

Overview

Residential energy in Queensland

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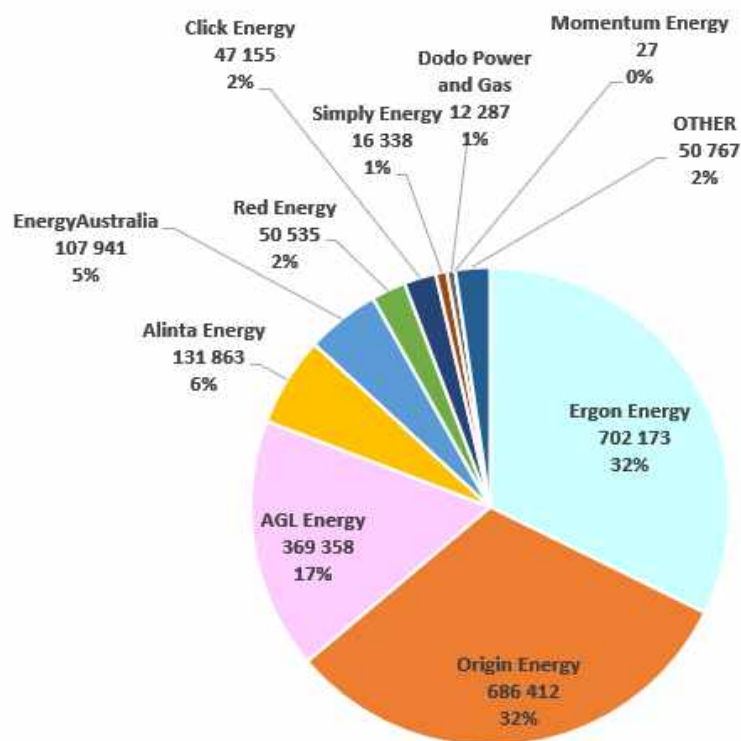
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Introduction

- It has never been more difficult to understand the residential energy market in South East Queensland.
- For example, on average, households in low income postcodes in Brisbane west and beyond used 19% less energy in 2016 compared to 2009, yet paid up to 38% more.
- Only 1% of Queensland households are registered to receive assistance from energy provider hardship programs.
- Many Queensland consumers need assistance to understand, control and reduce energy debt.
- Who should pay to help cash strapped consumers stay connected?

Twenty-two (22) Retail companies

competing for residential customers in South East Queensland



Electricity Retail Market Share - Small Customers

Source: AER, Retail energy market performance report, December 2018

			QLD	
	Retailer	Ownership	GAS	ELEC
1	Ergon Energy	Queensland Govt		
2	Origin Energy	Origin Energy		
3	AGL Energy	AGL Energy		
4	Alinta Energy	Alinta Energy		
5	EnergyAustralia	ChinaLP Group		
6	Red Energy	Snowy Hydro		
7	Click Energy	Amaysim Energy		
8	Simply Energy	ENGIE		
9	Dodo Power and Gas	M2 Energy		
10	Momentum Energy	Hydro-Electric (Tas Govt)		
OTHER				
11	1st Energy	1st Energy		
12	Amaysim Energy	Amaysim Energy		
13	Diamond Energy	Diamond Energy		
14	Energy Locals	Energy Locals		
15	ERM Power	ERM Power		
16	Flow Power	OPTrust		
17	Lumo Energy	Snowy Hydro		
18	Mojo Power	Mojo Power		
19	Next Business Energy	Next Business Energy		
20	Powerdirect	AGL Energy		
21	Powershop	Meridian Energy		
22	Qenergy	Qenergy		
23	Sanctuary Energy	Living Choice Aust/ Sanctuary Energy		

Price Deregulation –

consumers need to be savvy to save

Price diversity – electricity



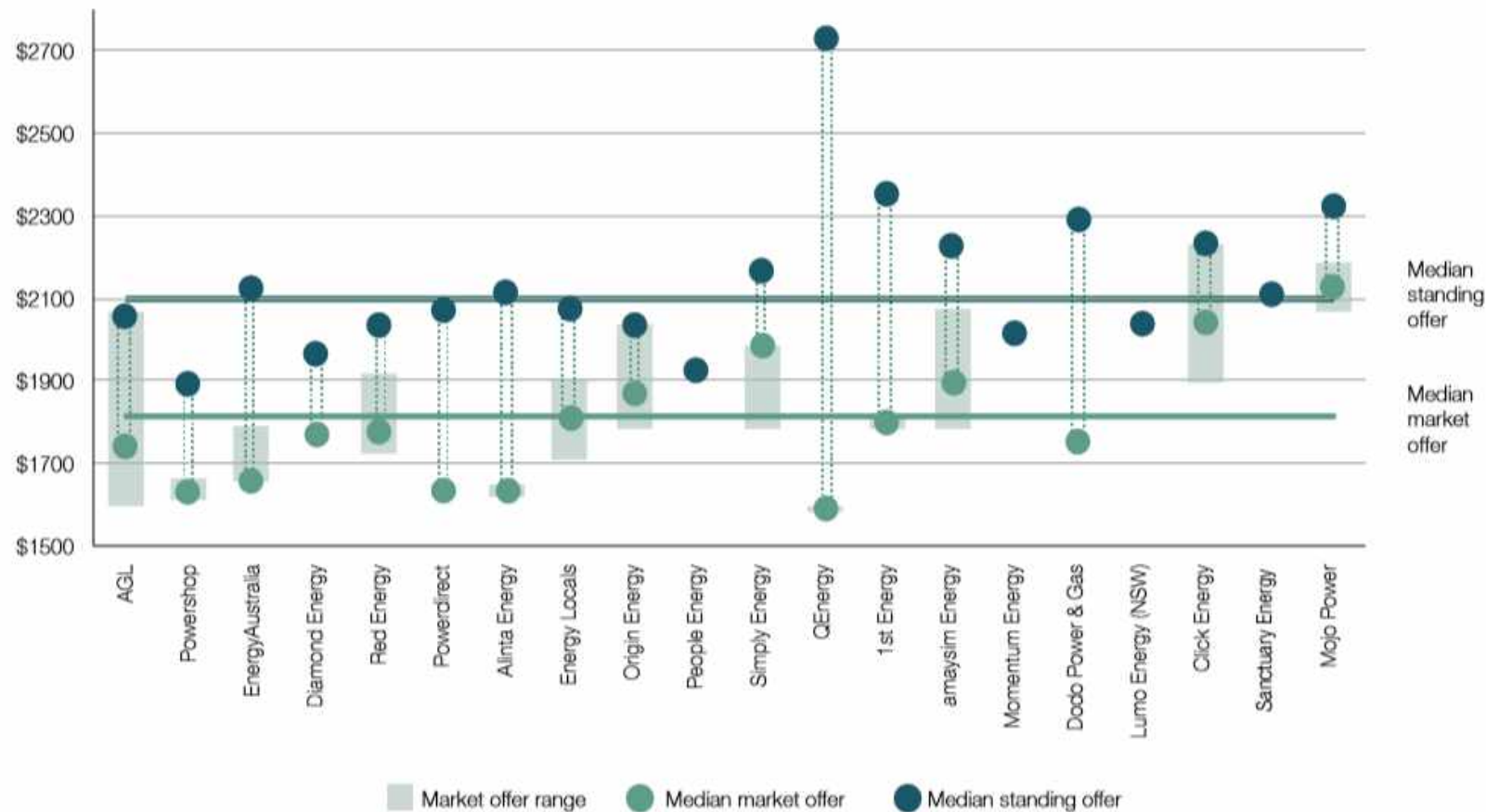
Anne Armansin comments:

