000 customers in the area as of December 2018. Two other electricity retailers and two gas retailers are present in the region. Electricity prices are subsidised in regional Queensland through the Uniform Tariff Policy (UTP). The Queensland Competition Authority published the regulated retail prices for 2019-20 for small customers in regional Queensland on 31 May 2019.

Anne Armansin Comments:

The HEMS project began 1 July 2019. At the same time as some significant changes occurred in the market as new rules were implemented to reduce the cost of electricity for many householders:

- Energy prices had recently been lowered by about 5% for customers who were on a standard contract (no market / discount offer)
- Implementation of a Default Market Offer (DMO) tried to make it easier for energy consumers to compare all available offers based on uniform levels of energy consumption of 12.6 kWh/day (4600 kWh / year) for households connected to peak supply (Tariff 11) only or a combined consumption of 6300 kWh/year (12.1 kWh/day for peak supply (T11) and 5.2 kWh/day for off peak supply (either T31 or T33).
- Some retailers updated their billing information to reflect GST inclusive pricing (not all, as unlike Victoria, this was not a legal requirement adopted in relevant QLD legislation)
- It has been our experience when dealing with energy providers, they need to be encouraged to ‘show their best selves’ every step of the interaction to ensure their customers receive the best outcome. Examples of our interactions are documented below.

Our focus is mostly on the ENERGEX network area of South East Queensland, the current area designated to offer Home Energy Management Services to companions of SVdP Qld. However, we have assisted two families currently living in Regional Queensland.

Summary

- This report is an attachment to the Energy Consumers Australia Progress Report and summarises work carried out providing service to clients of St Vincent de Paul in South East Queensland over the reporting period 1 July 2019 to 31 March 2020
- Activity has been shared between client casework and reporting; preparation and delivery of presentation material to Vincentian and Charity groups throughout South East Queensland and participation in national and state forums to share and expand on knowledge of better ways to help vulnerable energy customers
- Steering committee members recruited now include Fiona Hawthorne (QCOSS) and Liz Ward (SVdP).
- HEMS Volunteer Champions recruited to date are Jill Farrer (Noosaville), Mark Brennan (New Farm), Phil Ashe (Mitchelton) and Paul Barry (Carina).
- We have also responded to the changes in SVdP service provision brought about by the impact of COVID-19 and have produced and distributed a guide titled Home Energy Management Service – COVID-19 FAQ enabling volunteers to assist clients with overdue energy bill issues themselves over the phone if necessary. (Attached)

Response to HEMS

SVdP QLD volunteers regularly assist vulnerable householders either in their homes or at crisis centres. When introduced to the HEM Service we asked each group/person their thoughts on the program and how they envisioned their involvement. The overall response was extremely positive to the provision of service and all acknowledged it as a positive example of the SVdP ethos to offer a 'hand up' rather than a 'hand out'.

We are grateful to the four volunteers who have registered and received training to offer HEMS services to clients in their areas however, response to this call to action has highlighted issues relating to the dependence of volunteers to provide a professional service to a growing number of companions.

Issues preventing higher uptake in numbers of HEMS champions include:

- Lack of time to dedicate to ongoing provision of individuals with complex needs for assistance
- Appreciation for, yet reluctance to computer skills
- Interruption to personal time to meet at least one hour to respond to the work needs, type of assistance required, discussions with energy company to agreements to achieve best outcome possible – continued energy supply that is charged at a fair price and regularly paid for to the satisfaction of both parties.

[Grab your reader's attention with a great quote from the document or use this space to emphasize a key point. To place this text box anywhere on the page, just drag it.]

undertake new learning and achieve required

sometimes urgent need of companions, as at generated by each visit to assess individual capacity to pay and then advocate for client in receive more information or enter into


receive more information or enter into

Defining vulnerability

There is no uniformly accepted, consistent definition of consumer vulnerability among regulators, business or consumer advocates. At its broadest, consumer vulnerability refers to circumstances that make it difficult to use markets or receive adequate products and services, and create risks of harm, detriment or disadvantage. Those circumstances can be individual-based (for example, related to income level, age, disability or health conditions) or market-based (for example, markets can create or exacerbate vulnerability through unfair practices, complex market structures and pricing, and information asymmetries).

Source: [Consumer Policy Research Centre February 2020](#)

Australian consumers' circumstances

1 in 5 
National Debt Helpline callers with energy issues in 2019 were experiencing mental health problems



1 in 6 
Australian women have experienced physical and/or sexual violence by a current or previous partner

44%
of Australians have low literacy 

2 in 3
Australians experience some level of financial stress

1 in 5 
Australians speak a language other than English at home

30%
of Australians have savings of less than one month's income or none at all, placing them only a few pavs away from financial difficulty 

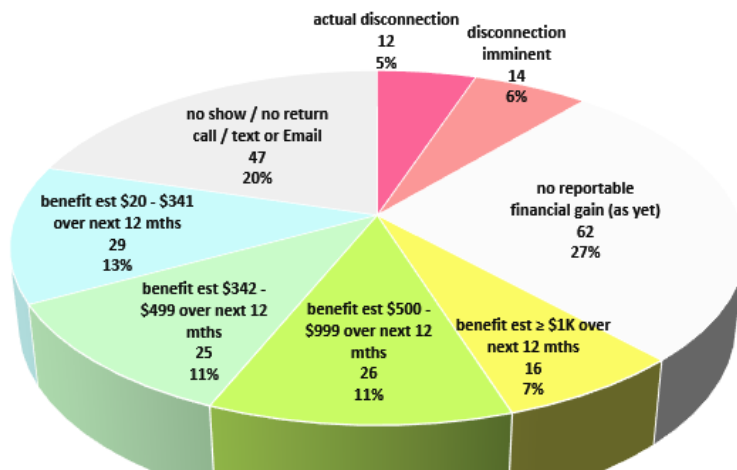
1 in 5 
Australians have a disability

Consumer Policy Research Centre

Excerpt from

[Exploring regulatory approaches to consumer vulnerability: a report for the Australian Energy Regulator](#)

HEMS client assistance results 1/7/19 - 31/3/20



NB: 80% clients referred to HEMS received assistance

n. 231

Note: Financial benefits contained in this report are based on actual arrangements made. Some casework began before 1 July 2019 and issues currently being dealt with may be resolved after 31 March 2020.

