

'Yarnin' Energy

with Indigenous Households



Toolkit for people working with regional and remote Indigenous households

Using this Toolkit

This toolkit was developed by Energy Consumers Australia and the Indigenous Consumer Assistance Network (ICAN) as part of the Power Shift Project.

It is intended to be used by ICAN and ICAN Learn as part of their workshops with Indigenous communities in regional and remote areas of Australia.

The toolkit provides a lot of information about different aspects of energy use to help Indigenous Australians become more informed and empowered to make decisions around energy.

A key purpose is to help reduce the amount of stress that may be experienced around energy use, the costs of energy, and the impact this has in their household and the broader community.

In line with the principles of the 'Yarnin' Money' program, the material in this toolkit is designed to be used in starting conversations with people and communities about issues that matter to them, and in ways that make sense in their lives. It is **not** intended to be delivered as a single unit of training, or to cover all issues related to energy management, but rather as a resource to help support workers in their conversations around money management, consumer protections, and general capacity building.

Front Cover: One Aboriginal symbol of the campsite or fire
<https://historyplex.com/australian-aboriginal-art-symbols-their-meanings>



Contents

Using this Toolkit	2
1. Supporting Indigenous households to manage their energy.....	5
Key lessons from the Power Shift project	5
2. Using the Yarnin' Money Framework.....	7
History of Yarnin' Money	7
Capacity building and empowerment.....	7
Changes in the energy sector affecting everyone.....	8
Building on the Yarnin' Money pillars	9
3. Four pillars of the Yarnin' Energy Toolkit.....	10
A. Culture	10
A1 - Energy in Indigenous culture.....	10
Fire.....	10
Sun and Moon	10
SOLAR POWER PROJECTS - SOME EXAMPLES	12
Stars.....	13
A2 - Questions to discuss	13
B. Teaching - teachable moments.....	14
B1. Different issues based on how your energy is provided	14
B2 - Issues specific to Card-Operated Meters / Pre-Payment Meters	16
B3 - Questions to discuss	18
C. Existing strengths	19
C1 Community solutions	19
C2 Indigenous views and voices being incorporated – slowly.....	19
C3 - Questions to discuss	20
D. Learning by experience [doing]	20
D1 - Home Energy Savings Kit	21
D2 - Questions to discuss	22
What is insulation?	22
Calculating running costs.....	24
4. Getting help with paying your energy bills.....	25
Card Operated Meter (COM) Communities.....	25
Power Card	25
Mains Power - Grid Power.....	25



Energy Bills	25
Direct Debit.....	25
CentrePay	25
Concessions and Rebates	26
The National Debt Helpline and Financial Counsellor help	26
5. Choosing more energy efficient appliances	27
The more stars the more savings	27
Replacing old appliances.....	27
The No Interest Loan Scheme (NILS)	28
Know how much it costs to 'rent' appliances	28
6. Concessions and Rebates - National	29
Queensland.....	29
New South Wales.....	30
Northern Territory.....	30
South Australia.....	30
Tasmania	31
Victoria	32
Western Australia	32
7. Useful contacts	33
Energy comparison sites	33
Energy ombudsman	33
Energy companies / retailers	33



1. Supporting Indigenous households to manage their energy

The 'Yarnin' Energy with Indigenous Households' training module has been developed to assist people working with Indigenous consumers, particularly those living in regional and remote communities, to talk about managing their household energy use, and household energy bills.

The focus is on empowering these consumers through practical and simple steps they can take in their own home.

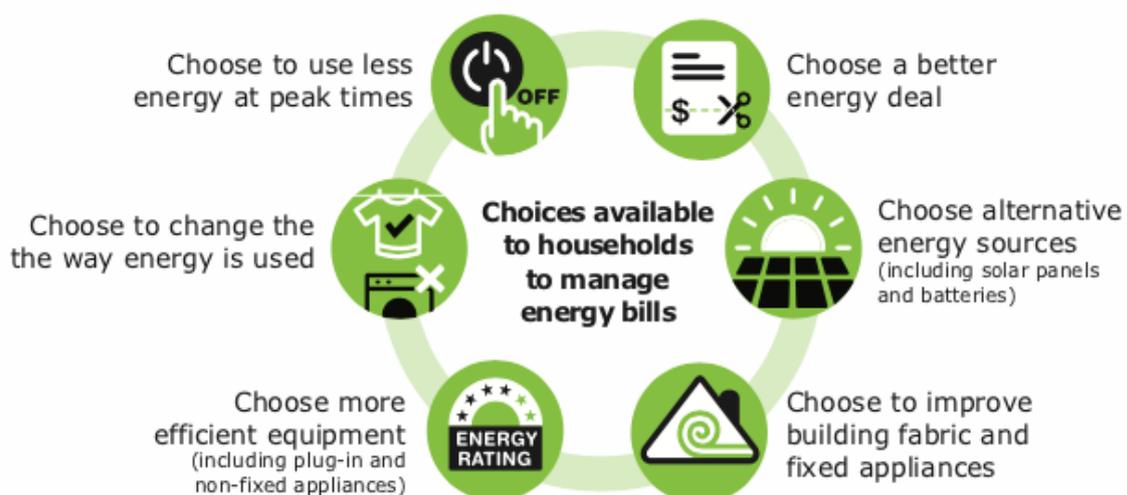
It also outlines what other support and schemes are available to help households with bill payments or upgrading appliances, better manage their bills and reduce energy stress.

Key lessons from the Power Shift project

Energy Consumers Australia - through the Power Shift project - has been working over the past few years to develop new research and ideas about how to better support vulnerable consumers, including Indigenous households. The key findings have been:

Trusted Source - for information, advice and assistance to be effective, it needs to be tailored to consumers and must be delivered from a trusted source. Energy Consumers Australia has developed this Toolkit with ICAN, as a trusted source for Indigenous households in remote communities across Australia.

Energy Choices - from a consumer perspective there are basically six energy choices for households to make in relation to energy.¹



¹ ACIL Allen, 2018, 'Supporting Households to Manage their Energy Bills: A Strategic Framework', commissioned by Energy Consumers Australia.