- Market contracts offer a variety of ‘incentives’ including discounts off usage charges; discounts off usage + supply charges (usually based on higher charges); credits on first bills or annual lump sum fees up front to offset lower usage and supply charges
- Exit fees are capped at \$20 for SEQ householders wishing to break contracts

Source: https://www.aer.gov.au/system/files/State%20of%20the%20Energy%20Market%202018%20-%20Full%20report%20A4_2.pdf

Brisbane electricity prices*

vary from company to company with multiple offers from each provider



Source: https://www.aer.gov.au/system/files/Annual%20Report%20on%20Compliance%20and%20Performance%20of%20the%20Retail%20Energy%20Market%202017-18_0.pdf

*Information current as at 1 August 2018

Domestic energy offers — Federal Govt energy deal comparison tool

The screenshot shows the Energy Made Easy website interface. At the top, there is the Australian Government logo, the 'ENERGYMADEeasy' logo with the tagline 'The power to compare', and a search bar. Below this is a navigation bar with three links: 'Find an energy plan' (Select the right plan for you), 'Get energy smart' (Understand plans, bills and your rights), and 'Control your costs' (Help to reduce your energy bills). The main section is titled 'Electricity plan results' and includes filters for 'Electricity', '4061', and '3 people'. Below this is a section titled 'What is important to you?' with checkboxes for 'Monthly bills', 'No contract term', 'No exit fees', and 'No credit card fees'. A blue button labeled 'Refine by: discounts, fees, payments & more' is also present. The results are divided into two columns. The left column is titled 'SEQ offers as at 4 May 2019' and shows 'Show: Lowest price plans from each retailer (22) | All plans (339)'. The right column is titled 'SEQ offers as at 27 August 2019' and shows 'Show: Lowest price plans from each retailer (21) | All plans (177)'. Below the electricity results is a section titled 'Gas plan results' with 'Show: Lowest price plans from each retailer (3) | All plans (40)'. The date '29/08/2019' is visible in the bottom left corner.

Australian Government

ENERGYMADEeasy
The power to compare

Search this site

Find an energy plan
Select the right plan for you

Get energy smart
Understand plans, bills and your rights

Control your costs
Help to reduce your energy bills

Electricity plan results

Electricity 4061 3 people New Search

What is important to you?

☐ Monthly bills ☐ No contract term ☐ No exit fees ☐ No credit card fees

Refine by: discounts, fees, payments & more +

SEQ offers as at 4 May 2019

Show: Lowest price plans from each retailer (22) | All plans (339)

SEQ offers as at 27 August 2019

Show: Lowest price plans from each retailer (21) | All plans (177)

Gas plan results

Show: Lowest price plans from each retailer (3) | All plans (40)

Anne Armansin comment:

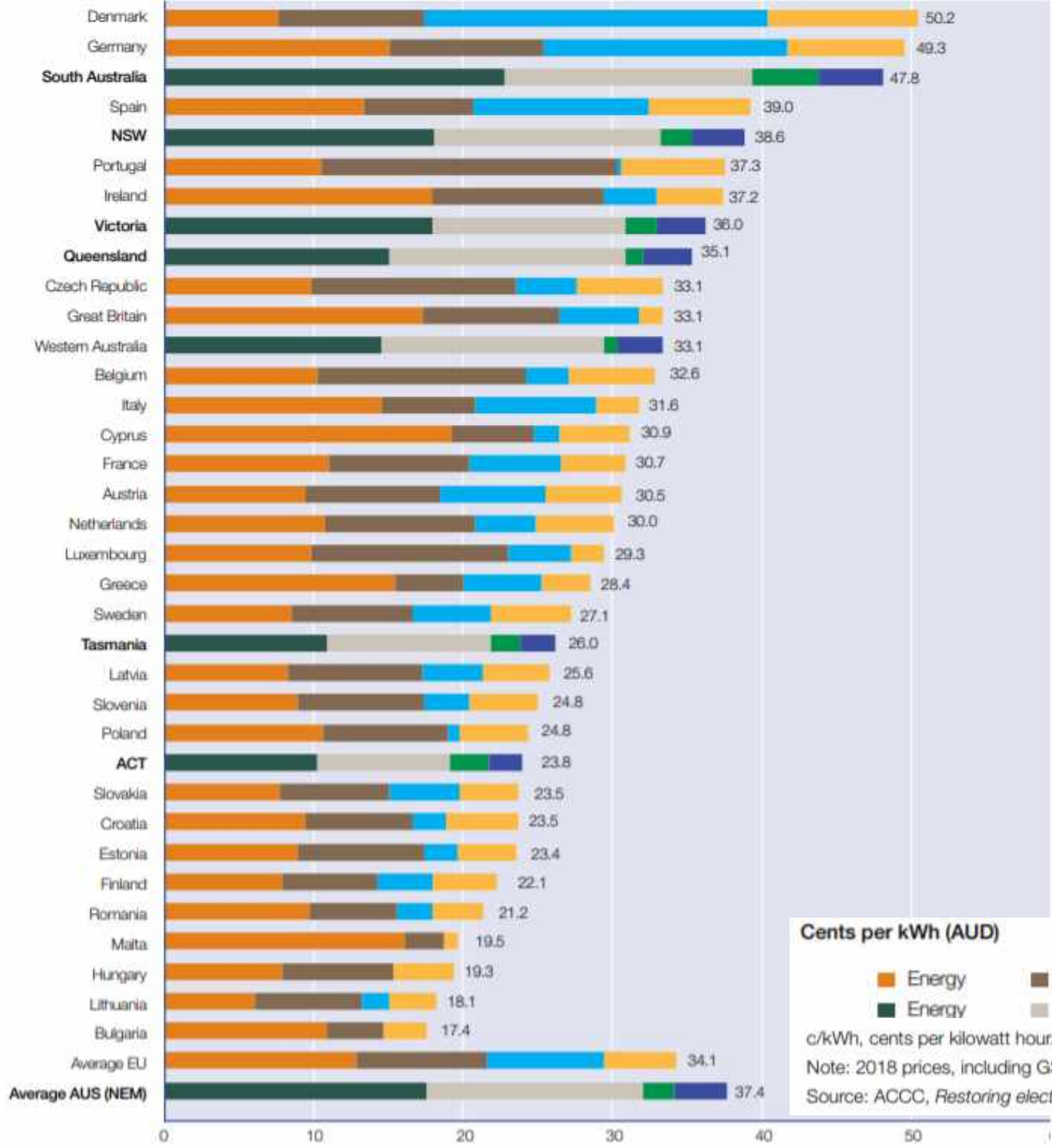
Before deregulation, energy prices changed once a year (usually 1 July). Now prices for supply, tariffs, fees and charges vary between energy retailers causing much confusion for householders AND offers can change daily.