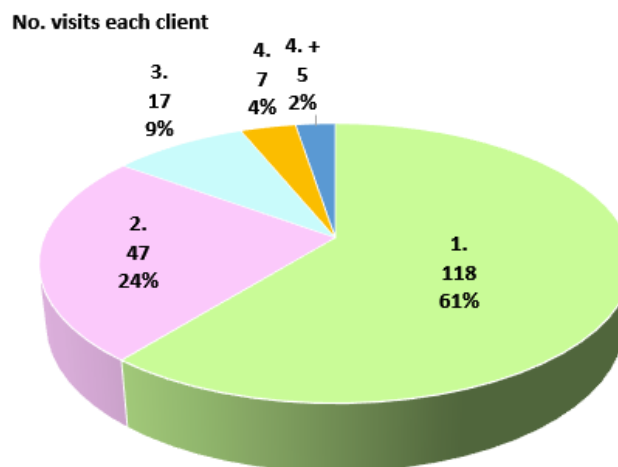
Results of review period 1 July 2019 to 31 March 2020:

Client Numbers:

HEMS Assistance 1/7/19 - 31/3/20	No.	Clients assisted before 1/7/19	
		No.	%
Clients assisted	184	35	19
Yet to receive assistance*	47	5	11
TOTALS	231	40	17.3

* No show, no return call, text or Email

Note: 80% new clients took advantage of services offered



Type of accounts presented by clients

	No.
electricity accounts	182
natural gas accounts	19
LPG accounts	3
other (Phone, Water, NDIA)	4

client assistance category description

A	actual disconnection
B	disconnection imminent
C	no reportable financial gain
D	benefit est ≥ \$1K over next 12 mths
E	benefit est \$500 - \$999 over next 12 mths
F	benefit est \$342 - \$499 over next 12 mths
G	benefit est \$20 - \$341 over next 12 mths
H	no show / no return call / text or Email

Client service offers and value for the period 1 July 2019 – 31 March 2020:

assistance		opportunity to control energy costs				tangible benefits						demographics				average billing detail				ave daily kWh		
client category	No. clients	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$**	HEEAS appl ***	QLD Govt rebate registered \$	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure				fortnightly income / accom cost \$		amount owed		fortnightly energy cost \$	consumption	
												No. adults	No. 0 - 18 yrs	No. over 18 yrs	total	ave reported household income \$	ave rent / mort \$	latest bill \$	accrued amount \$		peak	off peak
A	12	\$25,948	9	7	\$1,200	8 / 2 / ?	\$1,023	\$1,026	\$1,350	\$162	\$4,760	15	23	1	39	\$1,249	\$359	\$445	\$1,868	\$65	14.8	3.4
B	14	\$19,422	13	12	\$1,400	7 / 4 / ?	\$682	\$2,740	\$280	\$234	\$5,336	20	21	4	45	\$1,073	\$617	\$425	\$1,255	\$87	17.8	4.3
C	62	\$42,900	21	62	\$3,400	21 / 6 / ?	\$0	\$0	\$0	\$0	\$3,400	82	86	13	181	\$981	\$422	\$860	\$73	13.2	4.2	
D	16	\$13,520	9	13	\$2,000	6 / 5 / \$445	\$3,749	\$9,169	\$1,854	\$3,675	\$20,893	26	26	4	56	\$1,103	\$520	\$477	\$1,953	\$91	17.1	6.8
E	26	\$28,990	17	21	\$2,600	10 / 2 / \$720	\$5,453	\$9,138	\$170	\$673	\$18,754	41	47	7	95	\$1,097	\$530	\$527	\$2,328	\$98	16.3	7.1
F	25	\$18,538	9	17	\$1,200	7 / 1 / \$409	\$2,045	\$5,859	\$755	\$345	\$10,613	32	41	6	79	\$1,184	\$449	\$432	\$4,142	\$60	11.4	5.4
G	29	\$21,424	11	13	\$600	7 / 4 / ?	\$2,727	\$2,554	\$130	\$322	\$6,333	39	38	7	84	\$986	\$435	\$361	\$1,016	\$55	11.3	4.3
H	47											47		47								
TOTALS n.	231		89	145	62	66	46	89	13	24		302	282	42	626							
TOTALS \$.		\$170,742			\$12,462	\$1,574	\$15,724	\$30,576	\$4,553	\$5,435	\$70,090											
AVERAGE																\$1,096	\$476	\$445	\$1,917	\$76	14.6	5.1

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

*** Home Energy Emergency Assistance Scheme potential total benefit to clients of 66 requested applications / 24 x HEMS assist to complete and lodge / 3 x known results

Detailed results per category:

A. Assistance for clients with disconnection issues – actual or imminent

energy supply disconnected	No.	amount owed	
		highest \$	lowest \$
electricity	11	\$4,492	\$445
natural gas	1		\$726

Understood reasons for disconnection included:

- . no payment received for 14 months - (Amount owed - \$4492) *
- . no payment received for 4 months – (Amount owed -\$924)
- . provider thought client moved to another retailer (Amount owed - \$3988)
- . client receiving cancer treatment yet to authorise wife to speak on his behalf

*ERGON customer (Regional Queensland)

A. 12 households sought assistance after household power disconnected

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail			average daily kWh					
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ****	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure				fortnightly income / accom cost \$		amount owed		average fortnightly energy cost \$	consumption		gen back to grid	
											No. adults	0 - 18 yrs	over 18 yrs	total	household income \$	rent / mort \$	recent bill	accrued sum		peak	off peak		
1	\$160	1	1		yes			\$500		\$500	1	4	1	6	\$1,483	\$490		\$4,492		15.1			
2	\$80	1	1	\$200	yes					\$200	1	2		3	\$1,141	\$346		\$3,988	\$85	16.4	8.4		
3	\$100		1	\$200						\$200	2	2		4	\$2,081	\$740		\$2,966	\$76	22.8	0.0		
4	\$135	1	1	\$200		\$341				\$541	1	2		3	\$1,188	\$468		\$2,054		12.6	0.0		
5	\$80	1	1		yes			\$250		\$250	2	2		4	\$1,213	\$59		\$1,462	\$100				
6***	\$110	1	1	\$200	yes			\$200		\$400	1	2		3	\$1,335	\$400		\$1,298	\$27	5.1	3.3		
7	\$80	1		\$200	yes	\$341		\$200		\$741	1	4		5	\$1,672	\$418		\$1,141	\$63	20.9	6.6		
8	\$63	1			yes		\$358			\$358	1	3		4	\$1,516	\$139		\$924	\$63				
9	\$40				yes	\$341	\$288			\$629	1	2		3				\$825					
10	\$80	1					\$380		\$150	\$530	1			1	\$933	\$222		\$726					
11*****	\$30		1	\$200					\$12	\$212	1			1	\$614	\$320		\$584	\$43	10.9	2.2	-11.1	
12	\$40	1			yes			\$200		\$200	2			2	\$568	\$349	\$445						
TOTALS n.		9	7		8	3	3	5	2		15	23	1	39									
TOTALS \$.	\$25,948			\$1,200		\$1,023	\$1,029	\$1,350	\$162	\$4,760													
AVERAGE															\$1,249	\$359	\$445	\$1,860	\$65	14.8	3.4	-11.1	

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

*** NB: two charities paid \$200 each to energy provider (required prior to organising electricity reconnection)

**** Language barriers, miscommunication may explain why QLD Govt concession not applied to accounts when accounts initially set up

***** Client had been regularly paying between \$145 - \$195 / qtr. Meter had not been read since 5 September 2018. Disconnection based on estimated account

Anne Armansin Comment:

For more information on Case No 11. see Annexure marked 'Disconnection \$584 owing'