Focus on those areas that households have some control over - while this framework was designed for households across all of Australia, it is important to acknowledge that not all households have the same level of opportunity to exercise these changes.

For example, households that are renting are unlikely to be able to have solar panels installed (that is 'Choose alternative energy sources'), unless this is being initiated by their landlord or through government schemes. Renters also have less options available to them around 'Choose to improve building fabric and fixed appliances', but there are some minor things they can do which will see real benefits - and we focus on these actions in this Toolkit.

And in some parts of the country like regional Queensland where there is only one energy provider (Ergon Energy Retail) and they may be living in a community with card-operated meters, they are unable to choose a different provider or plan (that is, 'Choose a better energy deal) and the overall cost of the power may be more expensive. Finally, if people are living in an area where there is only one tariff or rate structure in place, they may not have access to cheaper 'off-peak' power (that is 'Choose to use less energy at peak times).

The important thing is to identify which of these energy choices a household CAN have some control over and focus efforts on those areas.

The main choices focused on in this module for Indigenous households are:

- Choose to change the way energy is used
- Choose more energy efficient equipment
- Choose to improve building fabric and fixed appliances



2. Using the Yarnin' Money Framework

History of Yarnin' Money

Since 2014, ICAN has been building the Yarnin' Money program - a financial capability program for Aboriginal and Torres Strait Islander peoples - and delivering it in communities across far north Queensland and the Torres Straits.

The term 'yarning' (or 'yarnin') is used because of its traditional importance as a way of telling and sharing stories between groups of Aboriginal and Torres Strait Islander peoples.



'Yarnin' for me is about utilising culture, how we pass on knowledge through storytelling, our songs, our dance. Using that element of our culture is the way to pass on this new knowledge." (p.18, 2019 Yarnin' Money Report)

It is a unique and award-winning program specifically designed to meet the needs of its audience, many of whom had never before had exposure to financial literacy or capability training. The content and style of training was developed based on the actual ways of living and being, and cultural frameworks, of the communities where it is being targeted.

Capacity building and empowerment

Yarnin' Money represents a major change from the way traditional financial capacity information is delivered. It can also be used as a way to present information about energy in a culturally appropriate and meaningful way, as opposed to the standard information channels of governments and energy companies using websites, printed brochures, and television, radio or print advertising.

Yarnin' Money is a way for people to share some of their own story and their life timeline to identify challenges in their lives that have affected decision-making. The narrative approach of Yarnin' Money builds trust and gets people thinking in different ways.

Using the same approach of the Yarnin' Money program, this Yarnin' Energy module has been designed to assist Aboriginal and Torres Strait Islander peoples to:

- Identify and understand their energy use from (and within) historical, cultural, and personal and community contexts
- Generate thoughts and yarns surrounding Indigenous households and energy use, and be able to openly discuss energy and consumer issues

impacting them

- Determine how being able to manage their energy use can impact their household circumstances including individual and family wellbeing, in their own community context
- Exercise self- determination, by being able to determine how to manage energy use and costs, and make better or more informed choices.

The Yarnin' Money approach empowers, people and communities through recognition of history and building on that to develop knowledge and practical ideas for making change. Power Shift, aims to empower consumers through working with other organisations to give residential and small business energy consumers a voice within the energy sector at a national level.

Changes in the energy sector affecting everyone

It is very important to reinforce with energy consumers that power prices have gone up for EVERYONE over the last 10 years. Most consumers are actively managing energy use – they're turning lights off and buying energy efficient appliances. But often they're not seeing those actions reduce their bills, which in many cases have gone up significantly.

Consumers are just the ones bearing the brunt of these changes through increased bills. Key messages for Indigenous households around energy prices are:

- Consumers are not the problem and should not be made to feel anxious about using energy to cool their homes, heating water for cleaning or cooking, or using household appliances.
- It is important that consumers are empowered to act, take control of their energy bills and live comfortably at home.
- Some households will have the motivation, ability and opportunity to address more energy choices than others.
- The majority of households can take simple steps to make their residence more energy efficient, for example switching off appliances when they aren't being used and, where eligible, access schemes to upgrade appliances and help with bill payments.



Building on the Yarnin' Money pillars

The Yarnin' Energy toolkit uses the Four Pillars that support the Yarnin' Money method of learning, which are:

- A. Recognition of Culture
- B. Identifying teachable moments
- C. Building on Existing strengths
- D. Learning through experience



The information presented in the Toolkit uses these four pillars to structure the information and learning approach to be used, and to be tailored to the needs of the individual communities where learning modules are being presented.

3. Four pillars of the Yarnin' Energy Toolkit

A. Culture

Culture is important in Aboriginal and Torres Strait Islander communities. Discussions about energy should begin with introducing the topic as it relates to the local cultural understandings, practices and the Indigenous world view.

A1 - Energy in Indigenous culture

Aboriginal and Torres Strait Islander peoples are traditionally very self-sufficient. Relying on an energy company to provide electricity or gas to individual households has only been a very recent development.

Through over 60,000 years of living on this continent, Aboriginal and Torres Strait Islanders have very deep connections with the earth, the solar system, and the seasons and know how to adapt their lives to the different climates (the wet season, the dry season, the heat, the cold).

Fire

While the traditional use of fire as a natural source of heat and light has been replaced by electrical power or diesel generators, there is still a very strong connection to fire as an important symbol in Aboriginal culture and in cultural practices in many communities.

Traditionally fire was used as tool in hunting, cooking, for warmth and in managing the landscape.

Fire still holds great spiritual meaning with many stories, myths and dance being passed down to new generations around the fire.

Sun and Moon

In Dreamtime stories, the sun and moon play a very strong role.

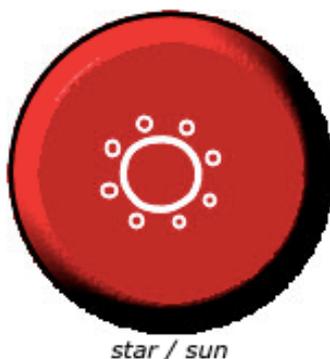
Western cultures are only just now becoming aware again of the power of the sun as a source of energy, with a lot of attention and money being spent on solar power systems as an alternative to coal-powered electricity.

