

Home Energy Management Service (HEMS)

St Vincent de Paul Society Queensland project



St Vincent de Paul Society
QUEENSLAND
good works

energyaid⁺

Executive summary

Handout vs empowerment

Education and empowerment – facilitating self-determination – are key aspects of the HEMS approach. Information and learning are essential to ongoing independent management of energy bills. An earlier pilot project demonstrated that subsidising bill payments failed to achieve any long lasting change in habits. It saw clients return with subsequent requests for assistance, often with larger debt owing or disconnection notices.

The HEMS project and its preceding pilot program, together with anecdotal trends and findings from research partner University of Queensland found that the single best predictor of positive client outcomes was the amount of time spent educating a client.

Outcomes delivered

- Delivered \$70,000 in financial benefits to 184 individual consumers
- Facilitated payment plan commitments to energy providers of more than \$170,000 through CentrePay arrangements
- Empowered marginalised individuals, reinforcing the principle of self-determination, as per the UN Charter
- Reduced the average number of requests for assistance by providing education and information. Every extra hour corresponded to a 25% reduction
- Individual billing audits prepared to educate, explain and resolve complex issues.

Financial Hardship from Energy Bills: A Wicked Problem

Energy bills are a significant contributor to financial hardship for our most vulnerable populations and have a considerable impact on the Australian economy.

At the end of March 2020, 95,000 retail customers had entered formal payment plans to their electricity provider to defer their bills.

The Australian Energy Regulator (AER) has requested changes to market rules that would allow retailers to delay payments to network operators to help them cope with reduced revenue.

Buying electricity is complicated

Rates, tariffs, pricing, and ‘special deals’ are confusing and often change without notice. Retailers are not proactive in presenting options or directing consumers to hardship programs.

Of the 231 clients referred to Home Energy Management System (HEMS), only 2 had been referred to their energy provider's hardship program prior to seeking assistance.

Double whammy

The shortfall in payments to retailers is generally made up by consumers who are not on the best deal and paying too much for electricity. Often this is because they are not able to navigate the retail electricity market or advocate for themselves – i.e. vulnerable populations.

Energy efficiency is a complex issue

While there are potential savings to be made by using less power, energy efficiency is dependent on individual needs – there is no cookie cutter approach. Identifying opportunities to increase efficiency by modifying usage must be sensitive to people's needs, wants desires and lifestyles. It is essential for vulnerable consumers to retain self-determination.

- 184 people now \$70K better off
- 140% ROI
- Saved energy retailers \$170K
- Empowered participants

'Vulnerability' is multi-layered

- Almost 14% of Australians live below the poverty line – that's 3.24 million people
- 44% of Australians have low literacy
- 1 in 5 Australians speak a language other than English at home
- 1 in 5 Australians have a disability
- Two-thirds of Australians are in currently experiencing some level of financial stress
- 45% of Australians experience a mental disorder in their lifetimes
 - 1 in 5 National Debt Helpline callers with energy issues in 2019 were experiencing mental health challenges
- 50% of all Australians have at least one chronic illness
- Just over 10 per cent of Australians live in housing that is likely to reduce their physical and mental wellbeing.

Any one of these factors will influence consumers' use of the energy market. Many consumers deal with multiple factors simultaneously, presenting barriers to engaging with electricity retailers and/or placing them at risk of being unable to meet the cost of electricity supply.

A number of these factors also impact energy consumption, compounding the complexity:

- Chronic health conditions and disability may require more heating or cooling and more time spent at home
- People with a disability may need to charge wheelchairs and communication devices
- Housing that is hard to heat or cool impacts energy usage.

Complex Problems Need Complex Solutions

Energy usage and behaviours are multifaceted. They are impacted by influences from macro (laws, policy, social norms), micro (market factors, energy retailers, community support), and individual (householders) levels. Currently, most attempts to tackle the conundrum of energy security, sustainability and equity focus on individuals. This is partly due to the urgency of supporting marginalised householders at risk of have power disconnected. It is also where tangible, measurable outcomes can be achieved in terms of relieving energy bill stress.

Household energy efficiency also impacts the micro level by ensuring usage is sustainable. This reduces strain on the grid, leading to energy supply that is more reliable, cheaper and more accessible to all.

Persisting with a focus on individuals creates an assumption that responsibility for managing energy efficiency and costs rests with the consumer. Escalating power bills and associated financial stress and hardship are symptomatic of a systemic problem that needs to be addressed at all levels.

Interventions for individuals

There are various interventions that can be undertaken at an individual level that may provide some relief for our most vulnerable people. The Home Energy Management Service (HEMS), established by the St Vincent de Paul Society of Queensland and energyaid, has proven to be a successful individual intervention that delivers return on investment and provides welcome respite from the financial pressures faced by marginalised people.

The HEMS Program

The HEMS program was established with a grant of \$100,000 from Energy Consumers Australia to fund a 12 month program between 1 July 2019 – 30 June 2020. The program provided free,

The HEMS project and its preceding pilot program, together with anecdotal trends reinforced findings from research partner University of Queensland which found that the single best predictor of positive client outcomes was the amount of time spent with a client.

independent, tailored energy advice to people in financial crisis due to energy bills. It helped to increase knowledge, skills, and awareness of how appliances work, provide energy saving tips and connect participants with appropriate support, including entry to energy retailer's hardship programs and setting up regular agreed payments via CentrePay. HEMS also empowered people with knowledge about how to navigate the complex retail electricity landscape.

How can HEMS do more?

With a return on investment of up to 140% the HEMS program has successfully demonstrated its effectiveness in reducing the impact of financial stress due to energy bills. It facilitates change at the individual level by educating and changing behaviours, thereby influencing more sustainable energy usage, and helping to improve cashflow for energy providers.

The ability to run the program on a greater scale for longer has the potential to not only support more vulnerable individuals, but also deliver significant outcomes at the micro, or industry level. With further funding, there is also scope for the program to act at the macro level as an advocate for change in government policy.