B. 14 householders received advice of imminent disconnection:

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail		ave daily kWh				
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ****	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure			fortnightly income / accom cost \$		amount owed		consumption			
											No. adults	0 - 18 yrs	over 18 yrs	total	household income \$	rent / mort \$	recent bill	accrued sum	average fortnightly energy cost \$	peak	off peak
1***	\$70	1	1	\$200						\$200	1		1	2	\$1,996	\$419	\$2,365	\$125	23.3	6.2	
2****	\$60	1	1	\$200	yes					\$200	1	4		5	\$605	\$1,020	\$1,782	\$75			
3	\$67	1	1	\$200	yes		\$360		\$134	\$694	2	0	1	3	\$933	\$560	\$1,674	\$68	14.5	0.0	
4*****	\$50	1	1								2			2	\$1,065	\$680	\$1,408				
5		1	1	\$200			\$387			\$587	1	5	2	8	\$1,527	\$920	\$1,369	\$173	24.1	6.6	
6	\$80	1	1	\$200	yes	\$341		\$80		\$621	2	1		3	\$513		\$1,120	\$62	19.1	4.4	
7	\$70	1			yes					\$0	1	2		3	\$1,538	\$408	\$812				
8	\$40	1	1				\$354	\$200		\$554	1			1	\$568	\$167	\$758				
9	\$50	1	1	\$200	yes		\$544			\$744	2	3		5	\$1,407	\$650	\$648	\$83	20.7	0.0	
10	\$50	1	1		yes	\$341	\$223		\$100	\$664	2	2		4	\$419		\$614				
11	\$40	1	1		yes		\$250			\$250	2			2	\$887	\$620	\$538	\$52	19.8	0.0	
12	\$65	1					\$295			\$295	1			1			\$413		8.3	8.0	
13	\$65		1				\$160			\$160	1	3		4	\$1,522	\$660	\$391	\$60	12.7	9.0	
14	\$40	1	1	\$200			\$167			\$367	1	1		2	\$973	\$680	\$359				
TOTALS n.		13	12		8	2	9	2	2		20	21	4	45							
TOTALS \$.	\$19,422			\$1,400		\$682	\$2,740	\$280	\$234	\$5,336											
AVERAGE															\$1,073	\$617	\$425	\$1,255	\$87	17.8	4.3

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

*** Severely disabled adult son requiring temperature control. Unaware of Heating n Cooling Rebate until now. Receives monthly accounts (2 our of every 3 estimated). Requested quarterly billing. Client will be entitled to make an application for HEEAS in about another year. Prior direct debit arrangements unsuccessful incurring extra charges. Deal changed to low pricing only when debt > \$1,800

**** Unable to pay \$173pf energy provider insisted. Said they would disconnect power if amount not paid. We secured entry to hardship program, new cheaper plan and performed a warm transfer (three-way conference call introduction to financial counsellor providing a summary of issues needing attention)

***** client moving house in the next few months

Examples of disconnection advice to customers:

Disconnection Advice Date: 28/10/20 Time: 12:05

Address of Premises: _____
 Premises NMI number: _____

The electricity supply to this address has been disconnected.

- If you are the current occupant at this address, please contact your electricity retailer to arrange a reconnection.
- If you are a new occupant at this address, please contact an electricity retailer to arrange a reconnection.

Contact details for electricity retailers are available from:
 www.energyandwater.gov.au and search 'useful contacts'; or
 Yellow Pages and search for 'Electricity Retailers' in either the Phone Book or online www.yellowpages.com.au; or
 Call 1234 or Call Connect on 12456 and ask for 'Electricity Retailers' details (please note: call charges apply)

The electricity supply to this premises has been rescheduled for immediate disconnection. To continue your power supply and avoid the inconvenience of a disconnection, you must act promptly.

- If you are the current occupant at this address, please contact your electricity retailer to maintain supply.
- If you are a new occupant at this address, please contact an electricity retailer to set up an account to maintain supply.

Contact details for electricity retailers are available from:
 www.energyandwater.gov.au and search 'useful contacts'; or
 Yellow Pages and search for 'Electricity Retailers' in either the Phone Book or online www.yellowpages.com.au; or
 Call 1234 or Call Connect on 12456 and ask for 'Electricity Retailers' details (please note: call charges apply)

Electricity Consumption Charge (512.000 KWH @ \$0.205200)	\$105.06
Electricity Supply Charge (30 days x 1 service point @ \$0.550500)	\$16.52
Meter Charge (30 days x 1 service point @ \$0.209520)	\$6.29
Concession Rebate (30 days @ (cr) \$0.848900)	(cr) \$25.47
Goods and Services Tax	\$10.24
Usage and Service Charges	\$112.64
Disconnection Imminent Fee	\$4.09
Goods and Services Tax	\$0.41
Other Charge/Adjustments	\$4.50

To support our vision, LPE provide straight forward rates. Our best rate will always be put forward. Please continue to pay your bill on time to avoid late fees.

Anne Armansin comments and suggestions:

Energy bill stress could be greatly reduced if lawmakers, energy retailers and Qld Government Concessions Department worked together to ensure:

1. All entitled customers receive QLD Govt electricity and gas rebates from the day their account is opened (new client's names are spelt correctly and information matches Centrelink Reference Number)
2. Customers who are not receiving, yet are entitled to QLD Govt rebates have their entitlement backdated to the date their account opened or card start date (if that date is later than the account opened) on notification to their energy provider
3. Customers receiving rebates are given the option to make regular fortnightly payments via CentrePay instead of direct debit (to avoid dishonoured payment fees and extra accounting)
4. All energy retailers have access to the CentreLink portal and actively assist customers set up CentrePay arrangements
5. Customers receiving QLD Govt rebates who contact their energy provider to report payment difficulties are transferred to the hardship team to discuss issues and tailored assistance early before large debts accumulate and are not subjected to credit department demands to have the total sum owed before the next bill arrives
6. All customers whose only source of income is welfare benefits and are receiving rebates, be charged the lowest rates available by their energy provider
7. No customer with a solar PV system is disconnected for non-payment based on estimated accounts
8. Energy retailers and Qld Govt fund the expansion of St Vincent de Paul Society Queensland's Home Energy Management Service to assist Queensland householders facing disconnection to address their issues early, seek relevant financial assistance, understand their energy consumption, receive relevant energy efficiency advice, seek a better deal with their existing provider and avoid disconnection.

AER Retail performance data snapshot 2018-19:

Disconnections

Residential

Number disconnected—Electricity				Proportion of customers disconnected—Electricity (%)			
	2017-18	2018-19	Change		2017-18	2018-19	Change
QLD	27 910	26 937	▼ 973	QLD	1.41	1.33	▼ 0.08
SA	10 556	10 317	▼ 239	SA	1.37	1.32	▼ 0.05
ACT	501	706	▲ 205	ACT	0.29	0.40	▲ 0.11
NSW	32 315	32 237	▼ 78	NSW	1.03	0.99	▼ 0.04
TAS	818	598	▼ 220	TAS	0.34	0.24	▼ 0.09
National	72 100	70 795	▼ 1 305	National	1.14	1.09	▼ 0.05

Number disconnected—Gas				Proportion of customers disconnected—Gas (%)			
	2017-18	2018-19	Change		2017-18	2018-19	Change
QLD	1 749	2 077	▲ 328	QLD	0.92	1.07	▲ 0.15
SA	4 362	3 625	▼ 737	SA	1.03	0.84	▼ 0.19
ACT	433	481	▲ 48	ACT	0.36	0.39	▲ 0.03
NSW	5 250	4 190	▼ 1 060	NSW	0.39	0.30	▼ 0.09
National	11 794	10 373	▼ 1 421	National	0.57	0.48	▼ 0.09