Through this technology, remote communities could become less reliant on the big energy companies to supply their power.

"In nearly every Aboriginal culture, the sun is a woman, and the moon is a man. The sun is a nice person, she gets up in the morning, she lights the stringy bark tree, decorates herself with ocha. Some of the ocha comes off and goes on the clouds, you can see the beautiful sunrise, sets fire to the stringy bark tree, carries across the sky, giving everyone light and warmth, and then in the evening she comes down, in the west, takes the

red ocha off, which is why you see that at sunset, extinguishes her stringy bark tree and then she travels under the ground, back to her camp in the east, so that's what the sun is doing."

CSIRO astrophysicist and Macquarie University's Professor Ray Norris spent 10 years studying Indigenous Astronomy.



<https://www.sbs.com.au/programs/first-contact/article/2014/11/14/stories-sky-indigenous-astronomy>

https://www.ausemade.com.au/aboriginal/resources/symbols/symbols_environ.htm

Another Dreamtime story about how the sun was made comes from Kullilla Art:

How the Sun was made

Long ago in the Dreamtime, when the animals were first on the earth which were very much bigger than they are today, there was a time when there was no sun, only a moon and stars.

One day, Dinewan the emu and Brolga the beautiful dancing bird, were out on a large plain arguing and fighting. Brolga got so angry that she ran over to Dinewan's nest and grabbed one of her large eggs and threw it up into the sky with all her might. It landed on a heap of firewood breaking, spilling the yellow yolk that burst into flames. This lit up the whole world below to the astonishment of all the creatures as they had only been used to the semi-darkness and were dazzled by such brightness.

A good spirit who lived in the sky saw how beautiful the earth looked when it was lit up by this blaze. He thought it would be a good thing to make a fire every day; which he has done ever since. All night the good spirit and his helpers collect wood and stack it up. When the stack is nearly big enough, the good spirit sends out the morning star to let them know on earth that the fire will soon be lit.

However, the spirits found that sending out the morning star was not enough because those who slept did not see it. The spirits decided they must have a noise made at the dawn of each new day to announce the arrival of the sun that would wake the sleepers -

but what noise.

Then one day the spirits heard the laughter of Goo-goor-gaga, the kookaburra ringing through the air. This was the noise the spirits were looking for. They asked Goo-goor-gaga that as the morning star faded and the day dawned, every morning would he laugh his loudest to awaken all the sleepers before sunrise. Goo-goor-gaga agreed and has done so ever since - making the air ring with his early morning laughter.

goo-goor-gaga - goo-goor-gaga - goo-goor-gaga

Michael J Connolly
Dreamtime Kullilla-Art
© Dreamtime Kullilla-Art

<https://www.kullillaart.com.au/dreamtime-stories/How-the-Sun-was-made>

SOLAR POWER PROJECTS - SOME EXAMPLES

In Queensland the government has run a trial of installing 500 solar panels and battery storage on public housing properties across Cairns, Rockhampton and Lockhardt River. This pilot is being done with Ergon Energy Retail with the aim that it can be introduced more broadly into public and private rental properties in future. Residents are finding they get savings of \$100-\$250 per year on their power bill.

<http://statements.qld.gov.au/Statement/2018/3/22/solar-trial-shines-on-local-communities>

In the Northern Territory, there is a strong push to build solar panel plants to help power remote communities. The SETuP program (Solar Energy Transformation Program) run by the Australian Renewable Energy Agency is investing \$55 million to help reduce reliance on diesel generators in remote communities.

<https://arena.gov.au/setup-for-life/caring-for-country/>

In Western Australia the government recently announced a new program to invest \$11.6 million in solar panels and battery storage in six remote communities in the Kimberley region. This would be used to power local community facilities and reduce reliance on diesel generators, as these communities are currently 100% diesel fuelled.

<https://www.mediastatements.wa.gov.au/Pages/McGowan/2019/05/Solar-investment-for-remote-communities.aspx>

Stars

Traditionally, Indigenous people used their knowledge of the stars to navigate across the country. The stars are a compass, a clock and a calendar.

People knew that when a particular star had risen, it was time to move to another camp.

Different stars often have different meanings to Indigenous groups around Australia.

- In Arnhem Land, the Southern Cross is a shark chasing a stingray.
- For another group of Indigenous people, the Southern Cross is a white ghost gum with two yellow-crested cockatoos trying to roost in its branches.
- In European culture the star Orion is often represented as a hunter but in Indigenous culture, it's an emu.



<http://www.emudreaming.com/whatis.htm>

A2 - Questions to discuss

Here are some questions to start the discussion with participants about their own experience of the sun, the moon, and fire as a source of energy. These will help start the yarning process.

- How does energy - as a source of light, heat, power - fit into the culture of local Aboriginal and Torres Strait Islander people and households?
- What is the local word for fire / sun / moon / stars?
- How often do you use a fire for heat / light / cooking?
- Who is usually responsible for organising energy to be connected and for paying energy bills?
 - Is it just one person in the household?
 - If it's shared, how does this sharing occur?
 - Does this cause any conflict within the family/broader community of people using the house?
- Does your community have any houses with solar panels?
- Do you know any other communities with solar panels? Are they happy with how they work?

- Are solar panels something that would work in this community?
 - How could we go about getting them installed?
 - Does everyone have to have them on their own house, or could they be shared like a community resource?
 - How do we get power on the days when the sun isn't shining (like in the wet season)? [Mains energy still there as a backup]
 - Would there need to be batteries to store the power for when the sun isn't shining for long periods (overnight or in the wet season)?
- What are the ways you currently keep cool in the hot season?
- How are these practices relevant in modern houses?
 - Opening doors and windows to let the breeze move through
 - Staying inside/out of the sun in the hottest part of the day
- What are the relationships between Indigenous households and the energy companies?
 - Are they positive or negative or neutral?
 - Do you feel like they understand the needs of you and your communities?
 - What could be done to improve this relationship?
 - Would it be better if there were more Indigenous workers within these companies that you could speak with?
 - Would it be better if they provided more information in community languages or in a format that was easier to understand (such as common symbols or infographics rather than just in text)?