The HEMS program was established with a grant of \$100,000 from Energy Consumers Australia to fund a 12 month program between 1 July 2019-30 June 2020 as 'proof of concept' – to demonstrate the value of providing individualised advice and assistance.

Attribution

Data and concepts for this summary have been sourced from the following sources:

Poverty in Australia Parts 1 & 2 published by the Australian Council of Social Service, in partnership with the University of New South Wales

Effectiveness of Household Energy Efficiency Interventions in Advanced Economies: What works and what doesn't prepared by prepared by members of the Group of Energy Efficiency Researchers (GEER) Australia for Energy Consumers Australia

Exploring regulatory approaches to consumer vulnerability prepared for the Australian Energy Regulator (AER) by the Consumer Policy Research Centre (CPRC)

Financial contagion' from coronavirus may infect electricity market, Mike Foley, Sydney Morning Herald, May 28 2020

Energy retailers ordered to help struggling customers through COVID-19, Mike Foley, Sydney Morning Herald July 28, 2020

SOL Data Analysis Report: Taking time to disrupt dependency on emergency relief assistance. Ambrey, C., Parsell, C., Spallek, M., and Robinson, R. (2017). Brisbane, Australia: St Vincent de Paul Society Queensland

“Energy security, sustainability and equity is the great trilemma of modern times”

World Energy Council, 2016

Introductory statement

The St Vincent de Paul Society Queensland's Inala Family Support Centre has been delivering Home Energy Advisory Services since 2016 through the voluntary support of Anne Armansin. Anne has her own energy advisory consultancy service, whose clients include Origin (tailored energy efficiency advice for their Australian clients) and Channel 9 News Queensland (topical interviews – energy information and savings advice).

A tailored service was developed by Anne after learning of a growing number of customers requesting payment assistance of energy accounts. The Society's South West Regional Council sponsored and funded a joint venture pilot project with Anne to quantify the benefits to in-need households and assess the financial feasibility of costs and benefits for such a scheme.

The pilot project was conducted over a nine-month period between December 2017 and November 2018. Project costs included \$32,000 cash provided by the Society and \$60,000 in time-value of Anne's professional services.

The pilot proved successful in delivering:

- a) direct financial relief to 281 customers of more than \$90,000 through a combination of better discount deals, government funding (Home Energy Emergency Assistance Scheme (HEEAS) grants, unpaid Queensland Government concessions) and energy company credits
- b) regular ongoing payment commitments to energy providers from customers totalling more than \$235,000 over the next twelve-month period

Following this, the Society approved the funding application to Energy Consumers Australia to develop the Home Energy Management Service (HEMS). HEMS aimed to develop a sustainable service that provides free, independent, tailored energy advice on a range of energy topics. The HEMS included

a team of skilled volunteer energy specialists/champions who act as a main point of contact for Society Conferences in regard to complex cases. The Project also sought to upskill and empower the Society's volunteer members located across South East Queensland so that they could confidently engage in conversations with customers relating to energy bills.

The program has been able to reduce the number of people experiencing immediate financial crisis due to energy bills by increasing their knowledge, skills and awareness of how their appliances work, providing energy saving tips and connecting them with appropriate support including entry to energy retailer's hardship programs and setting up regular agreed payments via CentrePay.

Over half the people we helped through HEMS did not contact us for further financial assistance. This suggests that clients have gained the confidence and knowledge of home energy to make changes in their interactions with energy providers to ensure they are accessing the best deal possible and reduce their consumption.

While not financially sustainable in its current form, the model shows significant promise in producing significant client outcomes.

The Society remains committed to finding a sustainable model of support that draws on the learnings of HEMS so that it can be scaled up to help more households manage through and survive a financial crisis without interruption to their energy supply.



Nathan Middlebrook
Manager – Community Engagement
St Vincent de Paul Society Queensland

The program has been able to reduce the number of people experiencing immediate financial crisis due to energy bills by increasing their knowledge, skills and awareness

Filling a gap in customer services

Identifying issues of concern to all parties

The challenge of assisting a growing number of householders presenting at St Vincent de Paul Society's Inala Family Support Centre (IFSC) seeking energy account payment assistance surprised and challenged the author to find a way to educate and empower marginalised householders to understand and control their energy consumption, bills and help by creating a more cohesive relationship between customers, retailers, industry stakeholders, government and interested parties.

I began volunteer work at IFSC in February 2016 when it was common practice for the Society to assist clients with emergency bill payments using charity funds, so I soon applied my efforts to assist those with energy account issues, helping households self-manage through education, advocacy and application of relevant areas of home economics.

What I encountered was both concerning and enlightening.

Key learnings included the many reasons for lack of progress in dealing with energy account issues. For our companions, these included: lack of confidence, cognitive ability or language skills, illness, physical or intellectual disability, depression, anxiety, stress, and utter hopelessness, dysfunctional organisational structure and some systemic and aloof processes within supplier companies.

It was common for companions to confess they were unable to deal with bills they could not afford to pay and accumulated unopened mail out of sight. Changing phone numbers and Email addresses and not advising creditors was and remains common practice for people who are not ready to deal with their financial issues and choose to remove themselves from contact with creditors.

While open and receptive communication channels are key to successful business relationships, low self-esteem and lack of self-worth caused a reluctance to contact energy suppliers for

advertised assistance. Many withdrew into themselves, faded to silence and hoped their financial problems would just go away. This often led to non-payment of accumulating accounts, disconnection by qualified network technicians and ultimately debt collection action – all actions that add to the energy retailer cost of service, decreasing profit margins and increasing costs to those who do pay their accounts in full on the due date.

Assistance sought from a trusted organisation

St Vincent de Paul Society is one of the charities that visits people seeking assistance in their homes, as well as operating several Support Centres where companions meet with volunteers and staff during opening hours to discuss their difficulties without judgement and seek assistance.

The Society offers a range of services for people in need, including emergency relief, child and family programs, migrant and refugee services, domestic and family violence support, youth programs, disability services, home maintenance and modifications for seniors, housing and homelessness services, drug and alcohol programs, microfinance products and education and employment programs.