International household electricity costs comparisons

This graph compares average Australian household electricity prices with European countries (which historically have had some of the highest electricity prices internationally), based on purchasing power parity.

This measure adjusts for differences in the cost of living across countries.

Australian electricity prices were traditionally low by global standards. But increases over the past decade mean average Australian prices are now around 10 per cent above the European average.



Queensland's NEW

Default Market Offer – base level pricing

- Default market offer (DMO) prices are to apply from 1 July 2019 for standing offer customers on relevant tariffs, in the ENERGEN network area (South East Queensland).
- The DMO is a government initiative designed to reduce unjustifiably high standing offer prices for consumers who are unable or unwilling to engage in the market.
- The DMO prices will also serve as a basis for calculating the reference bill for residential customers and small businesses.

More information to come

Final Determination DMO prices

— 1 July 2019 (GST inclusive)

Distribution Zone	Residential Flat Rate	Residential flat rate with controlled load (approx. 30% total usage)
ENERGEX	\$1570 for 4,900 kWh per annum (13.4 kWh/day peak supply only)	\$1927 for 6,300 kWh per annum (12.02 kWh/day peak supply / 5.17 kWh/day off peak)
Median saving*	\$118	\$169

*Median saving is the difference between the median standing offer price and the DMO price in that distribution zone, based on the model annual usage.

NB: The DMO prices outlined above are indicative prices based on a set model annual usage level, and are not a 'maximum bill'. For an individual customer, their actual bill will vary depending on how much electricity they use, their distribution zone, and how their retailer has set the fixed and variable charges on their standing offer

<https://www.aer.gov.au/system/files/AER%20Final%20Determination%20-%20Default%20Market%20Offer%20Prices%20-%20April%202019.pdf>

Default Market offers – application example

DEAL CALCULATOR SOUTH EAST QUEENSLAND ELECTRICITY OFFERS - CURRENT AS AT 23/7/19

annual elec consumption guide adopted for Default Market Offer QLD

enter your ave daily kWh below

kWh/day	T11	T31	T33	off peak 1 = yes
12.6	12.1		5.2	1
	4417		1898	1
17.3				
12.1				
5.2				
T33				

www.energymadeeasy.gov.au consumption guide

home with pool	
No pool	home with pool
No. people in home	
2 - 3	2 - 3
medium	medium
13.4	20.7

Sources include: www.energymadeeasy.com.au

Electricity retailers

difference per annum

\$31.56

estimated costs over time for budgeting purposes

Energy Retailer	rates inclusive of GST					annual costs inclusive of discount application				estimated costs over time for budgeting purposes					
	daily supply / day	T11 / kWh	T31 / kWh	T33 / kWh	off peak meter / day	daily supply / day	T11 Peak - usage at / kWh	T33 Controlle d Load / kWh	off peak meter fee / day	total per annum	total per qtr	total per ftnight	total per week	total per day	less concession
AGL energy	\$1.0600	\$0.2566	\$0.1650	\$0.1937	\$0.0306	\$386.90	\$1,133.27	\$367.64	\$11.17	\$1,898.99	\$474.75	\$73.04	\$36.52	\$5.20	\$4.27
amaysim	\$1.1814	\$0.2475	\$0.2140	\$0.2140		\$431.21	\$1,093.08	\$406.17	\$0.00	\$1,930.47	\$482.62	\$74.25	\$37.12	\$5.29	\$4.36
Click	\$1.1814	\$0.2475	\$0.2140	\$0.2140		\$431.21	\$1,093.08	\$406.17	\$0.00	\$1,930.47	\$482.62	\$74.25	\$37.12	\$5.29	\$4.36
click energy	\$1.1814	\$0.2475	\$0.2140	\$0.2140		\$431.21	\$1,093.08	\$406.17	\$0.00	\$1,930.47	\$482.62	\$74.25	\$37.12	\$5.29	\$4.36
dodo power and gas	\$1.2101	\$0.2543	\$0.1925	\$0.1925		\$441.69	\$1,123.12	\$365.37	\$0.00	\$1,930.17	\$482.54	\$74.24	\$37.12	\$5.29	\$4.35
amaysim	\$1.1814	\$0.2475	\$0.2140	\$0.2140		\$431.21	\$1,093.08	\$406.17	\$0.00	\$1,930.47	\$482.62	\$74.25	\$37.12	\$5.29	\$4.36
origin	\$1.1606	\$0.2492	\$0.1714	\$0.2085	\$0.0299	\$423.62	\$1,100.37	\$395.64	\$10.91	\$1,930.55	\$482.64	\$74.25	\$37.13	\$5.29	\$4.36

Example of best offer application

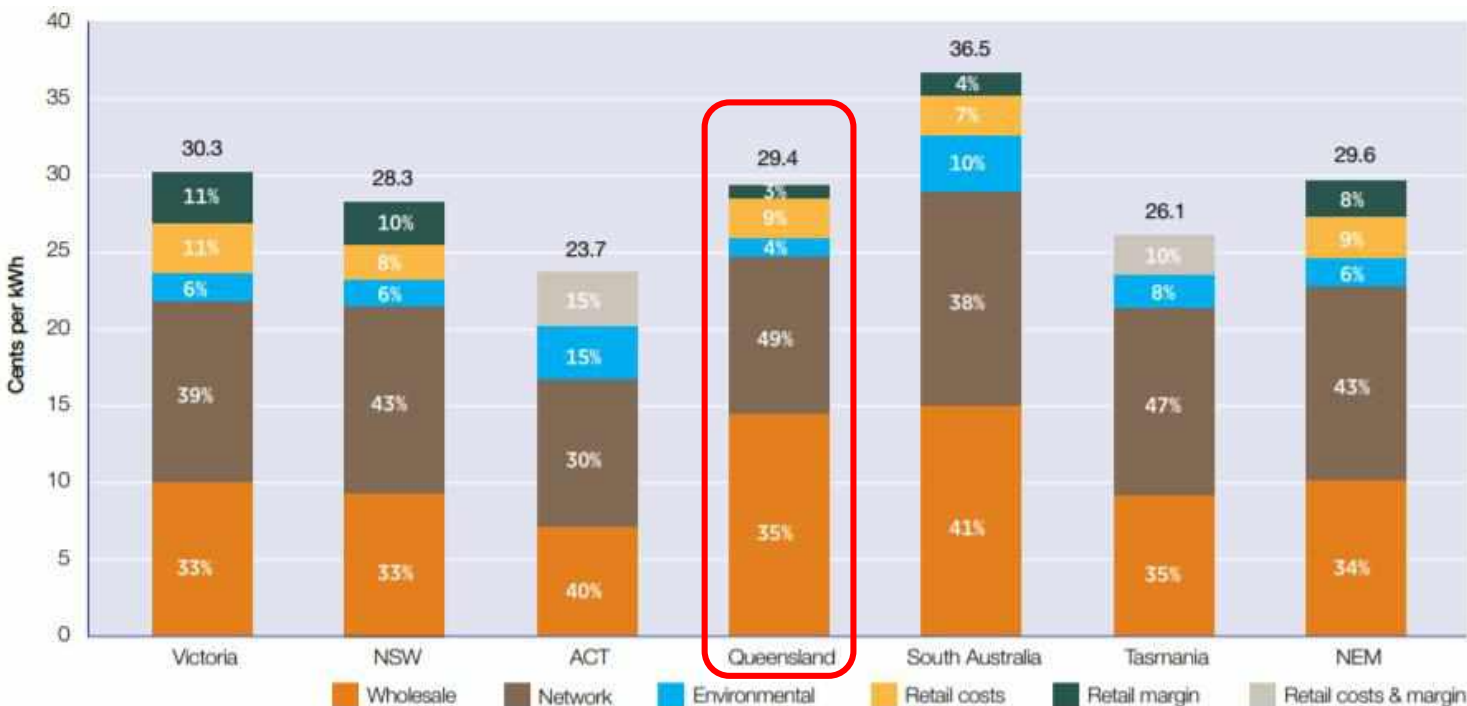
DEAL CALCULATOR SOUTH EAST QUEENSLAND ELECTRICITY OFFERS - CURRENT AS AT 23/7/19