B. Teaching - teachable moments

For most of the time, people aren't that interested in energy - like where it comes from, how they use it, how energy efficient a TV or fridge might be, how much it costs to run per day, or what alternatives there might be.

But when there is a problem - like having the energy disconnected or when there isn't enough money to buy a new Power Card - it becomes an incredibly important issue for the whole household. Focusing on these times as key 'teachable moments' will be useful for guiding the discussion and making the issue of energy relevant to everyone.

B1. Different issues based on how your energy is provided

There will be different issues for those living in different parts of the country, based on how their energy is delivered. Make sure that the households you are talking with are clear about which group they fit into. The key differences to focus on are:

Different issues	Card-Operated Meters	Mains Power (but with only one provider)	Main Power (with multiple providers)
Usual way of paying for energy	Must pre-load a 'Power Card' with credit.	Account paid for in arrears (monthly or quarterly).	Account paid for in arrears (monthly or quarterly).
Choice of energy provider	None	None	Yes
What happens when you can't pay for energy?	If there is no money available to load onto the Power Card the house goes without electricity.	If you get into debt you can tell the provider you are in financial hardship and ask to go on a 'payment plan' with the energy provider If you don't pay, you will get a debt and they may start a debt collection process. (QLD only) If an emergency situation arises you may be eligible for up to \$720 in debt relief , organised through the energy provider.	If you get into debt you can tell the provider you are in financial hardship and ask to go on a 'payment plan' with the energy provider. If you don't pay, you will get a debt and they may start a debt collection process (QLD only) If an emergency situation arises you may be eligible for up to \$720 in debt relief , organised through the energy provider.
Will your energy be disconnected?	If your Power Card runs out of credit, there is an 'Emergency Allowance' so you aren't left without power immediately. There are rules about when a house can be disconnected - generally it cannot happen overnight, but they will disconnect the next day.	If you can't meet the terms of your payment plan, the energy company should try to help you with getting access to an emergency payment. Where there is only one provider, you don't have the option to switch companies if you are not happy with the way they handle	If you can't meet the terms of your payment plan, the energy company should try to help you with getting access to an emergency payment. If you are not happy with the way they handle your account, you can complain to the Ombudsman.

		your account, but you can make a complaint to the Ombudsman.	
--	--	--	--

B2 - Issues specific to Card-Operated Meters / Pre-Payment Meters

Over recent decades, the issue of power access (and disconnection from power) has caused real problems in many Indigenous communities.

To address this problem, some local Councils came together to argue for the introduction of 'card operated meters' in some remote communities. This was to give households help with budgeting for energy, as well as to stop the build-up of debt under quarterly billing arrangements.

Pre-payment metering is mainly to remote communities, which are predominantly populated by Aboriginal and Torres Strait Islander peoples – QCOSS research in 2014 indicated that communities with 74% or more of Aboriginal and Torres Strait Islander people are supplied with pre-payment meters across Queensland (approx. 4,500 households).

These arrangements were agreed at a community level on behalf of all residents - that is, no option was given to individual households within these communities on alternative billing arrangements.

In a QCOSS report from 2014 it was reported that many people felt the pre-payment meters gave them greater control over their energy costs and a more immediate link between their consumption and their energy costs.

"The pre-payment meter system makes you more power aware. Otherwise, you just use everything and get a big shock when you get a bill" [Wujal Wujal]

"I'm happy putting you know that power card in and it saves a lot of money, cause you can actually see how much you're spending on your power" [Mapoon]

Pre-payment meters are also in place in some WA and NT remote communities, as well as for mainstream communities in some parts of Tasmania.

Since these matters were raised in 2014, some changes have already occurred due to advocacy from key Indigenous community leaders and other organisations. People using Card-Operated Meters can now have complaints heard by the Energy and Water Ombudsman Queensland, something that was previously not available.

The QCOSS report (2014) also reported that the use of card operated meters reflected some of the sharing culture within Aboriginal and Torres Strait Islander communities, with the elderly and those with medical conditions or young children often being given financial assistance through the provision of additional power cards.

"We have a group in the community that does 'care acts'. And if they know of someone that has no power they will purchase a power card for them." [Mapoon]

"There's always someone who's got a power card, like family. I just go and borrow one off them. Some people buy, like, \$200 or \$300 worth of power cards and they sell them to people. They just sell them for \$20, they don't make a profit, it's just to help people." [Palm Island]

"What family and friends will do when they come they will purchase power cards... even if they come for two days you know they'll buy like \$40 power card. I'm really grateful and thankful for that." [Mapoon]

"[With] family, the hardest thing to do is get them to throw in for electricity bills, because everyone's gotta find an extra \$100. Whereas [with the pre-payment meter system] if you find \$20, you're fine". [Palm Island]

In 2014, pre-payment meter communities, households used 4 - 9 percent of their income on energy costs (however household sizes are typically larger and in the hottest parts of the State, and household incomes are generally much lower).

In the rest of Queensland, the average household spent 3 percent of their income on energy.

B3 - Questions to discuss

Here are some questions to start the discussion with participants about how they and the other members of their household currently use energy. These will help start the yarning process.