It is Society practice for those seeking assistance to provide detail of current income and expenses and meet privately with volunteers and /or staff to discuss their needs within stringent confidentiality and privacy protocols. Privacy protection is of utmost importance as each encounter is recorded in detail onto the Society's confidential database. This information is used by the Society for analysis of its activities and reporting obligations.



Anne Armansin
Report Author



Energy Service development

The Inala Family Support Centre (IFSC) is situated in one of Queensland's lowest socio-economic areas. The Centre's area of care includes suburbs that share the postcodes 4077 and 4078. These postcodes are assessed as Category 1 (the lowest) compared to Category 10 (the highest) in each of the four rankings in the Australian Bureau of Statistics Socio-Economic Index for Areas (SEIFA) 2016. The index ranks areas in Australia according to the relative socio-economic advantage and disadvantage; Relative Socio-Economic Disadvantage; Index of Economic Resources and Index of Education and Occupation.

IFSC is known as a 'special works conference'. It is not supported by local church funds and receives financial support from government grants, Society corporate funds, donations from businesses and nearby conferences. About 20 regular volunteers are supported by Centre co-ordinator, Liza Dykstra, who has held this position for over fifteen years. IFSC assisted with over three thousand individual cases during the calendar year 2019.

The pilot project discovered by simplistically paying a portion of a companions' debt and offering advice on 'who to call' and 'what to do' was insufficient for encouraging good energy management and home economic practice, with many companions returning with copies of subsequent accounts, often owing larger amounts than previously presented, red-inked payment reminders, or the ultimate indignity – disconnection notices. We have continued to assist companions with these same issues through 2020.

Some companions had not called their energy provider as suggested, or those who had, were guided into entering unrealistic, unsuccessful direct debit arrangements with their provider's credit team.

We were also advised very few clients had been transferred to the hardship department team and overall, their financial situations were deteriorating and stress levels rising dramatically.

Local anecdotal trends were combined with broader research finding from our partnership with University of Queensland, which found the single best predictor of positive client outcomes was the amount of time we spend with a companion. Specifically, as the time volunteers spent with people increases on average by one hour, at the conference-level, this would correspond to a 25% reduction in the average number of repeat requests per person averaged at the conference-level.

Discussions with local conference members delivering IFSC assistance led to the development of an advocacy service that would be of tangible benefit to householder, energy provider, government agencies and other charity organisations.

Between Dec 2017 and Nov 2018, St Vincent de Paul Society Queensland's South West Brisbane Regional Council (WBRC) funded a regional trial that brought successful outcomes for 281 consumers and their energy providers.

Spending more time with each client, we found many were not receiving their QLD Govt rebate entitlements, were not on the best plan available to them, were not aware of the QLD Govt's Home Energy Emergency Assistance Fund (yet potentially would have been successful applicants to receive up to \$720 in fee relief). On closer inspection, the project found billing and other errors had often occurred and required further assistance to summarise and communicate with suppliers to rectify and provide customer credits.

“We were also advised very few clients had been transferred to the hardship department team and overall, their financial situations were deteriorating and stress levels rising dramatically.”

Considerable time was spent conducting annual billing audits, and preparing one page reviews setting out important information including whether each bill was created from an actual or estimated meter read, the number of days each account was based on, explaining tariff connections, seasonal energy consumption patterns, tariff pricing and charges, discount and rebate application information and payment history.

Analytics included calculations of average daily and fortnightly energy use, which was considered in conjunction with family structure and size and led to discussions of home appliances, their age, type, use and tailored energy efficiency advice.

The project-developed billing audits proved to be a useful communication tool when discussing and resolving complex issues.

Using the results from the initial pilot project, energyaid and SVdP sought partnerships and financial support from the major energy retailers operating in South East Queensland. Each declined our proposal, advising us the government was soon to introduce new measures that would reduce energy pricing for consumers and suggested we seek support elsewhere.

Home Energy Management Service

Between 1 July 2019 – 30 June 2020 our advocacy and research program called Home Energy Management Service (HEMS) was established with a grant of \$100,000 provided by Energy Consumers Australia.

At the same time, 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)
 - While this change reduced the prices paid by the 15% of households in south east Queensland that remained on a standing offer, the project found some retailers extended existing pay-on-time offers beyond their expiration date. Customers unable to pay their accounts in full on the due date forfeited their discounts and were subject to energy charges far higher than available to customers on default market or other offers available from their existing retailer.
- 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 and 5.2 kWh/day for off peak supply).
- 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). This mis-match in information presentation adds another layer of difficulty for clients when comparing pricing options using their bills as a reference.

“Over half the people we helped through HEMS did not contact us for further financial assistance. This suggests that clients have gained the confidence and knowledge of home energy to make changes in their interactions with energy providers to ensure they are accessing the best deal possible and reduce their consumption.”

HEMS – ensuring customers in financial difficulty receive the required assistance

\$100,000 grant monies spent delivering HEMS has achieved a 140% yield by way of at least \$70,000 in tangible financial benefits to 184 individual energy account holders while assisting them to re-engage with their energy providers to receive committed payments totalling more than \$170,000 over the next twelve months* (regular agreed CentrePay arrangements). **assuming companions remain in existing accommodation and set arrangements are maintained.*

Throughout the 4 years working directly with companions of SVdP who have issues with their energy accounts, experience has shown better customer outcomes are achieved with the aid of a knowledgeable advocate who is up to date with current rules and market offerings.

HEMS Project – SEQ household focus

In South East Queensland (SEQ) electricity is distributed by the ENERGEX network, where in December 2018, ENERGEX data states there were more than 1,386,000 individual households. The domestic electricity market opened to competition in 2007 and pricing deregulation was introduced in 2015.

As of August 2020, SEQ had 29 retail companies offering electricity and 5 retail companies offering gas supply to residential consumers.

At the request of local Vincentians, we also assisted two families from regional Queensland with electricity account issues.