12.6	recurring fees	per day per year		12.1	5.2		1	No. people in home				difference per annum \$740.54						
	GUARANTEED			4417	1898	0	1	2 - 3	2 - 3									
17.3	PAY ON TIME							medium	medium	estimated costs over time for budgeting								
rates inclusive of GST								annual costs inclusive of discount application				purposes						
Energy Retailer	deal Name	discount off reference price		daily supply	T11	T31	T33	off peak meter	daily supply	T11 Peak - usage at	T33 Controlle d Load	off peak meter fee	total per annum	total per qtr	total per ftnight	total per week	total per day	less concession
1st Energy	single rate+ CL1 /CL2	-0.05	-0.05	\$1.2540	\$0.2396	\$0.1701	\$0.2032	\$0.0550	\$457.71	\$1,058.19	\$0.00	\$20.08	\$1,765.89	\$441.47	\$67.92	\$33.96	\$4.84	\$3.90
AGL	Residential Essentials Plus			\$0.9923	\$0.2336	\$0.1650	\$0.1650	\$0.0307	\$362.19	\$1,031.69	\$0.00	\$11.21	\$1,718.26	\$429.56	\$66.09	\$33.04	\$4.71	\$3.77
Alinta Energy	No Fuss			\$1.0890	\$0.2049	\$0.1348	\$0.1726	\$0.0297	\$397.49	\$904.94	\$0.00	\$10.84	\$1,569.12	\$392.28	\$60.35	\$30.18	\$4.30	\$3.37
amaysim	default market offer			\$1.1814	\$0.2475	\$0.2140	\$0.2140		\$431.21	\$1,093.08	\$0.00	\$0.00	\$1,930.47	\$482.62	\$74.25	\$37.12	\$5.29	\$4.36
Click	Banksia			\$1.0160	\$0.2129	\$0.1840	\$0.1840		\$370.84	\$940.27	\$0.00	\$0.00	\$1,660.34	\$415.09	\$63.86	\$31.93	\$4.55	\$3.62
DC Power Co	Market Offer			\$1.0106	\$0.3053	\$0.2785	\$0.2828	\$0.0322	\$368.87	\$1,348.36	\$0.00	\$11.75	\$2,257.57	\$564.39	\$86.83	\$43.41	\$6.19	\$5.25
Diamond energy	Diamond Solar	-0.10	-0.10	\$1.3695	\$0.2459	\$0.1592	\$0.2047	\$0.0438	\$499.87	\$1,086.02	\$0.00	\$15.99	\$1,713.63	\$428.41	\$65.91	\$32.95	\$4.69	\$3.76
dodo	Residential Market	-0.25		\$1.2101	\$0.2289	\$0.1733	\$0.1733		\$441.69	\$1,010.94	\$0.00	\$0.00	\$1,671.13	\$417.78	\$64.27	\$32.14	\$4.58	\$3.64
Energy Aust	Total Plan Home	-0.11	-0.11	\$1.0230	\$0.2627	\$0.1715	\$0.2092		\$373.40	\$1,160.21	\$0.00	\$0.00	\$1,654.61	\$413.65	\$63.64	\$31.82	\$4.53	\$3.60
energy aust	No Frills			\$0.9240	\$0.2310	\$0.1870	\$0.1870		\$337.26	\$1,020.21	\$0.00	\$0.00	\$1,712.40	\$428.10	\$65.86	\$32.93	\$4.69	\$3.76
Energy Locals	member promise 2020			\$0.8800	\$0.2250	\$0.2000	\$0.2000		\$321.20	\$993.71	\$0.00	\$0.00	\$1,694.51	\$423.63	\$65.17	\$32.59	\$4.64	\$3.71
Future X Power	Flexi Saver - Single Rate + Cont	-0.29		\$1.0912	\$0.2859	\$0.1899	\$0.2417	\$0.0319	\$398.29	\$1,262.68	\$0.00	\$11.64	\$1,562.34	\$390.58	\$60.09	\$30.04	\$4.28	\$3.35
LPE	Principal Rate			\$1.1550	\$0.2057	\$0.1354	\$0.1892	\$0.0313	\$421.58	\$908.47	\$0.00	\$11.42	\$1,598.46	\$399.62	\$61.48	\$30.74	\$4.38	\$3.45
mojo	energy pass			\$1.9392	\$0.2485	\$0.1686	\$0.1912	\$0.0304	\$707.81	\$1,097.50	\$0.00	\$11.10	\$2,136.41	\$534.10	\$82.17	\$41.08	\$5.85	\$4.92
Origin	daily saver		-0.16	\$1.1606	\$0.2492	\$0.2085	\$0.2085	\$0.0299	\$423.62	\$1,100.59	\$0.00	\$10.91	\$1,691.45	\$422.86	\$65.06	\$32.53	\$4.63	\$3.70
Origin	max saver	-0.11	-0.11	\$1.1606	\$0.2492	\$0.2085	\$0.2085	\$0.0299	\$423.62	\$1,100.59	\$0.00	\$10.91	\$1,718.46	\$429.62	\$66.09	\$33.05	\$4.71	\$3.77
Power Direct	Residential Discount	-0.11	-0.11	\$1.0670	\$0.2566	\$0.1848	\$0.2085	\$0.0330	\$389.46	\$1,133.27	\$0.00	\$12.05	\$1,678.12	\$419.53	\$64.54	\$32.27	\$4.60	\$3.66
powerclub	Home Flat + Cload			\$0.9302	\$0.2020	\$0.1763		\$0.0322	\$339.52	\$892.13	\$0.00	\$11.75	\$1,578.03	\$394.51	\$60.69	\$30.35	\$4.32	\$3.39
POWERSHOP	powershopLite			\$1.0033	\$0.2255	\$0.1873	\$0.2019	\$0.0338	\$366.20	\$995.92	\$0.00	\$12.34	\$1,729.96	\$432.49	\$66.54	\$33.27	\$4.74	\$3.81
ReAmped Energy	anytime & CL			\$0.9790	\$0.2068	\$0.1298	\$0.1826		\$357.34	\$913.33	\$0.00	\$0.00	\$1,517.03	\$379.26	\$58.35	\$29.17	\$4.16	\$3.22
RED ENERGY	easysaver	-0.10	-0.10	\$1.1440	\$0.2504	\$0.2015		\$0.0330	\$417.56	\$1,105.89	\$0.00	\$12.05	\$1,726.15	\$431.54	\$66.39	\$33.20	\$4.73	\$3.80
simply energy	simply plus			\$1.0564	\$0.2387	\$0.1885			\$385.59	\$1,054.22	\$0.00	\$0.00	\$1,797.58	\$449.39	\$69.14	\$34.57	\$4.92	\$3.99
simply energy	Standing Offer			\$1.0564	\$0.2387	\$0.1885	\$0.1885		\$385.59	\$1,054.22	\$0.00	\$0.00	\$1,797.58	\$449.39	\$69.14	\$34.57	\$4.92	\$3.99