- When does energy become an issue or problem for households?
 - When the energy bill is too high? When the Power Card runs out of credit too quickly?
 - When the energy is disconnected?
 - When there is a blackout in the local area?
 - When there are lots of extra people living at the house and lots more energy is being used?
 - Are there different times of year when energy is a greater issue?
- What does your household do at these times?
 - Do people get angry when the bill is too high? What happens?
 - If the energy is disconnected (or the Power Card runs out of credit), who takes action?
 - If there are extra people staying, do you ask them to help put more money on the Power Card OR contribute to the monthly/quarterly energy bill?
- Do you have any rules in the house about energy use?
 - Who makes these rules?
 - Does it cover things like turning off lights and appliances when you're not using them?
 - Are there different rules in summer (when it's super-hot) compared to other times of the year?
 - Does everyone generally go along with the rules - or break them?
 - What happens when someone breaks or ignores the rules?
- Do you know about the different concessions or financial assistance you can get with energy costs?
 - In Qld, access to the quarterly rebate (through Power Cards or through your quarterly bill)?
 - Any other assistance from Government? (the Household Emergency Energy Assistance Support Scheme - HEEAS - is currently only for people who have an energy account, but not for people on Power Cards)
- Do you know who or where you can get help from to deal with energy problems?
 - Ergon Energy Retail - for issues with energy supply or Power Card call Ergon Energy Retail on 1300 977 421
 - Energy and Water Ombudsman Queensland - for complaints about the power companies - call 1800 662 837
 - ICAN - if you want help with any general consumer issues - call 1300 369 878

C. Existing strengths

Every household has strengths (and some weaknesses) when it comes to making choices and changes in their daily habits. This section is based on identifying the existing strengths, and where these can be built on to achieve positive change. This change can be about saving money on energy, about living a more comfortable and healthy life within a more energy efficient home, finding new and better ways to manage your energy by learning from others, or finding out more about what help and assistance is available.

C1 Community solutions

Aboriginal and Torres Strait Islander communities are usually extremely resourceful and able to come up with ways of generating their own solutions.

However, when it comes to managing their energy bills, they have been given very little say over how the energy is generated, connected to their community, or paid for. The one exception is the consultation that occurred in a number of remote communities – via local Councils - over the introduction of the Power Card. This can be discussed in terms of the community coming together and making a collective decision about what's in the best interests of the majority of households.

Communities have found benefits in pre-payment arrangements for the following reasons:

- That households would have greater control of how much money is spent on energy
- That large bills and debts couldn't build up over a period of weeks and months, and then the household not having the means to pay this lump sum all at once and people would not be pursued for debt
- That if additional people came to stay in the house, there could be a reasonable community expectation that they would contribute to energy costs through using their own Power Card or contributing towards a Power Card
- Different households being able to share resources through being able to use Power Cards in different household meters - if one household is struggling, then another can help out

In a similar way, some of the new State and Territory government initiatives around building solar farms in remote communities are involving local communities in the decision-making (see examples in Chapter 3 - Sun and Moon). Discussion at a local community about having similar projects - becoming more self-sufficient and could help generate interest in other locally designed and appropriate solutions.

C2 Indigenous views and voices being incorporated – slowly

Both Ergon Retail - the power company for Regional Queensland - and the Energy and Water Ombudsman Queensland (EWOQ) - the body that deals with complaints about energy companies - have in recent years employed Indigenous workers to help them better engage with and serve Aboriginal and Torres Strait Islander customers.

Customers who call Ergon Retail for assistance can ask to speak with an Indigenous staff member.

Customers with a complaint about Ergon Retail can call EWOQ and ask that their complaint or query is handled by an Indigenous officer.

Some of the materials developed in recent years have been presented in ways that are more engaging for Aboriginal and Torres Strait Islander people, and some of the specific issues faced in remote areas (like regular power blackouts due to old equipment) have been addressed. Much of the time this has happened because groups like ICAN and other Indigenous organisations have raised the problems with Government and had them addressed.

C3 - Questions to discuss

Here are some questions to start the discussion with participants to focus on their existing knowledge and strengths, including the way that they can work as a community to discuss and tackle energy issues. These will help start the yarning process.

- Talk about some of the other strengths that Aboriginal and Torres Strait Islanders have when it comes to using and managing their energy use (electricity, gas, diesel, solar)?
- Talk about other changes that might be needed; by the power companies, by government and by other bodies dealing with energy, to be more responsive to the needs of people in remote communities?
- Is there someone, or an organisation, within your community that could help work with households and with other organisations like ICAN or QCOSS, to get a better deal for Indigenous households when it comes to managing their energy use and energy bills?
- Encouraging people and organisations to take action and report back to the community on what they have found out or changed?

D. Learning by experience [doing]

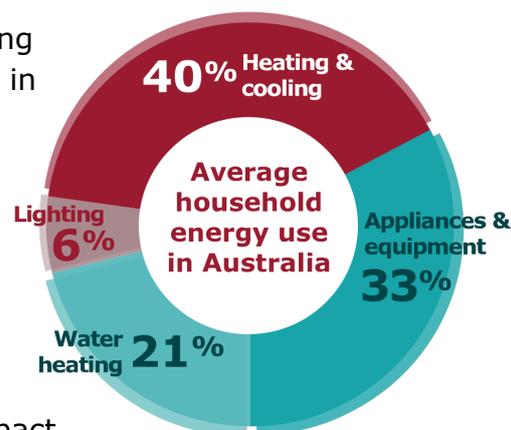
Everybody is likely to have some experience of making changes around the house to not waste energy - whether it's something as simple as teaching children that they must shut the fridge door closed to keep the food cold, turn off lights when they leave a room, or setting up some kind of external shading to stop really harsh sun come through a window during summer.

This diagram shows the average energy use within a home in Australia. If people live in a hotter or colder climate and spend a lot of time at home, they might use a greater proportion on heating and cooling.

In most remote communities in northern Australia, cooling will represent a much higher amount of energy use than in other parts of the country.

As well as helping Indigenous households understand where their energy is used within the home, this also helps identify which measures or actions are likely to have the greatest impact on reducing energy bills.

For example, making changes to the way the house can keep hot air out in summer will have a much greater impact than switching off all the lights in the house.



This diagram can be used to help generate discussion about how nearly every house and household is different, but there are some common practices that can be used for everyone in the household to become more aware of their energy use.

And more importantly than saving money is people's health. A comfortable home temperature is important to a person's health and wellbeing, particularly older Australians. If people are rationing to an unsafe level, and living in overly hot conditions, it's important that they get all the help they can.

Suitable temperatures in the home reduce illness from hot and cold extremes, as well as symptoms of respiratory and heart diseases, allergies, arthritis and rheumatism.

If a member of the community relies on life support equipment, the energy company needs to be told as soon as possible. They will send a form that has to be filled out with the doctor. This form tells them someone at your home needs life support equipment and they must not disconnect the power for any reason.