HEMS Project enlisted support from volunteers and recruited specialists to serve their communities

During the project period, HEMS promotional material was prepared and presented to representatives of all 114 SVDP conferences across South East Queensland.

Four SVDP volunteer ‘energy champions’ from across the region were registered and received special training to assist clients with energy issues in their specific areas.

Key findings of the HEMS Project include:

1. **HEMS is a proven viable program** – a 140% return demonstrates excellent financial and social return on investment
2. **HEMS reinforces subsidiarity** (The principle of subsidiarity, which was developed as part of Catholic Social Teaching, states: What individuals can accomplish by their own initiative and efforts should not be taken from them by a higher authority.)
3. **HEMS teaches people to better manage their household energy consumption and costs** – (Over half the people receiving HEMS assistance have not sought further SVdP assistance)
4. **HEMS improves the lives of those in need** – Many who have returned to SVdP have expressed their gratitude for HEMS assistance and pride in managing their energy issues themselves.

Results of both SVdP Western Brisbane Regional Council Trial (WBRC) and HEMS project can be found on page 12.

Statements in support of HEMS

Brisbane Diocese

On behalf of the Brisbane Diocese, I would like to thank you for all the support you have made available to our Conference members. The HEMS program has been an extremely helpful part of our efforts to offer a “hand up” to people in need.

Members around Brisbane have regularly shared with me the effects of your efforts to advocate for their clients and the very helpful outcomes. Many members have seen great value in having someone who is well versed in the legal rights and obligations of consumers and is able to confidently advocate on behalf of the person they seek to help.

It is clear that the accessibility of this resource has increased the confidence of our members in offering support to people in need as it equips them with a reliable resource they can readily offer to help people become more sustainably self-reliant.

Furthermore, the educative workshops and resources you regularly offer our members, continues to help understand the options that can be offered those in need. Thank you for all that you have done to make this very valued service possible.

Kind Regards,



Clayton Mitchell

Membership and Development Officer

HEMS Advocate New Farm Conference

Prior to COVID our conference (New Farm) regularly received enquiries from companions regarding their energy bills. In most cases the companion had failed to make payments by the due date and found themselves in a situation where, unless their account was paid up to date, faced having their power disconnected. Invariably we were able to remedy the situation by contacting the energy provider on their behalf. As you taught us, we would speak with the Energy Provider's Hardship team and arrange a payment program with a Direct Debit from the companions Centrelink payments.

Anne, as you know in sorting out these issues it is very much a case of working both ends to the middle. Sure the Energy provider needs to come to the party in providing a payment plan option, but the companion needs to also take responsibility for putting aside funds to meet their regular bills. Unfortunately, those companions who have Energy Bill payment issues, tend also to be poor planners of their financial position. But it is hard to blame someone who is continually short of cash and juggling between buying food as opposed to putting funds aside for future bills. Most of our companions live for the present.

Organising a payment plan and arranging for payments to come directly out of a companion's Centrelink account addresses the issue of Energy for the client at that time, but you wonder whether it is the right long term strategy and is it the right “Hand Up” we should be giving. Only follow-up visits will decide this.

We have had very few companions who have opted to apply for the Home Energy Assistance scheme. In most of these cases, Anne, you have helped us in making this application for which we very much appreciate your support. Further, for those companions who have elected to apply for Home Energy Assistance, they have been very appreciative of us facilitating the filling out of the application form and submitting it on their behalf.

In more recent months, since the start of COVID and the resulting supplement paid by the government, our conference has had a marked decrease in requests for assistance from our companions. Further, with Energy companies no longer threatening to cancel supply, we really haven't had any companions contact us regarding their energy accounts.

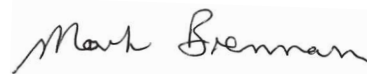
Looking forward though, we do harbour a concern that, once the government supplement ceases, and Energy companies again chase payments, and threaten disconnection, we will be inundated with companions requesting assistance with their Energy accounts. Our concern is in a number of areas and include :-

- 1. Arrears value** – we are concerned that companions who have not been meeting their Energy expenses may have an unusually large amount owing causing a greater concern.
- 2. Number of issues** – in the past we would encounter 1 or 2 Energy account issues a month. If this escalates to 4 or 6 then we will be stretched to handle these as not all Vincentians in our conference are trained in the handling of these companions needs.

3. Home Energy Assistance Scheme – we are concerned that many more companions will wish to make application for Home Energy Assistance. Working with companions in making this application is a time consuming process and again not all Vincentians in our conference are comfortable in this process.

In closing the report Anne, I would like to once again thank you for the assistance and training you have given us these last 12 months. When you have been trained in a task it is easy and straightforward. But if you haven't been trained the task seems daunting and you become fearful. We are so happy that we have had you to provide this training and that you are there for us to refer back to as and when it is needed. In our conference we refer to you as "Energy Anne" with the term "Energy" having a number of connotations (a real term of endearment).

Thanks Anne – you have been wonderful.



Mark Brennan
Vincentian

“We are concerned that many more companions will wish to make application for Home Energy Assistance.”

Result comparison between Trial and Project

SVdP Inala Family Support Centre Home Energy Assistance Service Results

DETAILS	WBRC TRIAL 1/12/17 – 30/11/18 136 days	HEMS PROJECT 1/7/19 – 31/3/20 188 days
No. people	281	184**
Total accounts No.	306	206
Total amount owed \$	\$198,910	\$137,087
Disconnection occurred / imminent No.	21 (7% of 281)	26 (14% of 184)
Overdue accounts No.	212 (75%)	144 (78%)
New entries to hardship programs No.	119 (42%)	89 (48%)
New CentreLink CentrePay arrangements No.	103 (37%)	109 (59%)
Total amount committed to be paid over next 12 months \$	\$236,990	\$170,742
No. billing audits No.	137 (49%)	62 (34%)
\$200/\$250 ea) \$	\$34,250	\$12,400
Advocacy assistance to negotiate or receive suitable discount plans or rebate entitlements No.	215 (77%)	143 (78%)
Calculated bill saving value over next 12 months \$	\$68,586	\$46,165
HEEAS applications No.	44 (16%)	66 (36%)
Known value of QLD Govt HEEAS assistance \$*	\$14,815	\$1,574
Energy company special credits No.	26 (9%)	24 (13%)
Total value of energy company special credits \$	\$10,856	\$5,411
SVDP funds No. clients		13 (7%)
SVDP funds used to pay energy accounts \$		\$4,540
TOTAL tangible financial benefit for consumers	\$128,507	\$70,090

* Results only known if shared by applicant.