Residential Electricity Hardship indicators

Number of hardship customers				Average debt (\$)			
	2017-18	2018-19	Change		2017-18	2018-19	Change
QLD	18 648	19 070	▲ 422	QLD	919	960	▲ 41
SA	15 521	16 113	▲ 592	SA	1 694	1 863	▲ 168
ACT	987	1 333	▲ 346	ACT	940	1 603	▲ 663
NSW	30 527	32 773	▲ 2 246	NSW	916	1 216	▲ 300
TAS	3 251	4 090	▲ 839	TAS	1 304	1 328	▲ 24
National	68 934	73 379	▲ 4 445	National	1 111	1 305	▲ 194

Average debt on entry (\$)				Proportion of customers on hardship (%)			
	2017-18	2018-19	Change		2017-18	2018-19	Change
QLD	890	895	▲ 5	QLD	0.94	0.94	0.00
SA	1 548	1 685	▲ 137	SA	2.01	2.07	▲ 0.05
ACT	1 617	1 485	▼ 132	ACT	0.57	0.76	▲ 0.18
NSW	1 034	1 189	▲ 155	NSW	0.97	1.01	▲ 0.04
TAS	1 605	1 605	0	TAS	1.35	1.67	▲ 0.32
National	1 146	1 250	▲ 104	National	1.09	1.13	▲ 0.04

C. Assistance for clients with no reportable financial gain as at 31 March 2020

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail		ave daily kWh			
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ****	new deal future 12 mth savings \$	SVDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure				fortnightly income / accom cost \$		average amount owed \$	average fortnightly energy cost \$	consumption	
											No. adults	0 - 18 yrs	No. over 18 yrs	total	reported household income \$	rent / mort \$			peak	off peak
n.62	\$42,900	21	62	\$3,400	21 / 6	0	0	0	0	\$3,400	82	86	13	181	\$981	\$422	\$860	\$73	13.2	4.2
TOTALS n.	30	21	62	17	21	0	0	0	0		103	108	17	228						
TOTALS \$.										\$3,400										
AVERAGE															\$981	\$422	\$860	\$73	13.2	4.2

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

Assistance examples:

Amount Owed \$	Details
\$746	10/02/2020 - Single Mum. Getting two children back to school has been costly, she is fully extended with total fortnightly income of \$1234 pf and pays \$810 pf rent and other Centrepay deductions amounting to \$187pf. She works part time earning \$500pf and receives no child support. Has received \$720 HEEAS assistance in the past six months and is afraid her power will be disconnected. Called energy provider (EP), now on hardship program, paying \$80pf regularly via Centrepay and will seek advice from a Financial Counsellor. EP sent copies of past 4 accounts to SVdP MEPS for review and energy efficiency advice to help M reduce her use and cost. Asked to review deal and Origin advised M on best plan. Review complete. Ave daily cons 15.1 kWh peak and 8.1 kWh hot water. Comment: Copy of account review included and marked as 'account review \$746 owing'
\$604	07/01/2020 - Single Mum one adult child. Income - \$894pf / Rent - \$250pf. Does not understand why she owes money when she has been paying \$50pf via Centrepay for the last 12 months. Called EP, requested copies of past 4 bills for review and checked deal, concession etc. New deal began 18/11/19. Client offered to pay Origin \$75pf via Centrepay and they are happy with that for now. Review showed her average costs were \$60pf which led to accumulated debt. Higher consumption over winter also contributed to cost blow out. Review reflects possible leak to hot water tap or need to cut shower time to reign in T33 costs and advice on how to reduce winter heating costs. 10/1/2020 Energy review complete and communicated to client Comment: Copy of account review included and marked as 'account review \$584 owing'
\$441	20/02/2020 - Single Mum three children (8 /11and 17 years). Income - \$930pf / Rent - \$320pf. Client is a social worker who recovering from a Triple bi-pass operation and doctors have told her to minimise stress. She owes EP \$440.56 and is on a 25% off usage and supply discount which is \$50pf better than their current best offer. Called EP advised them she last applied for HEEAS in 2016 and they are sending her out an application form. Now on their hardship program paying \$30 pf. Incredibly grateful for assistance not offered by EP when she called them herself. Comment: Example of client who contacted EP herself seeking financial assistance, only to have her stress increased until she contacted us.

<p>\$195</p>	<p>29/01/2020 - Single man no dependants. Income - \$539pf / Rent \$300pf. he has recently broken his arm. He has been living in his current 1 brm apartment since 2/9/19 and owes EP \$195.25 for electricity used due 3/1/2020.</p> <p>Electricity account reviewed. He is receiving the QLD Govt Concession, is on EP best plan (low prices no discount) and we calculate his energy costs to be an average \$24 per fortnight (100-day actual consumption reviewed).</p> <p>Considered HEAS application and were unable to meet current criteria for valid claim.</p> <p>We suggested client seek entry to hardship program and agree to pay \$30pf via CentrePay. He says he can't afford to eat as it is and is unable to make this agreement. Budget review lists expenses as Rent \$300pf; Phone \$60pf; State Penalties Enforcement Registry (SPER) debts \$50pf; Bond Loan repayments \$40pf. Income is \$538.80pf which would leave him with less than \$60 pf to pay for food, clothing, transport and any other necessary expenses if he were to pay \$30pf for electricity over the next twelve months (to reduce debt to nil providing consumption remained no higher than an average of 5.8 kW/day for appliance use (T11) and 2.0 kWh/day for hot water (T33)). We suggested SPER be approached to reduce payments to \$20pf (freeing up \$30pf for electricity use and paying back on-going debt). To do so, requires the assistance of an accredited financial counsellor only.</p> <p>We contacted EP, explained client was willing to address his financial issues with a financial counsellor and EP agreed to extend their usual 10-day grace period to 14 days and put his account on hold until 17 February 2020.</p> <p>We then spoke to National Debt Helpline 1800 007 007 who advised us to wait to make the appointment with a local financial counsellor as only they could assist with reducing the SPER payments (\$10K owing).</p> <p>Our next call was to Moneycare Spring Hill (Salvation Army) (Ph: 07 3075 4130) seeking to make an appointment and have \$ available to pay regularly for electricity. We were advised their financial counsellor had just started work and they were not accepting appointment requests until Monday 10 February 2020.</p> <p>7/2/20 We called Moneycare Spring Hill to try to make an appointment asap and were advised that financial counsellor had recently transferred to Cairns and her replacement was undergoing induction now, call back on the 17th February 2020 and suggested we call the National Debt Help Line.</p> <p>We called the National Debt Help Line 1800 007 007 and were advised they would make application for HEAS regardless of client's circumstances to buy time and advised us to try Brisbane city-based counsellors namely:</p> <ol style="list-style-type: none"> 1.YYY on 0407 973 xxx – (YYY works in Caboolture and Lawnton only – she's never worked in Brisbane city suggested we call Financial First Aid on 3892 1629) 2.3892 1629 was answered by a lifeline store. We are not the first people to call seeking financial assistance – they will report this again to head office) 3.Financial First Aid telephone number is 1800 639 523 (they are based in Melbourne and do not assist people interstate) 4.ZZZ@aue.salvationarmy.org (ZZZ is the Spring Hill staff member who has transferred to Cairns) 5.Women's Legal Service 3392 0644 (They help women only - not men - and only those with domestic violence issues) 6. Former prisoner financial assistance 3999 8340 – (preferred not to contact them at this stage) 7.Christians Against Poverty 1300 227 000 – (offer a 3 visit model that takes up to 2 months before they engage with creditors to make payment plans. Suggested we refer client to attend a CAP money course https://www.capaust.org/Get-Involved/Your-Church/Run-a-CAP-Money-Course/Course-Training-Dates (no dates for Brisbane 2020 listed on site) or Askizzy https://askizzy.org.au/ 8.Success! Wesley Mission Brisbane Relief Hub – Financial Counsellor available (Ph: 3216 1579) 316 St Paul's Terrace Fortitude Valley 4006 – Happy to see and knows client! Called client, received permission to share EP related HEMS work and suggestions for action. Passed on counsellor's phone number and client is happy to call and make an appointment to see her. <p>Client advised he has received assistance from HEEA in the last 12 months (former address) and will not be eligible to make another claim for 12 months.</p> <p>Client is due for shoulder surgery on Monday 10 February 2020.</p>
	<p>Comment: Example of how difficult it is to do a simple thing. Financial Counsellors are extremely busy with more complex matters. We could have contacted SPER, client could have made agreeable regular payment arrangements and the matter could have been resolved before ten (10) wasted calls were made seeking financial counsellor available to see this client.</p>