D1 - Home Energy Savings Kit

This Home Energy Savings Kit has been produced for ICAN to use when working directly with Indigenous households. It contains the following items that can be used to generate discussion about improving household fabric (through plugging gaps), changing the way energy is used (through tracking temperatures), and using more energy efficient appliances (using LED bulbs).

- Door snakes to stop heat coming in/cold air going out
- Weather seals - to put around doors and windows to close up gaps
- LED light bulbs - cheaper to run and longer lasting than standard bulbs
- Thermometer - to check the temperature inside the house compared to

outside the house, and make sure key appliances are being set at appropriate temperatures

Some of these items might be available to purchase in remote communities – otherwise additional ones may need to be brought from regional towns.

The kit contents can also be used to talk about who in the household is most likely to actually use them (like install the weather seal around the front door, replace the old light bulbs) and therefore who could be identified as a 'leader' or 'energy champion' within the household.

D2 - Questions to discuss

Here are some questions to start the discussion with participants about practical ways they can introduce new energy efficiency measures into their household, and how they can use the items in the Home Energy Savings Kit. These will help start the yarning process.

What is insulation?

Most houses have some type of insulation in the roof or the walls to stop too much hot air coming in, or to stop cooled air inside from escaping. This can be in lots of different forms but some of the most common ones are 'pink batts' laid in the roof, double brick with a space between them in the walls, or other types of materials used to keep a barrier between the inside and the outside.

- How energy efficient is your house?
 - Is there insulation in the roof or walls at your house?
 - Check if there are major gaps in the walls / floors/ ceilings where air can be leaking in or out - what can be done to seal these up?
 - Check if there are gaps around the doors or windows - can you use weather seals from the hardware store to close these up?
 - Are there repairs that your landlord should do? (or that you can do if you own the house)
 - If your landlord isn't doing the repairs that are needed - including community housing or government housing landlord - do you know who you can complain to and get these things fixed? (Try a Community Legal Centre as a first point of call in Queensland or Consumer Affairs in other States and ask them for help)

It's also useful to understand how people's habits can affect their energy bill. The person paying the bills can find it hard to tell other residents how to use energy efficiently, or to ask them to contribute to the bill. Some communities will have access to help, like No Interest Loans, to help pay for more efficient major appliances.

- What are some examples of things people do that waste energy?
 - Leaving lights on when no one is using the room/space

- Leaving the fridge door open
- Keeping the fridge too empty OR too full
- Leaving doors or windows open when the air-conditioner is on
- Having really long showers that use lots of hot water

- What can you do to help change these things?
 - Talking to everyone in the house about being smart with energy
 - Share ideas with other households about how they save on energy bills (like making some “Close the Fridge Door” signs, or “Turn of the Lights”)

- What help can you get if you need to upgrade or replace appliances?
 - No Interest Loan Scheme (if available) - borrow up to \$1500 to buy energy efficient appliances and don't pay any interest - pay it off over 12 or 18 months
 - Much cheaper/better than 'pay-to-rent' schemes

Calculating running costs

Ergon Energy Retail has an online calculator that can be used to work out how much different appliances and activities are costing in different parts of your house.

<https://apps.ergon.com.au/HouseholdEnergyCalculators/pages/GeneralAndHotWater>

TIP: You might need to provide assistance with how to use the Energy Calculator - have a look at the tool beforehand to see whether you think it would work with your audience, particularly in cases where numeracy may be a challenge.

You can also calculate how much an individual appliance is costing you to run by following these three simple steps:

1 - Find out how much you pay per unit of electricity.

In Queensland, we are currently paying about 26 cents per kilowatt hour (kWh), for standard 'peak rate' electricity.

1kW = 1000 watts

2 - Find out how much input power the appliance uses in kilowatts (kW)

The input power is usually marked on the side or back of an appliance, its packaging or in the instruction manual in 'watts'. Using a portable heater that is rated at 2000 watts as an example:

2000 watts ÷ 1000 = 2kW

Estimate hourly running cost

3 - Multiply the input power in kW by the price of your electricity per kilowatt hour (kWh).

2kW x 26c per kWh = 52 cents per hour

So, a portable cooler with an input power of 2000 watts, or 2kW, will cost roughly 52 cents for every hour it is on. You can then multiply this by the number of hours per day you use the appliance to calculate a daily running cost.

If you have it on for 8 hours a day that would cost you:

- 8 x 52c = \$4.16 per day OR
- \$29.12 per week OR
- \$125 per month.

The wattages of most appliances are on the packaging, or on a label on the back. Use the formula above to calculate the approximate running cost for any plug-in electrical appliance.

4. Getting help with paying energy bills

Card Operated Meter (COM) Communities

Power Card

Make sure households get their State Government electricity rebate every quarter (around \$85) which should be loaded automatically onto their orange Power Card by Ergon Energy Retail. If it hasn't been added on, consumers should contact Ergon to ask why.

If they run out of credit on their Power Card, there are protections in place to make sure the power is not disconnected. There is a \$10 emergency credit facility and power cannot be disconnected between 6.00pm and 6.00am.

Mains Power - Grid Power

Energy Bills

If the household is on Mains Power they will receive a bill from the power company, usually every 3 months. Consumers can ask for it to be sent every month so that it's easier to pay rather than wait until it builds up into a large amount. There are two parts to the bill:

- The first is a charge for how much power has been used, how many cents are being charged for each unit of energy, and the total amount owed for that period of time.
- The second part is a 'daily charge' that the household pays for the power to be connected, so even if they are away from the house or not using much power they will still get charged for having the power available at the house.

Adding up these two parts of the bill will be the total amount owed. It will also state the date by which the bill must be paid, and if it's not paid by that date they might be charged additional fees.

Direct Debit

Households can arrange for a direct debit to be taken out from their bank account every month from the power company so they can make sure they don't have a large bill turn up. However, they will still have to monitor energy bills as they come in so that they can see whether the direct debit amount is covering the power usage.

CentrePay

If household members receive a Centrelink payment, including the pension, they can arrange for their energy bill to be paid directly to their energy company through CentrePay. This is a great way to help manage bills and can be set up

by Centrelink or their energy company.