** Excludes 47 people (20% of total 231) referred for assistance who did not keep appointments.

NB: service result percentage calculations based on total No. people assisted during each period.

Both WBRC Trial and HEMS Project dealt with similar issues and achieved impressive outcomes despite market rule changes and residential energy price reductions designed to create a better consumer experience.

Less 'client time' during HEMS Project due to education component commitments.

Assistance begins with the bills

Electricity is the dominant energy supply for SEQ households. Better guidance was available to those who shared twelve months of billing records for review and analysis.

	TOTAL WBRC TRIAL	HEMS PROJECT
Clients interviewed n.	281	184
Accounts reviewed n.	306	206
Billing audits completed	137	62
Total bills reviewed	746	323
Electricity bills	661	300
Gas bills	85	23

Household income and high expense detail

- Average amount owed indicates clients sought assistance after an inability to pay two consecutive bills.
- A fortnightly energy cost of \$75 represents more than 12% average household income after rent for HEMS companions.

	TOTAL WBRC TRIAL	HEMS PROJECT
Total amount owed	\$198,910	\$137,087
Highest total amount owed	\$8,990	\$5,388
Average total amount owed	\$781	\$864
Lowest total amount owed	NIL	NIL
	n. 221	n. 158
Average fortnightly income	\$1,201	\$1,068
Average rent pf	\$440	\$464
Average energy spend pf	\$73	\$75
High	\$207	\$211
Low	\$20	\$20

Most HEMS clients new to service

Past clients returned for assistance during HEMS Project period for advocacy to reduce energy costs, deal with new issues or complete unfinished business.

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.

Number of accounts presented by clients

HEMS assistance requested for all forms of household energy with electricity accounts of key concern.

	No.
Electricity accounts	182
Natural gas accounts	19
LPG accounts	3
Other (Phone, Water, NDIA)	4

HEMS Project results

The HEMS Project results are set out in a series of tables. Casework has been divided into eight categories to highlight the serious nature of issues faced, services received, and financial benefit achieved for customers and energy providers. The HEMS project also provides insights into the circumstances of those seeking assistance including household demographic detail, average energy use, fortnightly costs of rent and energy.

It is apparent individual circumstances dictate the services required to reach amicable results for all parties.

HEMS Project found diligent efforts were required to encourage energy providers to act fairly and reasonably towards each customer in a consistent and ethical manner.

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

HEMS assisted energy consumers in several ways. Most were able to lower their energy costs and chose to pay energy providers agreed fortnightly payments to reduce bill shock and pay back debt.



RESULTS	No. People total	%
Actual disconnection	12	5
Disconnection imminent	14	6
Benefit est $\geq$ \$1k over next 12 mths	16	7
Benefit est \$500 - \$999 over next 12 mths	26	11
Benefit est \$342 - \$499 over next 12 mths	25	11
Benefit est \$20 - \$341 over next 12 mths	29	13
No reportable financial gain	62	27
No show / no return call / text or email	47	20
Total	231	

Summary of HEMS Project casework

HEMS Project Client Assistance Outcome Summary by Category (Part A)

ASSISTANCE		OPPORTUNITY TO CONTROL ENERGY COSTS				TANGIBLE BENEFITS					
Client category	No. clients	Regular fortnightly payment set up*	Hardship program new entry no.	Energy efficiency advice no.	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 \$
A	12	\$25,948	9	7	\$1,200	8 / 2 / ?	\$1,023	\$1,026	\$1,350	\$162	\$4,760
B	14	\$19,422	13	12	\$1,400	7 / 4 / ?	\$682	\$2,740	\$280	\$234	\$5,336
C	16	\$13,520	9	13	\$2,000	6 / 5 / \$445	\$3,749	\$9,169	\$1,854	\$3,675	\$20,893
D	26	\$28,990	17	21	\$2,600	10 / 2 / \$720	\$5,453	\$9,138	\$170	\$673	\$18,754
E	25	\$18,538	9	17	\$1,200	7 / 1 / \$409	\$2,045	\$5,859	\$755	\$345	\$10,613
F	29	\$21,424	11	13	\$600	7 / 4 / ?	\$2,727	\$2,554	\$130	\$322	\$6,333
G	62	\$42,900	21	62	\$3,400	21 / 6 / ?	\$0	\$0	\$0	\$0	\$3,400
H	47										
TOTALS No.	231	N/A	89	145	62	66	46	89	13	24	N/A
TOTALS \$	N/A	\$170,742	N/A	N/A	\$12,400	\$1,574	\$15,678	\$30,487	\$4,540	\$5,435	\$70,090

* 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.

Client assistance category description

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

Summary of HEMS Project casework

HEMS Project client circumstance summary by Category (Part B)

ASSISTANCE		DEMOGRAPHICS						AVERAGE BILLING DETAIL			AVERAGE DAILY KWH	
Client category	No. clients	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 / mortgage \$	Latest bill \$	Accrued amount \$		Peak	Off peak
A	12	15	23	1	39	\$1,249	\$359	\$445	\$1,868	\$65	14.8	3.4
B	14	20	21	4	45	\$1,073	\$617	\$425	\$1,255	\$87	17.8	4.3
C	16	26	26	4	56	\$1,103	\$520	\$477	\$1,953	\$91	17.1	6.8
D	26	41	47	7	95	\$1,097	\$530	\$527	\$2,328	\$98	16.3	7.1
E	25	32	41	6	79	\$1,184	\$449	\$432	\$4,142	\$60	11.4	5.4
F	29	39	38	7	84	\$986	\$435	\$361	\$1,016	\$55	11.3	4.3
G	62	82	86	13	181	\$981	\$422		\$860	\$73	13.2	4.2
H	47	47			47							
TOTALS No.	231	302	282	42	626	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTALS \$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Average						\$1,096	\$476	\$445	\$1,917	\$76	14.6	5.1

* Average income and rent for each category.