Anne Comments:

- Since 1 July 2019 all pricing must be presented to customers inclusive of GST.
- If comparing rates with existing bills, GST may need to be added for adequate rate comparisons.
- Some discount offers are conditional.
e.g. Pay on Time, direct debit, sign up on line, payment of membership fees.
- If client owes money, it may be better to seek better deal with existing company than change energy providers.

Composition of a residential electricity bill

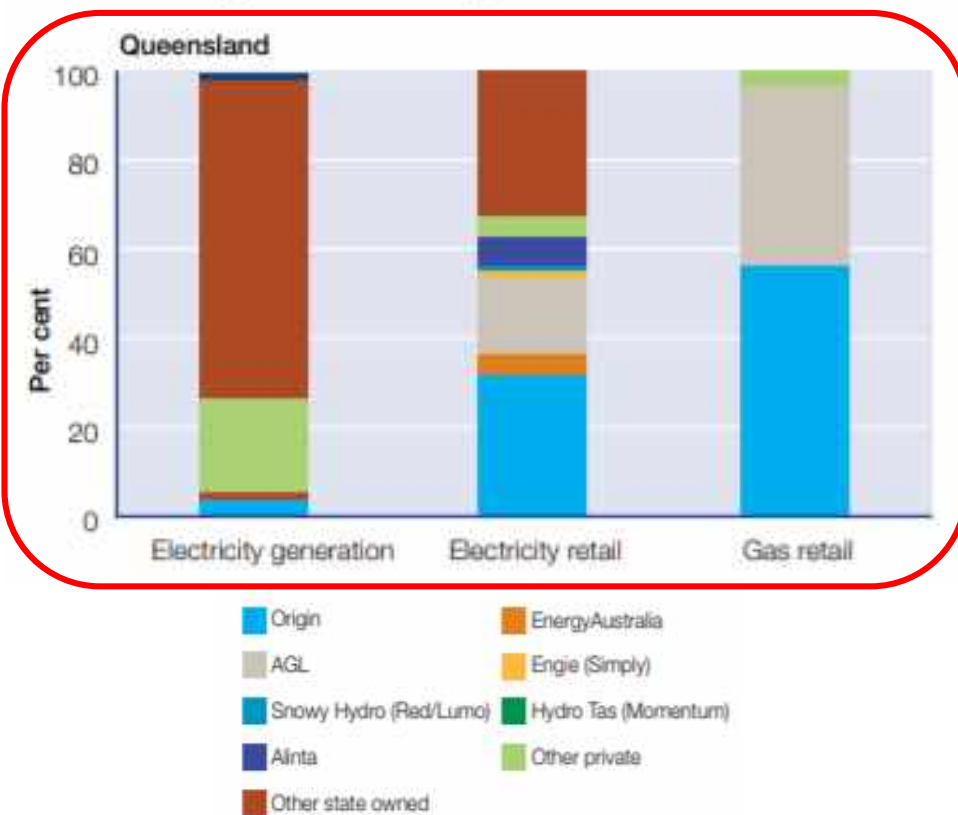


kWh, kilowatt hour.

Note: Data are estimates for 2017–18. Average residential customer prices excluding GST (real \$2016–17). Retail costs and margin are combined for the ACT and Tasmania due to data availability.

Source: ACCC, *Restoring electricity affordability and Australia's competitive advantage, Retail Electricity Pricing Inquiry—Final report*, June 2018, p. 8; ACT data from AEMC, *2017 Residential Electricity Price Trends, final report*, December 2017, p. 111.

Vertical integration in NEM jurisdictions

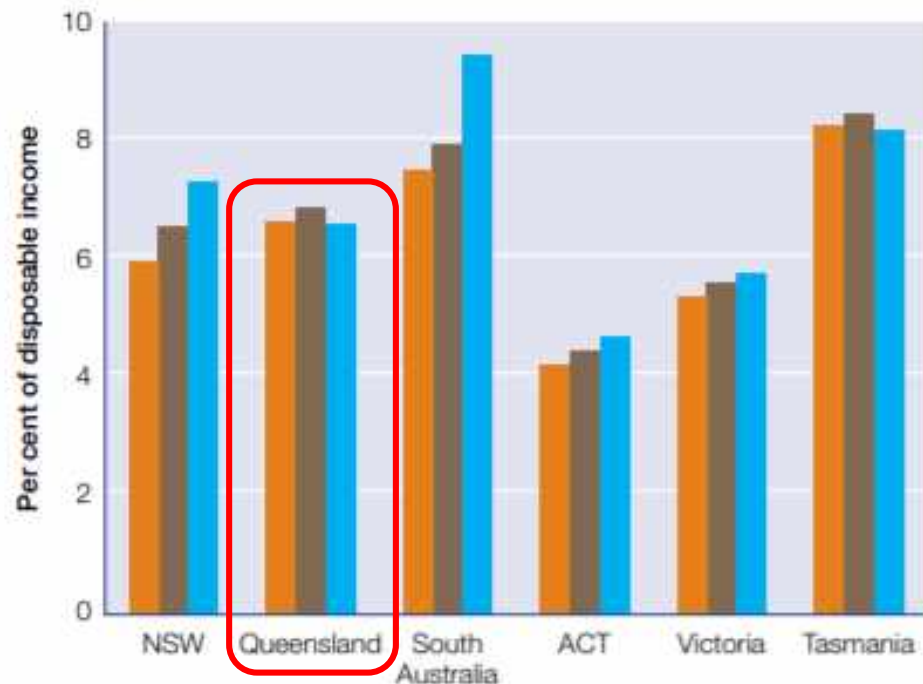


Anne comment: Wholesale electricity and network costs make up about 84% QLD elec bills