D. Assistance for 16 clients calculated to benefit by > \$1K each over the next twelve months

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail				ave daily kWh				
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ***	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure			fortnightly income / accom cost \$		amount owed		average fortnightly energy cost \$	consumption		gen back to grid		
											No. adults	0 - 18 yrs	over 18 yrs	total	household income \$	rent / mort \$	recent bill		accrued sum	peak		off peak	
1	\$40		1	\$200			\$342	\$1,854		\$2,396	1	4		5	\$1,616	\$474		\$1,854	\$147	37.6			
2			1	\$200		\$341	\$1,000			\$1,541	1	1		2	\$1,105	\$300	\$453		\$62	8.6	18.6		
3			1	\$200			\$1,334			\$1,534	2			2			\$0		\$64	8.1	5.1	-15.1	
4			1	\$200		\$341	\$513	\$438		\$1,492	1			1	\$559	\$540	\$375		\$45	8.1	0.0		
5	\$55	1				\$341	\$561	\$340		\$1,242	2	6		8	\$533	\$12	\$389		\$60	11.1	0.0		
6			1		\$445	\$341	\$350			\$1,136	2	1		3	\$2,063	\$720	\$448		\$74	4.5	7.6		
7	\$50	1	1	\$200	yes		\$909	\$200		\$1,309	4	1		5	\$1,531	\$710		\$1,484	\$125	36.6	10.3		
8	\$20	1				\$341	\$198	\$570		\$1,109	2	2		4	\$700	\$680	\$152						
9		1	1	\$200	yes	\$341	\$683	\$85		\$1,309	2	2	4	8	\$1,496	\$866	\$746		\$117	14.6	10.5		
10	\$75	1	1		yes	\$341	\$743			\$1,084	2	2		4	\$700	\$700	\$837		\$130	32.2	16.1		
11	\$30	1	1			\$341	\$458	\$278		\$1,077	1	1		2	\$620	\$148	\$899		\$112	27.7	7.4		
12		already	1	\$200		\$341	\$594	\$140		\$1,275	1			1	\$529		\$426		\$54	0.0	0.0		
13	\$80	1			yes	\$341	\$424	\$290		\$1,055	1			1	\$574	\$180	\$520		\$92				
14	\$70	1	1	\$200	yes		\$117	\$910		\$1,227	1	4		5	\$1,537			\$1,892	\$73	16.8	7.0		
15	\$50		1	\$200		\$341	\$530			\$1,071	2	2		4	\$1,904	\$840		\$2,827	\$61	16.3	0.0		
16	\$50	1	1	\$200			\$413	\$424		\$1,037	1			1	\$1,071	\$590		\$1,706	\$144	17.7	5.9		
TOTALS n.	10	9	13		6 / 5	11	16	1	10		26	26	4	56									
TOTALS \$.	\$13,520			\$2,000	\$420	\$3,749	\$9,169	\$1,854	\$3,675	\$20,893													
AVERAGE															\$1,103	\$520	\$477	\$1,953	\$164	17.1	6.8	-15.1	

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

**** Language barriers, miscommunication may explain why QLD Govt concession not applied to accounts when initially set up

Anne Armansin comments:

Energy retailer special funds include

- debts forgiven on compassionate grounds
- payment for payment/s incentive agreements
- backdated concession payments due to acknowledged retailer error or acknowledgement of communication difficulties due to language barriers

Lower energy cost savings calculations include switching from basic plans to market offers and replacing pay on time discounts with low pricing no discount offers. It should also be acknowledged that many retailers' initial offers were of lower benefit to customer than later agreed plans. Energy providers still need to be prompted to offer disadvantaged clients suitable pricing plans.