Client assistance category description

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

Disconnections – HEMS helping those most in need

AER performance data reveals more QLD residential electricity customers disconnected than on hardship programs

The following excerpt from AER Retail performance data snapshot 2018-19 is used to demonstrate the market situation as reported during part of the HEMS Project period (pre-COVID-19 restrictions). Please note the data presented represents jurisdictions regulated by AER under the Retail Law and Retailer Rules (excl Vic, WA, NT).

Residential

Number disconnected			
	2017-18	2018-19	Change
QLD	27 910	26 937	▼ 973
SA	10 556	10 317	▼ 239
ACT	501	706	▲ 205
NSW	32 315	32 237	▼ 78
TAS	818	598	▼ 220
National	72 100	70 795	▼ 1 305

Proportion of customers disconnected (%)			
	2017-18	2018-19	Change
QLD	1.41	1.33	▼ 0.08
SA	1.37	1.32	▼ 0.05
ACT	0.29	0.40	▲ 0.11
NSW	1.03	0.99	▼ 0.04
TAS	0.34	0.24	▼ 0.09
National	1.14	1.09	▼ 0.05

HEMS Clients Disconnection Issues

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).*

Category A – Casework summary parts A and B

12 householders sought assistance after household power disconnected

CASE NO.	OPPORTUNITY TO CONTROL ENERGY COSTS				TANGIBLE BENEFITS						DEMOGRAPHICS				FORTNIGHTLY INCOME / ACCOM COST \$		BILLING DETAIL			AVERAGE DAILY KWH		
	Regular fortnightly payments set up*	Hardship program new entry no.	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				Reported household income \$	Rent / mortgage \$	AMOUNT OWED*		Average fortnightly energy cost \$	CONSUMPTION		Gen back to grid
											No. adults	0 - 18 yrs	Over 18 yrs	Total			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		\$674	\$43	10.9	2.2	-11.1
12	\$40	1			yes			\$200		\$200	2			2	\$568	\$349	\$445					
TOTALS n.	12	9	7	6	8	3	3	5	2	12	15	23	1	39								
TOTAL \$	\$25,948			\$1,200		\$1,023	\$1,026	\$1,350	\$162	\$4,760												
AVERAGE															\$1,249	\$359	\$445	\$1,868	\$65	14.8	3.4	-11.1

* 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 accounts initially set up.

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

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

Category B – Casework summary parts A and B

14 householders received disconnection notices

CASE NO.	OPPORTUNITY TO CONTROL ENERGY COSTS				TANGIBLE BENEFITS						DEMOGRAPHICS						BILLING DETAIL			AVERAGE DAILY KWH	
											FAMILY STRUCTURE				FORTNIGHTLY INCOME / ACCOM COST \$		AMOUNT OWED*		Average fortnightly energy cost \$	CONSUMPTION	
	Regular fortnightly payments set up*	Hardship program new entry no.	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 \$	No. adults	0 - 18 yrs	Over 18 yrs	Total	Reported household income \$	Rent / mortgage \$	Recent bill	Accrued sum \$		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							\$0	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	13	12	7	7	2	9	2	2	13	20	21	4	45							
TOTAL \$	\$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

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

**** Severely disabled adult son requiring temperature control. Unaware of Heating n Cooling Rebate until now. Receives monthly accounts (2 out 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

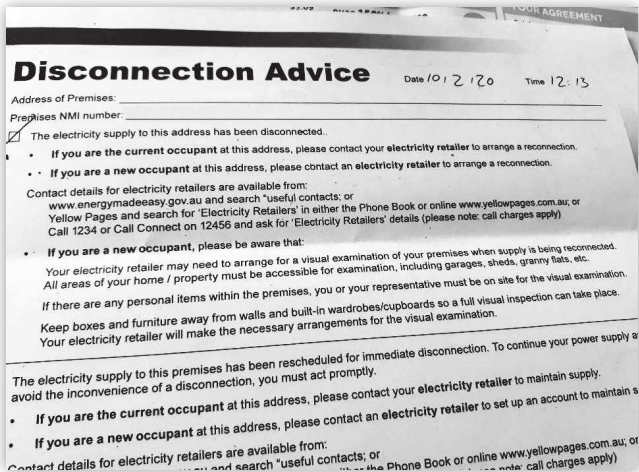
***** client moving house in the next few months

HEMS Project 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.



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

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

Disconnection imminent Fees cause angst for those in need of assistance

Hardship program access – needed by more

The following excerpt from AER Retail performance data snapshot 2018-19 is used to demonstrate the market situation as reported during part of the HEMS project period (pre-COVID-19 restrictions). Please note the data presented represents jurisdictions regulated by AER under the Retail Law and Retailer Rules (excl Vic, WA, NT).

Residential Electricity Hardship indicators

Number of hardship customers			
	2017-18	2018-19	Change
QLD	18 648	19 070	▲ 422
SA	15 521	16 113	▲ 592
ACT	987	1 333	▲ 346
NSW	30 527	32 773	▲ 2 246
TAS	3 251	4 090	▲ 839
National	68 934	70 795	▲ 4 445

Average debt on entry (\$)			
	2017-18	2018-19	Change
QLD	890	895	▲ 5
SA	1 548	1 685	▲ 137
ACT	1 617	1 485	▼ 132
NSW	1 034	1 189	▲ 155
TAS	1 605	1 605	0
National	1 146	1 250	▲ 104

Average debt (\$)			
	2017-18	2018-19	Change
QLD	919	960	▲ 41
SA	1 694	1 863	▲ 168
ACT	940	1 603	▲ 663
NSW	916	1 216	▲ 300
TAS	1 304	1 328	▲ 24
National	1 111	1 305	▲ 194