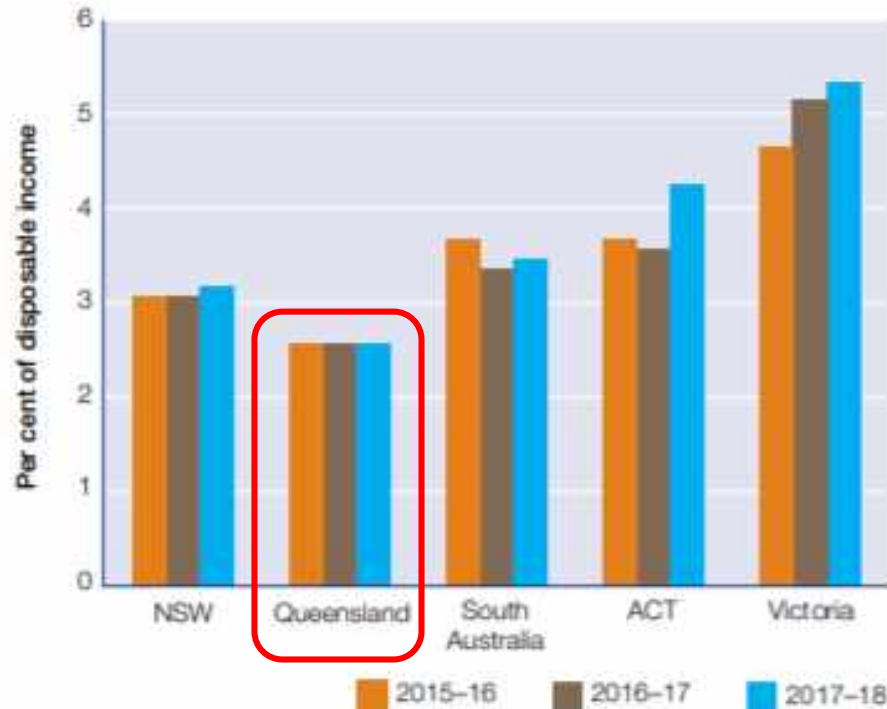
Source: Retail: AER, Retail energy market performance report, December 2018
Electricity generation: AER, Wholesale electricity market performance report, December 2018

Qld low income households carry heavy electricity bill burden

Electricity



Gas



Note: Based on average household consumption data for each state. Energy costs based on the median of generally available single rate offers (inclusive of discounts) at June each year. The data accounts for available concessions and rebates. Income data is equivalised disposable income (adjusted lowest income quintile) as reported by the ABS in 2015–16, adjusted to 2016–17 and 2017–18 dollars using CPI

Source: AER, Annual Report on Compliance and Performance of the Retail Energy Market 2017–18, December 2018

Customers on a hardship program

	Electricity			Gas		
	2015–16	2016–17	2017–18	2015–16	2016–17	2017–18
QLD	1.0%	1.0%	0.9%	0.6%	0.6%	0.6%
SA	1.8%	1.5%	2.0%	1.4%	1.0%	1.3%
ACT	0.4%	0.4%	0.6%	0.7%	0.5%	0.5%
NSW	0.8%	0.8%	1.0%	0.6%	0.5%	0.5%
TAS	0.9%	0.9%	1.3%	-	-	-
Total	1.0%	1.0%	1.1%	0.7%	0.6%	0.7%

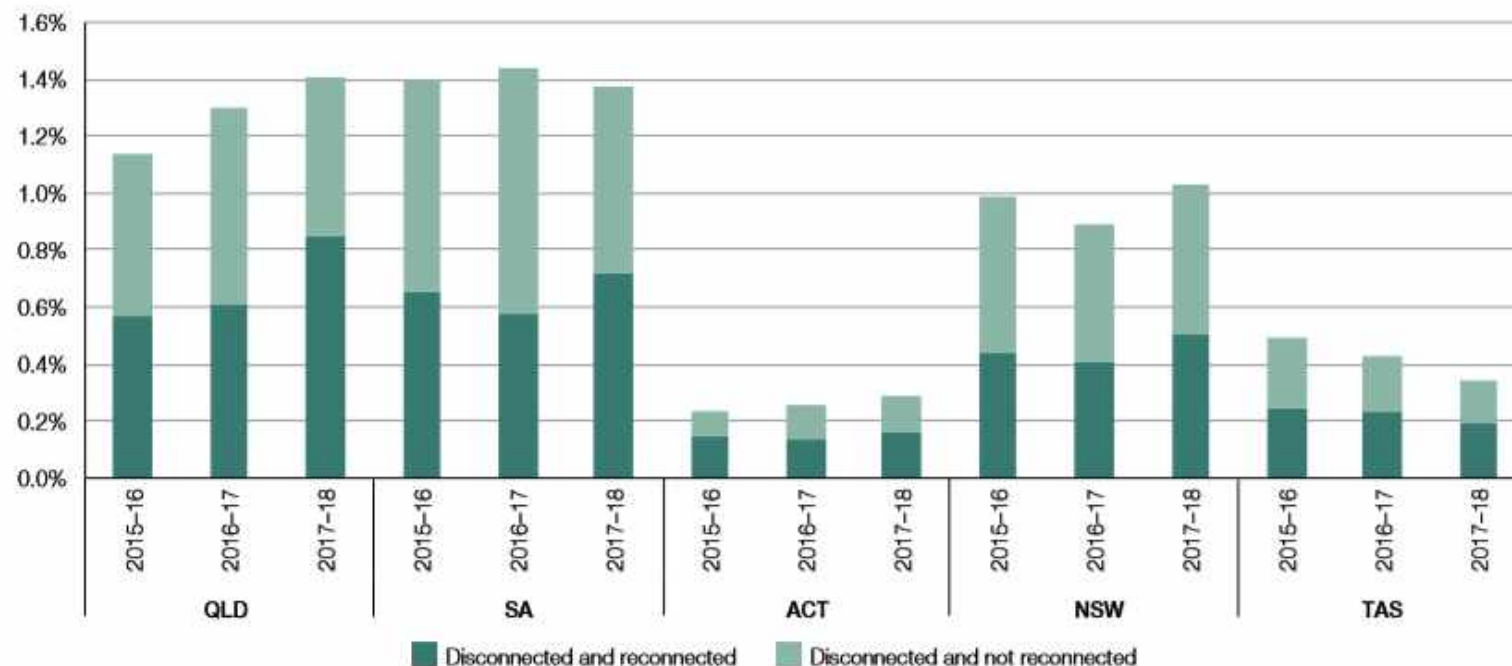
Table 3.12: Reasons electricity customers exited hardship programs 2016-17 to 2017-18

	2016–17	2016–17	2017–18	2017–18
Successful	23 077	27%	22 268	22%
Transferred	13 342	16%	14 443	14%
Excluded	49 041	57%	65 000	64%
Total	85 460	100%	101 711	100%

Source: AER Annual report on compliance and performance of the retail energy market 2017–18

Disconnecting customers for non-payment

Figure 3:7: Residential electricity disconnections and reconnections 2015–16 to 2017–18



Anne Armansin comment:
Many customers require assistance to understand their accounts and budget to pay regular household bills.

Australian Energy Regulator:

In 2017–18, more than 70 000 households were disconnected from their electricity supply. This represents 1.14% of all electricity customers and an increase of more than 7000 customers from the previous year. Queensland had the highest rate of electricity disconnections, with 1.41% of all customers disconnected

Energy retailers are required under the Retail Law to help customers in financial hardship before considering disconnection for non-payment of a bill.