Concessions and Rebates

State and Territory governments offer a range of energy concessions and rebates to help eligible households with energy costs. Households should be encouraged to check with their energy provider what financial help is available for them.

See [Section 6](#) for details of the schemes in different places.

In Queensland, there is also a Home Energy Emergency Assistance Scheme (HEEAS) available to help pay off debts for people on certain concession cards. It is also only available (currently) to people with mains power and who receive an energy bill. It is a one-off payment for those having difficulty paying an electricity or reticulated gas bill as the result of an unforeseen emergency or short-term financial crisis. The amount is up to \$720 once every two years.

To apply for HEEAS, households must contact Ergon Energy Retail on 1300 977 421.

The National Debt Helpline and Financial Counsellor help

If households need more help to manage bill stress and/or other debts, they can call the National Debt Helpline on 1800 007 007, 9.30 am to 4pm, Monday to Friday to speak to an independent financial counsellor. This is a free and confidential service used by thousands of Australians every year.



5. Choosing more energy efficient appliances

Household appliances, including for refrigeration and cooking, use around 33% of all energy in the average Australian home.

How efficiently appliances are working can make a big difference to the household energy bill. Particularly for major appliances like a fridge and washing machine that are used often, and which use a lot of energy.

Here are some general tips to help households in choosing more energy efficient appliances:

The more stars the more savings

When shopping around for new appliances, consumers should look closely at the Energy Star Rating labels to compare different models of the same size.

Keep in mind that the true cost of any appliance is the price paid to buy it, as well as how much it costs to run. Every extra star will save money on operating costs - 30% on dishwashers, 25% on washing machines and dryers, and 20% on TVs.



Replacing old appliances

More efficient appliances will use less energy, meaning you can take control of your energy bills. While some of them can be a bit more expensive, they will save you money in the long term by keeping your energy bills down. There are fantastic rebates and grants for replacing appliances, heating and cooling upgrades, and even solar incentives in some states and territories. See [Section 6](#) for more details.

NOTE: For renters, any fixed appliances need to be installed and approved by the landlord - but they can still purchase non-fixed heaters and coolers with some of these schemes.

The No Interest Loan Scheme (NILS)

The No Interest Loan Scheme (NILS) is available in many parts of Australia and offers eligible individuals and families access to safe, fair and affordable loans for purchasing appliances and some other essential household expenses.

NILS is offered by more than 175 local community organisations in over 600 locations across Australia. To find the nearest loan provider and learn more go to <https://nils.com.au> or call 13 NILS (13 64 57).

The NILS scheme offers:

- loans between \$300 and \$1,500 for essential goods and services including fridges, washing machines, TVs and other electrical goods
- no credit checks, no fees, interest or charges
- repayments set at an affordable amount over 12 to 18 months
- must have a concession card

To be eligible for NILS applicants must:

- have a Health Care Card or earn less than \$45,000 a year (after tax)
- have lived in their current residence for a minimum of three months
- have a willingness and capacity to repay the loan

A NILS loan is not a payday loan or a bank loan and cannot be used for cash, bond, rent arrears, debt consolidation, or bills.

Know how much it costs to 'rent' appliances

Renting appliances - through rent-to-own schemes or straight out rentals - can sometimes seem like a good option with small repayments. However, the total cost of purchasing the appliance through a rent-to-own scheme will be much higher than buying it outright. And in many cases, consumers will never end up owning it.

Consumers need to make sure they know upfront what the total cost of the rental agreement is and any penalties or fees for breaking a rental agreement or paying out early. These can be extravagant, and some retailers target vulnerable customers.

If possible, encourage Indigenous households to investigate a NILS (No Interest Loan Scheme) product or a Government assistance rebate as a better option.

6. Concessions and Rebates - National

Concessions and rebates are generally offered by State and Territory governments, and sometimes local Councils also offer their own schemes. Here is a summary of the key current schemes nationally that Indigenous households may be eligible for along with other energy consumers.

Queensland

Electricity Rebate

Queensland pensioners and seniors may be eligible for:

- the Electricity Rebate—\$340.85 per year (GST inclusive)
- the Reticulated Natural Gas Rebate—\$72.51 per year (GST inclusive).

Call the QLD Government on 13 QGOV (13 74 68) to find out more.

HEASS

The Home Energy Emergency Assistance Scheme (HEEAS) provides eligible households with up to \$720 once every two years to help pay off debts. It is also only available (currently) to people with mains power and who receive an energy bill. It is a one-off payment for those having difficulty paying an electricity or reticulated gas bill as the result of an unforeseen emergency or short-term financial crisis.

To apply for HEEAS, households must contact Ergon Energy Retail on 1300 977 421.

Air conditioners

The PeakSmart air conditioning program provides financial incentives of up to \$400 for Ergon Energy and Energex customers to upgrade to a PeakSmart air conditioner or converting an existing air conditioner to PeakSmart. Ergon Energy and Energex also provide incentives for pool pumps.

Full details on these incentives are available via the <https://www.energy.gov.au/rebates> website, or call Energex on 13 12 53 or Ergon on 1300 977 421 or the QLD Government on 13 QGOV 13 74 68.

Solar Panels and Battery Storage

Homeowners can apply for interest-free loans and/or grants of up to \$10,000 to help pay for solar panels and a battery storage system through the Affordable Energy Plan.

Full details on the website at: <https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/solar-battery-rebate> or call the QLD Government on 13 QGOV (13 74 68).

New South Wales

There are a range of energy concessions and rebates available for low income households. Go to this website to find out more details:

<https://energysaver.nsw.gov.au/households/rebates-and-discounts/energy-rebates>

Rebates and discounts are offered to assist eligible households purchase energy efficient products. When replacing old, inefficient models, they can receive:

- 40% off the cost of a fridge
- 50% off the cost of a television

The offer applies to selected fridge and television models. Households could also be eligible for a discount of \$200 off a small air-conditioning unit (2.5kW) or \$1,000 off a large unit (10kW)

The NSW Government is also trialling the installation of solar panels for 3400 low-income households, to assist with managing energy bills.