Proportion of customers on hardship (%)			
	2017-18	2018-19	Change
QLD	0.94	0.94	0.00
SA	2.01	2.07	▲ 0.05
ACT	0.57	0.76	▲ 0.18
NSW	0.97	1.01	▲ 0.04
TAS	1.35	1.67	▲ 0.32
National	1.09	1.13	▲ 0.04

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

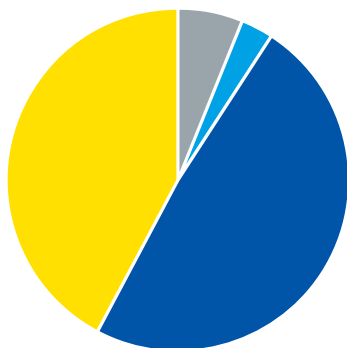
incomes of people in poverty in various types of families and the poverty line) is \$282pw.

- 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.
- Poverty in Australia is just above the OECD average level, placing us among a group of wealthy nations with above-average poverty.

Most clients – Australian families assisted in one visit

Family structure

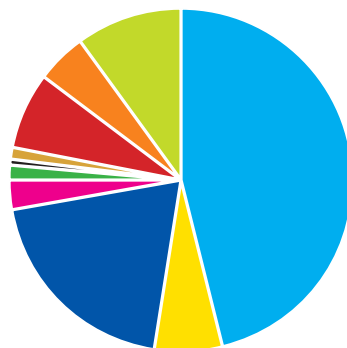
Families represent 91% of HEMS companions seeking assistance to keep household power on and costs down.



FAMILY STRUCTURE	No. People total	%
Singles	36	6
Couples (no children)	18	3
Single parent families	277	48
Partnered parent families	241	42
Total No.	572	

Country of origin

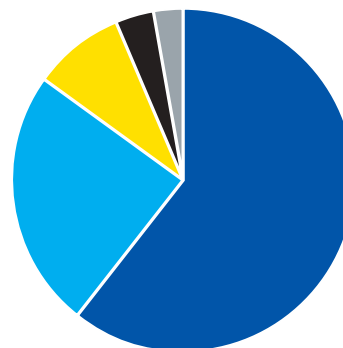
Over 50% HEMS clients born in Australia indicate complexity of energy issues experienced not only by ethnic groups, migrants, refugees, and asylum seekers.



COUNTRY OF ORIGIN	No. People total	%
Australian (non-Indigenous)	85	46
Aboriginal and/or Torres Strait Islander	12	7
Africa	36	20
Middle East	5	3
European Union	3	2
Afghanistan	1	1
Vietnam	2	1
Pacific Islands	13	7
Overseas	9	5
Not Stated	18	10
Total No.	184	

Number of HEMS visits per client

Majority of issues successfully dealt with in one or two visits. More face to face time required when dealing with complex issues or overcoming communication difficulties.



VISITS PER CLIENT	No.	%
1	118	61
2	47	24
3	17	9
4	7	4
5+	5	3

Assistance examples

Single man with no dependents

\$195 Owed

29/01/2020 – 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. 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). Considered HEEAS application and were unable to meet current criteria for valid claim. 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. 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.

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). 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. 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.

We called the National Debt Help Line 1800 007 007 and were advised they would make application for HEEAS regardless of client's circumstances to buy time and advised us to try Brisbane city-based counsellors namely. 1. YYY on 0407 xxx 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-aCAP-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. 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. Client is due for shoulder surgery on Monday 10 February 2020.

HEMS 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) phone calls.

Single Mum with two children

\$746 Owed

10/02/2020 – 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 EP advised M on best plan. Review complete. Ave daily cons 15.1 kWh peak and 8.1 kWh hot water.

Single Mum with one adult child

\$604 Owed

07/01/2020 – 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 EP \$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.

Single Mum with three children

\$441 Owed

20/02/2020 – 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.

HEMS Comment: Example of client who contacted EP herself seeking financial assistance, only to have her stress increased until she contacted us.

Category C – Casework summary parts A and B

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				FORTNIGHTLY INCOME / ACCOM COST \$		BILLING DETAIL			AVERAGE DAILY KWH		
	Regular fortnightly payments set up*	Hardship program new entry no.	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				Reported household income \$	Rent / mortgage \$	AMOUNT OWED*		Average fortnightly energy cost \$	CONSUMPTION		Gen back to grid
											No. adults	0 - 18 yrs	Over 18 yrs	Total			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	10	6 / 5	11	16	1	10	16	26	26	4	56								
TOTAL \$	\$13,520			\$2,000	\$445	\$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 accounts initially set up.

Category D – Casework summary parts A and B

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				FORTNIGHTLY INCOME / ACCOM COST \$		BILLING DETAIL			AVERAGE DAILY KWH	
	Regular fortnightly payments set up*	Hardship program new entry no.	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				Reported household income \$	Rent / mortgage \$	AMOUNT OWED*		Average fortnightly energy cost \$	CONSUMPTION	
											No. adults	0 - 18 yrs	Over 18 yrs	Total			Recent bill	Accrued sum \$		Peak	Off peak
1	\$35					\$341	\$468		\$190	\$998	2	2		4	\$2,141	\$540	322.72		\$48	6.7	2.3
2	\$80	1	1	\$200	yes		\$726			\$926	1	4		5	\$1,949	\$740	711.49		\$79	17.1	11.7
3						\$341	\$399		\$172	\$912	1	2		3	\$1,282	\$660	322.05			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	?	680.8		\$104	22.1	
6		1	1	\$200			\$609			\$809	1			1	?	?	995.17		\$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	482.74			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	858.77			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	510.71		\$70	18.6	6.5
15			1		\$720					\$720	1			1	\$605	\$401	927.43				
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 No.	17	17	21	13	10 / 2	16	22	1	4	26	41	47	7	95							
TOTAL \$	\$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

*** HEEAS potential total benefit to clients of 9 other applications - \$4,725 (calculated at estimated value of \$525 ea)

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

Category E – Casework summary parts A and B

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			AVERAGE DAILY KWH	
											FAMILY STRUCTURE				FORTNIGHTLY INCOME / ACCOM COST \$		AMOUNT OWED*		Average fortnightly energy cost \$	CONSUMPTION	
	Regular fortnightly payments set up*	Hardship program new entry no.	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 \$	No. adults	0 - 18 yrs	Over 18 yrs	Total	Reported household income \$	Rent / mortgage \$	Recent bill	Accrued sum \$		Peak	Off peak
1	\$75	1			yes	\$341			\$158	\$499	1	4		5			644.1			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		rod 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 No.	15	9	17	6	7 / 1	6	21	2	3	25	32	41	6	79							
TOTAL \$	\$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.