Additionally, disconnection is not permitted in certain circumstances, such as when a customer's premises are registered as requiring life support equipment, or when a customer on a hardship program is meeting their obligations

Source: Source: AER Annual report on compliance and performance of the retail energy market 2017–18

Payment difficulties and hardship

Key points

- Debts have increased for residential customers
- Numbers of residential customers on payment plans have decreased.
- More than half of all payment plans for residential customers were cancelled by retailers.
- More electricity and gas customers are being placed on hardship programs and electricity debt at the time of entry into hardship programs is increasing.
- Fewer people are successfully exiting hardship programs and more people are being excluded from hardship programs.
- Electricity and gas disconnections continue to rise.

https://www.aer.gov.au/system/files/Annual%20Report%20on%20Compliance%20and%20Performance%20of%20the%20Retail%20Energy%20Market%202017-18_0.pdf

Example of hardship client responsibilities

The customer is advised that in order to remain on the program, they must actively participate within the guidelines of the program, which means:

- making regular payments in accordance with the negotiated payment plan;
- keeping in regular contact with energy retailer's hardship team; and
- working with energy provider to align consumption with capacity to pay where reasonable

Information required for hardship prog entry

Discussion to include:

- verifying the customer's current situation;
- verifying if the customer is able to make a payment and how much they can afford to commit to;
- the customer's level of usage;
- the total amount owing;
- the amount the customer has advised they can afford to pay;
- other information the customer has advised regarding their capacity to pay, in line with Privacy requirements;

Questions when establishing a payment arrangement might include asking:

- Has something changed that's made it difficult to pay your bill?
- Do you have a limited income at the moment?
- Are seeing a financial counsellor or other Government or community worker at the moment?
- How much are you able to pay at the moment?

Permission will also be sought to ask broader questions of income and expenditure to assess capacity to pay.



New hardship guideline 2019

- “More Australian households are experiencing difficulty paying their bills. We are seeing rising levels of energy debt and more people being disconnected.

“Retailers need to better assist vulnerable customers experiencing payment difficulties. Protection for people having trouble paying their energy bills is a right, not a privilege,” AER Chair Paula Conboy said.

The Guideline requires retailers to ensure hardship programs are easily accessible to customers, and that standard statements explaining how they will help customers are included in their policies. The Guideline also places an onus on retailers to better identify consumers who may need help.

Retailers will have two months to implement the Guideline by updating their current hardship policies and providing them to the AER for approval.

<https://mailchi.mp/701d8112da74/energy-dispatch-10-march-551237>

Home Energy Management Service Phase 1.

- **HEMS is an advocacy service**
 - **Advocacy** is a process of supporting and enabling people to:
 - Express their views and concerns.
 - Access information and **services**.
 - Defend and promote their rights and responsibilities.
 - Explore choices and options.
- Designed to relieve the financial burden on conferences by offering clients a self-help alternative to payment assistance.
- We're creating a network of volunteer 'energy specialists' across South East Queensland to be trained by and work with the experienced program manager.
- Are you interested in using your skills to help others?
- Continue reading to understand how you can help relieve one of society's most frustrating issues – energy bill stress!

. 5-point plan

To control and manage energy accounts

- Understand energy bill tariffs, charges, energy use, pricing options, discount offers and obligations
- Make suitable payment arrangements with current energy provider
- Seek assistance with concessions and payment assistance
- Pay money regularly to your energy retailer via CentrePay
- Avoid discount forfeiture, extra charges, disconnection and debt recovery action

Service process to include

- Review energy accounts
- identify areas for improvement and discussion
- consider household income and expenses (Budget Form)
- discuss household appliances and use
- create and execute action plans (use less energy, all adults with income to contribute towards energy costs, work with energy provider to get back on track, make regular fortnightly payments, apply for HEEAS assistance)
- document individual case work assistance details in CARE and Home Energy Management Service (HEMS) data spreadsheet

Home Energy Management Service Stage 1.

May 2019

We need to see	We need to know	Assistance may include
1. Energy account	. What is it that concerns our client about their energy account? . Amount owed – one bill or accumulated debt? . Previous payments . Energy tariff connections / consumption . Deal (Guaranteed or Pay on Time Discount / No discount) . QLD Govt Concession application . Have they made application for QLD Govt Home Energy Emergency Assistance Grant (HEEAS) in the past two years? . Do they qualify for HEEAS assistance?	. Energy efficiency advice / appliance running cost estimations . Discussions with energy provider . Concession application . Better deal (guaranteed discount / low rates) . Hardship program entry . Agreed payment plan . CentrePay payment arrangements . Application for HEEAS . Energy company special credit applications
.Current Income statement (or 3 x payslips) PLUS . CentreLink card (identify pension/ health care entitlements)	. No. people in the home (e.g. single parent, 2 children etc) . Total household income (all adults) . Information for CARE client data entry updates / privacy statement . List of regular payments / budget items . How much can they afford to pay	

Anne Armansin comment: Most discounts are only available if bills are paid in full on time

Case work reporting requirements

home energy management service master data file

SVdP CARE PROGRAM INFORMATION		Program reporting requirements					
case worker	name	BILLING INFORMATION				details of assistance provided	
conference	nominate	Monies owed		energy provider		name	
CLIENT SURNAME	total amount			\$			
christian name				No. bills		nominate	
CRN		energy consumption		due date		current bill	
suburb				T11 (peak)		page 2	
ethnicity				T33 or T31 (off-peak)		page 3	
household income pf	current CentreLink statement	calculated ave/day		T11 (peak)		calculation	
rent/ mortgage pf	nominate			T33 or T31 (off-peak)		calculation	
Client - Male	y = 1.	current tariff rates, charges, concessions EX GST (billing information)		QLD Govt concession \$/day		y = 1.	
Female	y = 1.			daily supply ch		\$ / per day	
No. adults in the home	nominate			off peak daily supply ch		\$ / per day	
No. children in the home				Solar metering daily supply ch		\$ / per day	
No. adult children in the home				peak \$/ kWh / MJ		\$ / kWh	
total No. people in the home	calculation			off peak \$/kWh		\$ / kWh	
assistance detail	as entered	details of current plan		plan name		nominate	
				discount %		may need to calculate	
				off usage		y = 1.	
				off supply & usage		y = 1.	
				guaranteed		y = 1.	
				pay on time		y = 1.	
		current energy costs		average per fortnight \$		calculation	
master No.	1 per customer						
date first appointment	nominate						
value of assistance	IMMEDIATE BENEFIT \$						
	HEEAS \$						
	estimated annual savings due to program assistance \$						
comments							

HEEAS application	y = 1.
HEEAS No.	
HEEAS amount awarded	\$
billing audit	y = 1.
energy efficiency advice	y = 1.
concession application	y = 1.
hardship program entry	y = 1.
new deal	y = 1.
% discount	%
off usage only	y = 1.
off usage & supply	y = 1.
discount guaranteed	y = 1.
pay on time discount	y = 1.
new pricing low rates no discount	y = 1.
client received SVDP funds \$	\$
energy company action	\$
centrepay discussed	y = 1.
CentrePay arrangement	y = 1.
amount of CentrePay p/f	\$

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Consumers
use less yet
pay more
for
household
electricity
2009 - 2016