E. Assistance for 26 clients calculated to benefit between \$500 - \$999 each over the next twelve months

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail			ave daily kWh				
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ***	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure				fortnightly income / accom cost \$		amount owed		average fortnightly energy cost \$	consumption		
											No. adults	0 - 18 yrs	over 18 yrs	total	household income \$	rent / mort \$	recent bill	accrued sum		peak	off peak	
1	\$35					\$341	\$468		\$190	\$998	2	2		4	\$2,141	\$540	\$323		\$48	6.7	2.3	
2	\$80	1	1	\$200	yes		\$726			\$926	1	4		5	\$1,949	\$740	\$711		\$79	17.1	11.7	
3						\$341	\$399		\$172	\$912	1	2		3	\$1,282	\$660	\$322			6.4	4.9	
4			1	\$200			\$624			\$824	2	2		4	?	?	\$0		\$130	24.7	11.1	
5	\$80	1	1	\$200			\$615			\$815	2	3		5	\$600	?	\$681		\$104	22.1		
6		1	1	\$200			\$609			\$809	1			1	?	?	\$995		\$61	9.8	8.8	
7			1	\$200			\$608			\$808	2			2	?	?	nil		\$115	24.7	11.1	
8	\$50					\$341	\$433			\$774	1	0	2	3	\$702	\$720	\$483			15.5	4.3	
9	\$75	1	1	\$200			\$567			\$767	1	2	2	5	\$992	\$380		\$5,388	\$121	16.9	18.1	
10		1	1	\$200		\$341			\$226	\$767	2	3		5	?	?		\$3,010	\$159	46.1	0.0	
11		1	1		yes		\$763			\$763	2	5		7	\$1,464	\$900	\$859			13.8	17.6	
12	\$52					\$341	\$410			\$751	1	4	1	6	\$631	\$130						
13	\$100	1	1			\$341	\$308		\$85	\$734	1	6		7	\$2,098	\$512		\$1,083	\$94	11.0	13.2	
14	\$70	1	1	\$200	yes		\$524			\$724	2	4		6	\$1,139	\$600	\$511		\$70	18.6	6.5	
15			1			\$720				\$720	1			1	\$605	\$401	\$927					
16	\$50	1	1		not yet	\$341	\$350			\$691	1			1	\$559	\$267		\$1,277	\$140	31.8	0.0	
17	\$40	1	1	\$200		\$341	\$126			\$667	1	1		2	\$1,210	\$700				13.0	6.5	
18	\$60	1	1		yes	\$341	\$323			\$664	2	5		7	\$2,303	?	\$489		\$74	14.8	0.0	
19		1	1	\$200	yes	\$341	\$116			\$657	2	1		3	\$1,120	\$780	\$629		FINAL	5.7	5.1	
20	\$135	1	1		yes	\$341	\$275			\$616	2			2	\$505	\$720		\$1,104		10.4	13.0	
21	\$23	1	1			\$341	\$246			\$587	2		1	3	\$513	\$320	\$353					
22	\$30	1	1		next time	\$341	\$244			\$585	1			1	\$568	\$221	\$359		\$40	7.1	3.2	
23	\$130	1				\$341	\$229			\$570	2			2	\$933	\$12	\$364					
24			1	\$200	yes		\$175	\$170		\$545	2	2		4	\$1,000	\$900	\$565			10.5	0.0	
25	\$55		1	\$200	yes	\$341				\$541	3	1		4	\$1,252	\$860	\$385		\$48	12.9	0.0	
26	\$50	1	1	\$200	yes	\$341				\$541	1		1	2	\$559	\$230		\$2,105	\$190	18.7	12.7	
TOTALS n.	10	17	21	10	10 / 2	16	22	1	4	26	41	47	7	95								
TOTALS \$.	\$28,990			\$2,600	\$720	\$5,453	\$9,138	\$170	\$673	\$18,754												
AVERAGE															\$1,097	\$530	\$527	\$2,328	\$98	16.3	7.1	

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

**** Language barriers, miscommunication may explain why QLD Govt concession not applied to accounts when initially set up

F. Assistance for 25 clients calculated to benefit between \$342 - \$499 each over the next twelve months

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail			ave daily kWh				
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ***	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure				fortnightly income / accom cost \$		amount owed		average fortnightly energy cost \$	consumption		
											No. adults	0 - 18 yrs	over 18 yrs	total	household income \$	rent / mort \$	recent bill	accrued sum		peak	off peak	
1	\$75	1			yes	\$341			\$158	\$499	1	4		5			\$644			12.5	10.5	
2	\$10	1				\$341			\$150	\$491	1	2		3	\$1,063	\$280	\$164					
3	\$56	1			yes		\$475			\$475	1			1	\$574	?	\$985		\$31	5.5		
4			1			\$341	\$134			\$475	1			1	\$1,401	\$380	\$269		\$60	0.0	0.0	
5					yes		\$472			\$472	2	2	1	5	\$487	\$300	\$763		\$70	19.2	0.0	
6	\$40		1					\$470		\$470	1	2		3	\$1,311	\$322	\$470					
7			1				\$468			\$468	1			1			\$323		\$50	17.0	0.0	
8	\$45		1				\$180	\$285		\$465	2	4		6	\$1,845	\$620	\$285		\$61	8.5	8.0	
9	\$30				yes	\$341	\$117			\$458	1	2		3	\$1,401	\$380	\$253		\$41	6.5	11.6	
10	\$40		1			\$341	\$113			\$454	1	1		2	\$984	\$235		\$4,142	\$40	9.2		
11	\$20		1		info		\$450			\$450	1	2		3			\$239					
12	\$60	tried	1	\$200			\$230			\$430	1		2	3	\$933	\$534	\$60		\$89	25.0	0.5	
13				\$200			\$228			\$428	1			1			NIL		\$32	7.6	3.9	
14	\$50	1	1		next bill		\$421			\$421	2			2	\$1,131	\$760	\$392		\$78	16.8	0.0	
15			1	\$200			\$221			\$421	2			2	\$1,580	\$520	\$344		\$48	7.2	4.7	
16				\$200			\$218			\$418	1	0	0	1	n/a	n/a	N/A		\$25	9.2	8.6	
17					\$409					\$409	1	4	1	6	\$1,962	\$880	\$408			7.5	5.7	
18	\$40	1	1		yes		\$395			\$395	1	3		4	\$1,032	\$365	\$800			19.1	5.7	
19	\$66	1	1				\$394			\$394	2	5		7	\$2,131		\$566		\$85	11.0	15.6	
20	\$50	1	1		not yet	\$341	\$32			\$373	2	5		7	\$1,300	\$740	\$681		\$86	9.1	10.7	
21		1	1		yes		\$358			\$358	1	1		2		\$410	\$409		\$60	16.7	0.0	
22			1	\$200			\$155			\$355	1		1	2	\$539	\$205	\$290		\$43	4.1	5.0	
23	\$56		1				\$350			\$350	1	3		4	\$640	\$54	\$174					
24	\$75	1	1		rcd last acct		\$343			\$343	2	1	1	4	\$1,000	\$640	\$500		\$110	18.6	9.3	
25			1	\$200			\$105	\$37		\$342	1			1			\$480		\$75	10.1	2.9	
TOTALS n.	10	9	17	6	7 / 1	6	21	2	3	25	32	41	6	79								
TOTALS \$.	\$18,538			\$1,200	\$409	\$2,045	\$5,859	\$755	\$345	\$10,613												
AVERAGE															\$1,184	\$449	\$432	\$4,142	\$60	11.4	5.4	

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

**** Language barriers, miscommunication may explain why QLD Govt concession not applied to accounts when initially set up