*** HEEAS potential total benefit to clients of 9 other applications - \$4,725 (calculated at estimated value of \$525 ea).

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

Category F – Casework summary parts A and B

Assistance for 29 clients calculated to benefit between \$342 – \$499 each over the next twelve months

CASE NO.	OPPORTUNITY TO CONTROL ENERGY COSTS				TANGIBLE BENEFITS						DEMOGRAPHICS				FORTNIGHTLY INCOME / ACCOM COST \$		BILLING DETAIL			AVERAGE DAILY KWH	
	Regular fortnightly payments set up*	Hardship program new entry no.	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				Reported household income \$	Rent / mortgage \$	AMOUNT OWED*		Average fortnightly energy cost \$	CONSUMPTION	
											No. adults	0 - 18 yrs	Over 18 yrs	Total			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 No.	21	11	13	3	7	8	18	2	3	29	39	38	7	84							
TOTAL \$	\$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.

*** HEEAS potential total benefit to clients of 7 other applications - \$3,675 (calculated at estimated value of \$525 ea).

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

Category G – Casework summary parts A and B

Assistance for 62 clients with no immediate reportable financial benefit over the next twelve months

CASE NO.	OPPORTUNITY TO CONTROL ENERGY COSTS				TANGIBLE BENEFITS						DEMOGRAPHICS						BILLING DETAIL		AVERAGE DAILY KWH	
											FAMILY STRUCTURE				FORTNIGHTLY INCOME / ACCOM COST \$		AMOUNT OWED*		CONSUMPTION	
	Regular fortnightly payments set up*	Hardship program new entry no.	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 \$	No. adults	0 - 18 yrs	Over 18 yrs	Total	Reported household income \$	Rent / mortgage \$	Average amount owed	Average fortnightly energy cost \$	Peak	Off peak
No. 62					21 / 6	0	0	0	0	\$3,400										
TOTALS No.	30	21	62	17	21	0	0	0	0		82	86	13	181						
TOTAL \$	\$42,900			\$3,400						\$3,400										
AVERAGE															\$981	\$422	\$860	\$73	13.2	4.2

* Committed payments to energy providers over the next 12 months.

** @ \$200 valued average.

HEMS improves circumstances of all stakeholders

Ongoing need for residential energy customer professional advocacy services

Since March 2020, the Australian Energy Regulator has released Statements of Expectations directed at energy businesses to protect customers and the market during COVID-19.

The current statement released in July 2020, outlines their expectations for energy businesses to defer disconnection and debt collection action for customers who indicate they may be in financial stress and unable to pay their energy accounts until 31 October 2020.

We have found significant success assisting companions via phone during COVID-19 restrictions, with more time spent assisting those who lack technological skills to share required information electronically prior to discussions with energy providers. Our improved ability to provide remote support increases the potential scope of the program to extend across the state with appropriate investment.

LEGISLATIVE AND MARKET INFORMATION:

Recent code changes effecting energy customers in Queensland

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's Retail energy competition review 2020 was released in June 2020. 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:

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.

The Australian Energy Regulator produced key statistics related to complaints, hardship and disconnections for Queensland for the period between June 2018 and June 2019. Information included:

- The proportion of consumers on hardship programs – 0.94 per cent of consumers
- The average debt of customers on entry into hardship programs for electricity – \$867
- Customers repaying energy debt – 35,587
- Customers in debt – 1.6%
- Electricity disconnection rates - 26,937 (1.33%) in 2018-19 for residential consumers
- Gas disconnection rates – 2,077 (1.07%) for residential customers

The Australian Energy Market Commission has produced a 13 page legal protections infographic setting out in detail consumer protections in place for the supply of essential energy services. A handy reference for those requiring clarification of a complex market operation.

Independent and knowledgeable – The way forward

Support proven independent specialist energy advocacy services

Recently retired AEMC Chairman John Pierce said when releasing the National Energy Customer Framework 28 June 2019: “supporting consumers who have difficulty paying their energy bills remains a challenge and is particularly acute when their energy bills are high...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”.

The HEMS results and case work examples contained in this report are specific to the period following significant market changes. The service has successfully demonstrated its effectiveness in reducing the number of people experiencing

immediate financial crisis due to energy bills by increasing their knowledge, skills and awareness of home energy. The success can be attributed to its foundations of spending more time with companions in understanding their strengths, challenges and applying considerable sector expertise and knowledge from a team of trained energy champions.

We welcome the opportunity to be of further service to the community, energy providers and government stakeholders assisting energy consumers who have lost employment this year and need assistance to keep their lights on when pressed for payment.

This project was funded by Energy Consumers Australia Limited (www.energyconsumersaustralia.com.au) as part of its grants process for consumer advocacy projects and research projects for the benefit of consumers of electricity and natural gas. The views expressed in this document do not necessarily reflect the views of the Energy Consumers Australia.

Contact details

For discussions relating to this work and funding opportunities, please contact:

Nathan Middlebrook

Manager – Community Engagement

St Vincent de Paul Society Queensland

E: Nathan.Middlebrook@svdpqld.org.au

M: 0431 388 745



Anne Armansin

Energy Consultant

Energy Aid

E: anne@energyaid.com.au

M: 0407 623 079

W: energyaid.com.au