Full details: <https://energysaver.nsw.gov.au/households/rebates-and-discounts> or call Service NSW on 13 77 88.

Northern Territory

There is a NT Concessions scheme available for eligible people on low incomes to help with the cost of energy - go to this website to find out more information:

<https://ntconcessions.nt.gov.au/?q=members/nt-concessions-scheme>

There are no current rebates or discounts for energy appliances.

The current funding round of applications for Homelands Extra Allowance, to fund improvements to the home for health or safety, are closed (as at May 2019). Check with the NT Government for more details about future rounds of funding on 08 8999 5511.

The SETuP program (Solar Energy Transformation Program) run by the Australian Renewable Energy Agency is investing \$55 million to help reduce reliance on diesel generators in remote communities.

<https://arena.gov.au/setup-for-life/caring-for-country/>

South Australia

There is a rebate of up to \$226 per year for eligible low-income households in South Australia. Go to this website to find out more details:

<https://www.sa.gov.au/topics/care-and-support/financial-support/concessions/energy-bill-concessions>

Energy Efficient Equipment

The Retailer Energy Efficiency Scheme (REES) runs until December 2020. The scheme can help eligible South Australian households with a range of special offers and incentives to save energy. Residents with a current pensioner concession card are a priority household group along with households suffering hardship.

These incentives are available from energy retailers and their contractors. Typical activities include installing energy efficient lighting, or installing water efficient shower heads, helping to save water heating costs.

Full details: <https://www.escosa.sa.gov.au/industry/rees/overview/rees-overview> or call on 08 8463 4444.

Battery Systems

The South Australian Home Battery Scheme assists households to access state government subsidies and loans of up to \$6000 to pay for the installation of home battery systems.

The subsidy is available to all South Australians, however energy concession holders can access a higher subsidy, ensuring eligible households are supported to access the scheme. While the subsidy applies to the battery only, households can apply for finance through the Australian Government's Clean Energy Finance Corporation to purchase new or additional solar panels as well as the battery system.

Full details: <https://homebatteryscheme.sa.gov.au> or call 08 8463 3555.

Tasmania

There are a range of different concession plans in place to help eligible low-income households with the cost of energy, including a heating allowance. For more information go to this website:

http://www.concessions.tas.gov.au/concessions/electricity_and_heating

There is currently no appliance rebate scheme available. The Tasmanian Energy Efficiency Loan Scheme (TEELS) closed on 30 April 2019.

The scheme assisted residents and small businesses with loans from \$500 to \$10,000 to purchase energy-efficient products and appliances. TEELS was a joint initiative of the Tasmanian Government, Aurora Energy and Westpac Banking Corporation.

Call Aurora Energy on 1300 13 2003 or the Tasmanian Government on 1300 135 513 for further updates.

Victoria

There are a range of different concessions and rebates available to eligible low-income households in Victoria, including a \$50 for simply checking you are on the best energy deal. For more information, go to this website:

<https://services.dhhs.vic.gov.au/energy>

The Victorian Energy Upgrades program helps households take control of their energy bills by providing discounts and special offers on selected energy-saving products and services. Relevant appliance upgrades include:

- fridges and freezers, and help with recycling the old fridge
- heating and cooling
- hot water system
- lighting
- TVs
- clothes dryers
- pool pumps
- standby power controllers

An accredited provider must be used to access the scheme. Discounts and special offers are only available from participating businesses. Ask your retailer or tradesperson if they're registered as a participating business under the program or view the register of participating businesses online. Full details online at:

<https://www.victorianenergysaver.vic.gov.au/save-energy-and-money/discount-energy-saving-products/save-with-these-energy-efficient-products> or call the Victorian Government on 136 186.

Western Australia

There are a range of concessions and rebates available for low income households in WA to help with the cost of connection and energy bills. For more details go to this website:

<http://www.concessions.wa.gov.au/Pages/SearchResults.aspx?Category=Household%20Bills%20and%20Appliances&termId=dd5d08ea-85ad-4818-abeb-42d40becf1cd>

Horizon Power have an air conditioning rebate for customers with a Pensioner Concession card. Call them on 1800 267 926 to learn more and ask them about other ways to reduce your bill.

7. Useful contacts

National Debt Helpline
or www.ndh.org.au 1800 007 007

Energy comparison sites

Energy Made Easy
1300 585 165
or www.energymadeeasy.gov.au

Energy Compare VIC
13 61 86
or
www.compare.energy.vic.gov.au

Energy Switch NSW
13 77 88
or
energyswitch.service.nsw.gov.au

Energy ombudsman

These offices can help with complaints about energy companies. Customers should contact them only after they've tried sorting out the matter with their energy company first.

Energy and Water Ombudsman QLD	1800 662 837
Energy and Water Ombudsman NSW	1800 246 545
Office of the Ombudsman NT	08 8999 1818
Energy and Water Ombudsman SA	1800 665 565
ACT Civil and Administrative Tribunal	02 6207 1740
Energy Ombudsman TAS	1800 001 170
Energy and Water Ombudsman VIC	1800 500 509
Energy and Water Ombudsman WA	1800 754 004

Energy companies / retailers

ActewAGL	131 493
AGL	131 245
Alinta Energy	133 702
amaysim	1300 808 300
Aurora Energy	1300 132 003
BlueNRG	1300 599 888

Click Energy	1800 775 929
CovaU	1300 026 828
Diamond Energy	1300 838 009
Dodo Power and Gas	133 636
EnergyAustralia	133 466
Energy Locals	1300 693 637
Ergon Energy Retail	131 046
ERM Business Energy	134 376
Lumo Energy	1300 115 866
Momentum Energy	1300 662 778
Next Business Energy	1300 466 398
Origin Energy	132 461
Pacific Hydro Retail	1800 010 648
Pooled Energy	1300 364 703
PowerDirect	1300 307 996
Powershop	1800 462 668
QEnergy	1300 448 535
Red Energy	131 806
Sanctuary Energy	1800 109 099
Simply Energy	138 808
WINenergy	1300 791 970