G. Assistance for 29 clients calculated to benefit between \$20 - \$341 each over the next twelve months

Case No.	opportunity to control energy costs				Tangible benefits						demographics				billing detail			ave daily kWh				
	regular fortnightly payment set up*	hardship program new entry n.	energy efficiency advice n.	personal billing audit \$ **	HEEAS application	QLD Govt concession registered \$ ***	new deal future 12 mth savings \$	SvDP support funds \$	energy retailer special funds \$	total client benefit \$	family structure			fortnightly income / accom cost \$		amount owed		average fortnightly energy cost \$	consumption			
											No. adults	0 - 18 yrs	over 18 yrs	total	household income \$	rent / mort \$	recent bill		accrued sum	peak	off peak	
1		already	1		yes	\$341				\$341	1	0		1	\$559	\$470		\$1,023	\$122	25.0	0.0	
2	\$70	1	1		yes	\$341				\$341	2	2		4	\$685	\$370	\$720		\$66	8.2	6.3	
3					yes	\$341				\$341	1	1	1	3	NIL	\$740		\$1,009	\$73	18.6	0.0	
4	\$20	1	1		next bill	\$341				\$341	1	1	1	3	\$515		\$435					
5	\$50		1		yes	\$341				\$341	1	1		2	\$1,259	\$400	\$600					
6	\$20	1			yes	\$341				\$341	1		2	3	\$574	\$400	\$430					
7			1		tba	\$341				\$341	1	1		2	\$894	\$382	\$630		\$87	8.4	16.5	
8						\$341				\$341	2	5		7		\$610	nil			19.2	5.4	
9				\$200			\$126			\$326	2			2			\$0		\$92	19.3	4.4	
10			1				\$286			\$286	1			1	\$900	\$212						
11	\$70	1	1				\$260			\$260	7	10		17	\$833		\$548		\$66	17.1	7.8	
12	\$30		1	\$200			\$50			\$250	1			1	\$894	\$200	\$212		\$32	7.2	2.4	
13	\$20		1	\$200			\$44			\$244	1			1	\$1,066	\$680	\$218		\$43	7.6	0.0	
14	\$30							\$110	\$110	\$221	1			1	\$573	\$186	\$221		\$22	2.6	2.2	
15	\$10	1					\$220			\$220	1			1	\$559	\$160	\$327		\$39			
16	\$30	1			next bill		\$200			\$200	1	5		6	\$1,049	\$590	\$206					
17			1				\$192			\$192	1			1		\$220				9.9	3.7	
18							\$192			\$192	2	1		3	\$1,400	\$620	\$197					
19	\$40				next bill		\$170			\$170	1	3		4	\$1,109	\$444	\$356			6.4	4.9	
20	\$30						\$149			\$149	1			1	\$894	\$175	\$272					
21	\$80		1				\$18		\$128	\$146	1	2		3	\$1,200	\$800	\$371		\$64	11.8	11.9	
22	\$50	1	1				\$145			\$145	1	2		3	\$2,230	\$359	\$350					
23	\$70						\$134			\$134	1	1	2	4	\$1,078	\$356	\$448					
24	\$32	1					\$122			\$122	1			1	\$1,027	\$380	\$157		\$25	5.0	0.0	
25	\$60	1			yes		\$101			\$101	1		1	2	\$926	\$210	\$852		\$57			
26	\$42	1	1		next bill				\$84	\$84	1	1		2	\$1,027	\$300	\$290		\$42	7.1	7.5	
27	\$20						\$80			\$80	1	1		2	\$985	\$620	\$137		\$34	10.1		
28	\$30				yes		\$64			\$64	1			1	\$1,317	\$720	\$386		\$31	9.5	0.0	
29	\$20	1			next bill			\$20		\$20	1	1		2	\$1,100	\$700	\$307		\$36	10.6	0.0	
TOTALS n.	21	11	13	3	7 / 4 /	8	18	2	3	25	39	38	7	84								
TOTALS \$.	\$21,424			\$600	\$0	\$2,727	\$2,554	\$130	\$322	\$6,333												
AVERAGE															\$986	\$435	\$361	\$1,016	\$55	11.3	4.3	

* committed payments to energy providers over the next 12 months

** @ \$200 valued average

**** Language barriers, miscommunication may explain why QLD Govt concession not applied to accounts when initially set up

Snapshot of poverty in Australia

In 2017-18:

- The poverty line (50% of median income, before deducting housing costs) for a single adult is \$457 per week (pw). For a couple with two children, it is \$960pw.³
- 3.24 million people (13.6% of the population or over one in eight) are estimated to be living below the poverty line, after taking account of their housing costs.
- 774,000 children under the age of 15 (17.7% of all children or over one in six) are living below the poverty line.
- The average 'poverty gap' (the difference between the incomes of people in poverty in various types of families and the poverty line) is \$282pw.
- Social security payments for single people without children are generally below the poverty line. The single rate of Youth Allowance (plus Rent Assistance and Energy Supplement) is \$168pw below the poverty line, Newstart (plus these supplements) is \$117pw below, while the single pension (plus Pension and Energy Supplements) is closer to the poverty line, but still \$10pw below.⁴

³ We use the poverty measure adopted by the Organisation for Economic Cooperation and Development (OECD), which is disposable income below half that of the median (middle) household. We adjust this for household size and also housing costs.

⁴ Most pension recipients own their homes, so do not receive Rent Assistance.

Source: [Australian Council of Social Services](#)

Meetings schedule and client referral numbers - HEMS SVdP Regional Presidents and Conference - 1 July 2019 – 31 March 2020:

COUNCIL	REGION / corporate	Meeting date	attendees			Time	No. HEMS Referrals	CONFERENCE
			SVdP corp	regional presidents	volunteers			
corporate	SVdP Qld Corporate	26/07/19	2			2pm		Kevin Mercer (SVdP Qld CEO) Liz Ward
	SVdP Qld Corporate	numerous	1					Nathan Middlebrook - MEPS Project Support
	SVdP Qld Corporate	12/09/19	1			pm		Jackie Youngblood - MEPS Project Sponsor
	HEMS Team	12/12/19		champions (4)		2pm		Merivale Street South Brisbane
	HEMS Steering Committee	2/11/19	1		1			Fiona Hawthorne QCOSS and HEMS Steering Committee
Brisbane Diocesan Central Council		5/11/19			2			385 Boundary Street, Spring Hill 4004
brisbane	North East Suburbs	30/09/19		Mark Brennan (HEMS)		8:30am	4	New Farm (Holy Spirit) - Mark Brennan (HEMS Champion)
brisbane	North East Suburbs						2	Nundah (Real Presence)
brisbane	North East Suburbs Reg Cncl	11/09/19		8		7pm		Meets at Cnr Morris & Chalk Sts, Lutwyche
brisbane	Northern Suburbs	17/02/20			8	3pm	3	Sandgate (Sacred Heart)
brisbane	Northern Suburbs						1	Zillmere (St Flannan's)
brisbane	Northern Suburbs						7	Pine Rivers (Strathpine) (Holy Spirit)
brisbane	Northern Suburbs						1	North Lakes/Mango Hill (St Benedict's)
brisbane	Northern Suburbs Reg Conf	4/09/19		13		7pm		Meets at Aspley
brisbane	South Brisbane						2	West End (St Francis of Assisi)
brisbane	South Brisbane						3	Annerley (Mary Immaculate)
brisbane	South Brisbane						1	Yeronga (St Fabian's)
brisbane	South Brisbane						1	Yeerongpilly (St Fabian's)
brisbane	South Brisbane						1	Ekibin (St Elizabeth's)
brisbane	South Brisbane	12/03/20	1		12	9am		Holland Park (St Joachim & St Agnes)
brisbane	South Brisbane						3	Mount Gravatt (St Agnes)
brisbane	South Brisbane Reg Cncl	5/09/19		14		2pm		Regional Council - meet at Tarragindi
brisbane	South East Suburbs	6/12/19		Paul Barry (HEMS)				Carina (Our Lady of Grace)
brisbane	South East Suburbs						7	Cannon Hill (St Oliver Plunket)
brisbane	South East Suburbs						2	Manly (St John Vianney)
brisbane	South East Suburbs	3/02/20		8		7:30pm		meet at St Oliver Plunket school offices Beauvardia St
Northern	North Coast	11/03/20	1	10		10am		meets at Little Flower Church 1st Ave Bongaree Bribie Island
Northern	Sunshine Coast	28/1/20		Jill Farrer (HEMS)		2:30pm	1	Tewantin (Our Lady of Perpetual Succour)
Northern	Sunshine Coast Reg Cncl	10/02/20	1	12		9am		Meets at 12A Rigby St, Nambour
Northern	Wide Bay/ Burnett	TBA					2	Meets in Maryborough
South Coast	Gold Coast	30/09/19			14	2pm		Burleigh Heads (Infant Saviour)
South Coast	Redlands						3	Cleveland (Our Lady Star of the Sea)
South Coast	Redlands						1	Victoria Point (St Rita's)
South Coast	Redlands Reg Cncl	30/09/19				7pm		Meets at Cleveland
South Coast	Springwood	4/02/20			8	5pm	7	Acacia Ridge (Our Lady of Fatima)
South Coast	Springwood						5	Woodridge (St Paul's)
South Coast	Springwood	8/10/19			18	4pm	6	Rochedale (St Peter's)
South Coast	Springwood	2/09/19			9	6pm		Daisy Hill (St Edward's) Conference meeting
South Coast	Springwood						1	Marsden (St Maximilian Kolbe)
South Coast	South Coast Diocesan Council	20/08/19		11		7pm		Meets at Rochedale
Western	Ipswich						8	Goodna (St Francis Xavier)
Western	Ipswich						1	Springfield (Our Lady of the Southern Cross)
Western	Ipswich						4	Ipswich (St Mary's)
Western	Ipswich						2	North Ipswich (St Joseph's)
Western	North West Suburbs	3/12/19		Phil Ashe (HEMS)				Mitchelton (Our Lady of Dolours)
Western	North West Suburbs						1	Stafford (Our Lady Queen of Apostles)
Western	North West Suburbs Reg Cncl	10/09/19		12		6pm		meets at Everton Park
Western	Rosalie Reg council	TBA						
Western	South West Suburbs							Indooroopilly (Holy Family)
Western	South West Suburbs						1	Kenmore (Our Lady of the Rosary)
Western	South West Suburbs						4	Corinda (Christ the King - St Josephs)
Western	South West Suburbs						9	Darra (Our Lady of the Sacred Heart)
Western	South West Suburbs	1/10/19			6	3pm	129	Inala (St Mary of the Cross) Inala Family Support Centre
Western	South West Suburbs Reg Cncl	11/09/19				6pm		Meets at Summer Park
Western	Western Bne Diocesan Council	26/08/19	1	12		6pm		Meets at Graceville
							8	unknown (missed appointments - no address details)
TOTALS			9	100	78		231	