ENERGEX Customer Connection Data 2016

ENERGEX Customer Connection Data 2016		brisbane							
		LGA	POA	POA	POA	POA	POA		
		greater brisbane	4076	4077	4078	4068	4075		
residential count		462917	1827	11048	9000	10722	9649		
No controlled load %		49	25	44	33	59	49		
Tariff 9000 (T31) %		10	8	8	26	6	8		
Tariff 9100 (T33) %		39	65	46	35	33	41		
Units %		36	37	25	6	52	28		
Pools %		15	4	5	16	15	15		
Jan - Dec 2009 kWh/yr		kWh/yr	6728	6759	6291	7820	6493	6668	
Qld Govt Gazette 41 (7 June 2009 (incl GST)		ave kWh/day	18.4	18.5	17.2	21.4	17.8	18.3	
supply - \$7.25 per month		\$ / yr	\$1,355	\$1,361	\$1,272	\$1,561	\$1,310	\$1,343	
T11 - \$0.18843		% saving T11	per qtr	\$339	\$340	\$318	\$390	\$328	\$336
T31 - \$0.07689		59	per ftnght	\$52.11	\$52.33	\$48.94	\$60.02	\$50.40	\$51.67
T33 - \$0.11319		40	per week	\$26.05	\$26.17	\$24.47	\$30.01	\$25.20	\$25.84
minimum payment per month - \$5.05			per day	\$3.71	\$3.73	\$3.49	\$4.28	\$3.59	\$3.68
Jan - Dec 2016 kWh/yr		kWh/yr	5429	5741	4937	6368	5296	5396	
Origin supply 1/7/2016 (incl GST)		ave kWh/day	14.9	15.7	13.5	17.4	14.5	14.8	
supply charge per day - \$1.28117		\$ / yr	\$1,857	\$1,937	\$1,731	\$2,097	\$1,823	\$1,848	
T11 - \$0.25586		% saving T11	per qtr	\$464	\$484	\$433	\$524	\$456	\$462
T31 - \$0.1584		38	per ftnght	\$71.41	\$74.48	\$66.57	\$80.65	\$70.10	\$71.09
T33 - \$0.22		14	per week	\$35.71	\$37.24	\$33.28	\$40.33	\$35.05	\$35.54
off peak T31 or T33 metering fee per day - \$0.02948			per day	\$5.09	\$5.31	\$4.74	\$5.75	\$4.99	\$5.06
ave hh consumption decrease 2009 - 2016 %			19	15	22	19	18	19	
ave hh bill increase 2009 - 2016 %			37	42	36	34	39	38	

Example of basic budgeting tool developed for St Vincent de Paul Society's Inala Family Support Centre

INCOME

HOUSEHOLD \$

 Centrelink payments (main) _____
 Centrelink payments (partner) _____
 Centrelink loan _____
 Wages _____
 Miscellaneous Income _____
 Other _____

TOTAL _____

ELECTRICITY

 **AVE kWh/DAY**
 T11 (Peak) T33 or T31

SUMMER _____
AUTUMN _____
WINTER _____
SPRING _____

kWh/year _____
 current cost / kWh _____
TOTAL usage est \$ / year _____
 current supply cost/day _____
TOTAL supply est \$ / year _____
 est fortnightly cost \$ _____
TOTAL est fortnightly cost \$ (incl GST) _____

EXPENSES \$ **EXPENSES** \$ **EXPENSES** \$

HOUSEHOLD  **LIVING**  **TRANSPORT** 

Rent/Mortgage _____ Groceries _____ Car Loan Repayments _____
 Electricity _____ Takeaway _____ Petrol _____
 Gas _____ Medical _____ Car Registration _____
 Telephone _____ Clothes _____ Car Servicing/Repairs _____
 Rates _____ Alcohol _____ Bus/Train fare _____
 Water _____ Cigarettes _____ Taxi fares _____
 Other _____ Other _____ Other _____

TOTAL _____ **TOTAL** _____ **TOTAL** _____

EXPENSES \$ **EXPENSES** \$ **EXPENSES** \$

EDUCATION  **LOANS & FINES**  **Other**

Child Care _____ Centrelink loan _____
 Uniforms _____ SPER _____
 Excursions _____ Christmas Hampers _____
 Tuckshop _____ Personal Loan _____
 Sport _____ Appliance Rental _____
 Other _____ NILS loan _____
 _____ STEP UP loan _____

TOTAL _____ **TOTAL** _____ **TOTAL** _____

GAS

 **AVE MJ/DAY**

SUMMER _____
AUTUMN _____
WINTER _____
SPRING _____

MJ/year _____
 current cost / MJ _____
TOTAL usage est \$ / year _____
 current supply cost/day _____
TOTAL supply est \$ / year _____
 est fortnightly cost \$ _____
TOTAL est fortnightly cost \$ (incl GST) _____

OUTSTANDING ENERGY DEBT \$ _____ **ENERGY PROVIDER:** _____
ENERGY SPEND % OF INCOME _____ **CONCESSION PAID?** _____

Notes / Action: _____

Have there been any unforeseen unexpected expenses in the past 12 months (receipts may be required)

News on this issue:

2017-18 Q1
Customers on a hardship program

Region	Electricity (Number of customers)	Gas (Number of customers)
Qld	18492	1118
NSW	28795	6731
SA	15551	5976
Tas	2568	0
ACT	693	495



DESPERATE Australians hit by soaring energy prices are signing up to financial hardship programs in tens of thousands to help cope with rising bill stress.

Latest statistics show some Australians, signing up to hardships programs, are staying in the programs for as long as two years.

The nation's major energy retailers remain under tough scrutiny over rising electricity prices after Prime Minister **Malcolm Turnbull** called for power companies to do more to help people cope with their bills.

One of the nation's largest energy retailers Origin Energy recorded an increase of about 10,000 people signing up to the their Power On hardship program in the 2016/17 financial year.

RELATED: [This is why you should cheat on your bank](#)

The retailer has more than 30,000 customers seeking assistance to manage either electricity or gas expenses or both.

An Origin spokesman said the time in the hardship program can range anywhere from ; to 8 months or up to two years.

"The program provides personalised case management support, matched incentive payments, tailored payment, free energy audits and energy efficiency appliance upgrades," he said.

He said customers are also given "referrals to financial counselling services" and are directed to

other local government support programs.

Energy Australia has more than 13,000 customers in their hardship program and after graduating almost a quarter of these customers end up returning to these programs for further help.

RELATED: [More Australians should consider doing their own tax returns](#)

Statistics for retailer AGL found in March this year they had about 19,800 electricity customers and 7500 gas customers in NSW, Qld and SA using their financial hardship program.

In Victoria latest statistics show in June 2016 AGL had 11,300 electricity and gas customers within their hardship program.

[Financial Counselling Australia's](#) chief executive officer Fiona Guthrie said one of the biggest problems struggling consumers faced was people who should access these programs do not.

"The fact these programs are growing and more people are in them is symptomatic of the difficulties people are having with their utility bills," she said.

"This is only going to get worse with power prices going up ... electricity prices have pretty much doubled in the past five years."

Ms Guthrie said struggling consumers often prioritised paying their power bills over food and said “something has to give.”

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Sources: <https://www.aer.gov.au/retail-markets/retail-statistics/2017-18-q1-customers-on-a-hardship-program-by-jurisdiction>

<http://www.couriermail.com.au/business/a-growing-number-of-households-are-reaching-out-for-debt-help-unable-to-pay-huge-power-bills/news-story/e2c9542e3ec03ec82e84f82cfb662e27>