Forum, industry group meetings and other associated HEMS activity schedule 1 July 2019 – 31 March 2020

Date	Group	Location	Focus
22/08/19	QLD Futures Institute Sandwich Workshop	Brisbane city	The Future of Energy in Queensland
12/09/19	QCROSS Conference	Caloundra	Leading Change Together
16/10/19	Northside Forum Anti-poverty week	Taigum	Energy saving / Hardship policies
17/11/19	SVdP QLD AGM	South Brisbane	
20/11/19	Churches of Christ Intensive Family Support Services	Jamboree Heights	HEMS
28/11/19	Channel 9 news - AER report residential power disconnections	Queensland	Q4 2018/19 - Total 6461 incr 1.1% on Q3 2018/19 (NB: 51% Ergon)
5/12/19	Consumer & Industry Ref Group meeting	Brisbane city	Energy Reform (incl Hon Anthony Lynham Minister for Natural Resources, Mines and Energy)
13/12/19	State, Federal, Local Govt representative community group event	Inala	Hon Annastacia Palaszczuk MP / Milton Dick MP / et al
20/01/19	National Consumer Roundtable on Energy meeting	Adelaide	Lynne Gallagher / reps of State Councils of Social Services
19/02/20	Energy Consumers Aust Foresighting Forum 2020	Sydney	Take charge – a consumer vision for future energy services
25/02/20	Dr. Gill Owen Forum: Fairness for consumers in the energy transition	Melbourne	Exploring regulatory approaches to consumer vulnerability
3/03/20	QCROSS Changing Lives Changing Communities event	New Farm	Communities looking to work together to make a difference

Reports of significance to HEMS:

https://www.aer.gov.au/system/files/AER%20Annual%20Retail%20Markets%20Report%202018-19_0.pdf

<https://www.aer.gov.au/system/files/AER%20Payment%20difficulties%20and%20hardship%20data%20by%20jurisdiction%202018-19.pdf>

<https://energyconsumersaustralia.com.au/wp-content/uploads/Future-Energy-Vision-Forethought-Household-Full-Report.pdf>

<https://ewogreview.crkhoury.com.au/wp-content/uploads/2020/04/EWOQ-Issues-Paper-No.-1.pdf>

https://www.qcross.org.au/wp-content/uploads/2019/06/20131001_QCROSS_Indicator_Framework_Report.pdf

http://povertyandinequality.acoss.org.au/wp-content/uploads/2020/02/Poverty-in-Australia-2020_Part-1_Overview.pdf

HEMS future:

While we would like to report SVdP clients were overall benefiting from the changes to energy market rules and lower pricing mentioned on page two (2.) of this report, the evidence of our work over the past nine months indicates vulnerable householders are in need of more tailored assistance than currently provided by energy providers and government agencies. Our tailored advocacy service results demonstrate the many successful outcomes for clients, energy providers and government agencies.

Limited computer skills, regular access to data and lack of cognitive skills (attention, perception, memory, language, learning, and higher reasoning.) are understood to be some of the challenges we help clients to overcome with the HEMS program which has been developed after more than 20 years practical experience working for both ENERGETX and Origin followed by four years of detailed casework with St Vincent de Paul Society Queensland.

It is widely acknowledged that rules, pricing, market offers and company policies are constantly changing in the Australian domestic energy market and clients are best served by information and advice that is current and beneficial to them.

Our service model has assisted over six hundred clients since February 2016 with great success in our efforts to offer ***a hand up rather than a handout.***

Program successes are measured by our efforts to help clients maintain uninterrupted energy supply, pay a fair price for supply, reduce waste energy and accumulated debt, receive concession entitlements and make successful applications for payment assistance.

We have been able to make realistic calculations of potential financial benefits gains in most instances except the Home Energy Emergency Assistance Scheme applications as current Government policy excludes nominated representatives from being advised of application outcomes.

HEMS after 30 June 2020:

We have been advised funding provided by Energy Consumers Australia is strictly for the financial year 2019/2020 and has been offered for a research project.

The assistance of volunteer HEMS champions may only succeed with the continued support of **energyaid** which can only occur with adequate funding.

Ideally, the service could expand to be available to all SVdP companions and vulnerable householders throughout Queensland and it is proposed funding be secured for about four more professionals who are adequately trained, equipped and supported to provide the service at a range of locations on a regular basis.

Our efforts to secure ongoing funding are yet to be successful, and previous partnership proposals presented to senior representatives of market leaders, Origin, AGL and Energy Australia have been futile.

Discussions with Milton Dick MP Federal Member for Oxley have been very encouraging and a letter of support for the service has been received.

It is our recommendation that future funding be sought from the QLD Government and suggest proposals be put before the Hon Anastacia Palaszczuk MP (Premier and member for Inala) and Hon Anthony Lynham Minister for Natural Resources, Mines and Energy.

Without future funding, **energyaid** will be forced to reluctantly withdraw its services.

Sincerely,

Anne Armansin

energyaid⁺

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energy made simple