

consumer
action
law centre



ECA Housing Summit 2018

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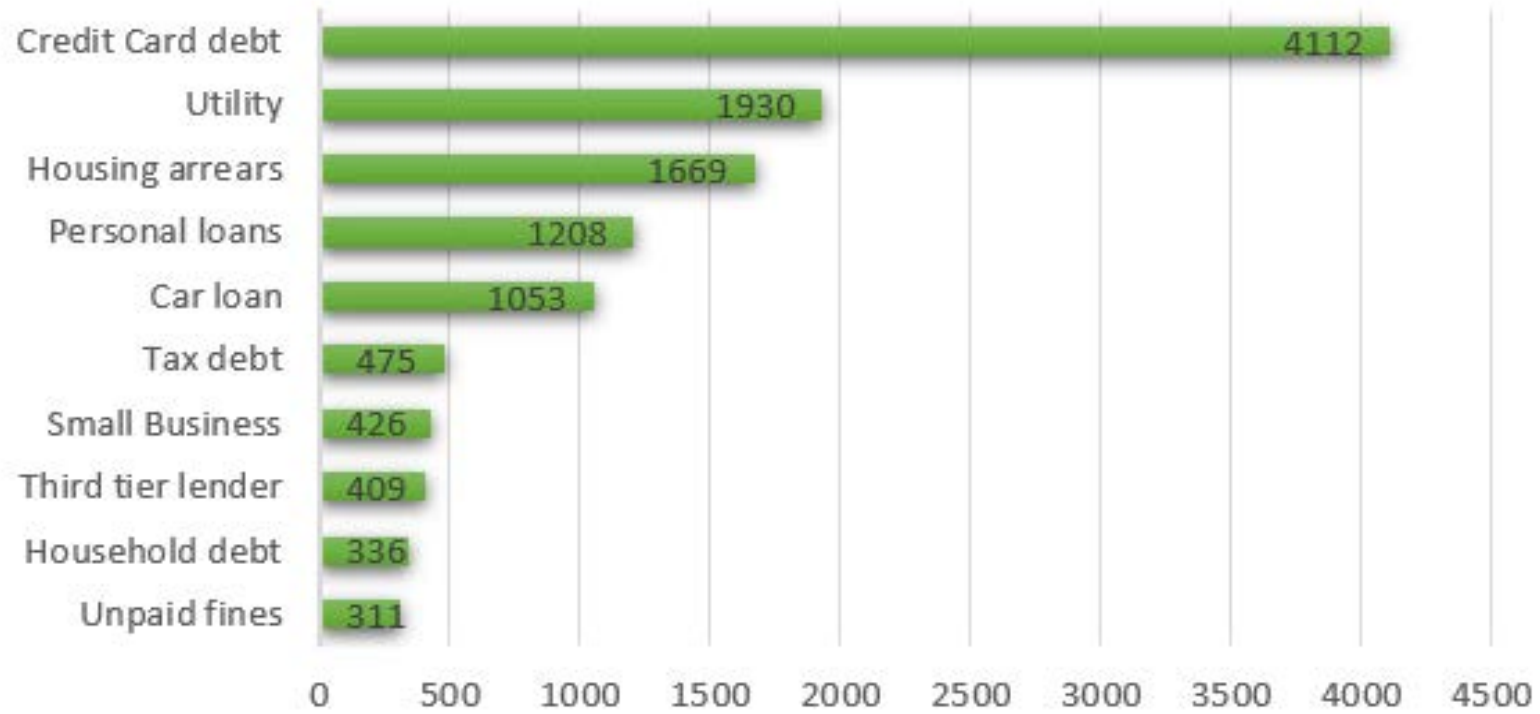
Our purpose:

To make life easier for people
experiencing vulnerability and
disadvantage in Australia



2017-2018

Top 10 Causes of Financial Difficulty



Problems with Payment

How energy retailers can assist consumers having trouble paying bills

A report prepared by the Consumer Action Law Centre
July 2014



Problems with Payment 2014

Heat or Eat

Households should not be forced to decide whether they heat or eat.
A report prepared by the Consumer Action Law Centre
August 2015



Heat or Eat 2015

Access to Energy and Water in Victoria

- A research report

Consumer Law Centre Victoria
Consumer Utilities Advocacy Centre



Access to E&W in Victoria 2004



One Million Homes Alliance

Roadmap to 2025 Getting Victoria's housing stock to an average 5 star rating by 2025

Focus on **overcoming the split incentive** between landlords and tenants through energy efficiency standards for rentals.

REACHING 5 STAR ENERGY AND WATER EFFICIENT HOMES BY 2025	BARRIERS	1. RAISE STANDARDS	2. FACILITATE FINANCE	3. PROVIDE ADVICE	4. DELIVER TARGETED PROGRAMS
HOMEOWNERS 	<ul style="list-style-type: none"> Lack of timely trusted information Unaffordable upfront costs Low industry capacity to deliver programs 	<ul style="list-style-type: none"> Maximise impact of Victorian Residential Efficiency Scorecard by mandating disclosure of ratings at the point of sale. Raise new building standards to at least 7-8 stars and tighten compliance regime Set a trajectory towards zero emissions new homes 	<ul style="list-style-type: none"> Establish a state-supported financing mechanism to enable no interest (including rate-based) financing for efficiency and solar upgrades Expand and reform VEUP to drive investment in residential sector, particularly low-income households Provide financial assistance to enable low-income homeowners to access VEUP 	<ul style="list-style-type: none"> Partner with property sector to raise understanding of benefits and obligations under improved standards, and how to access advice and assistance Partner with regional agencies to provide independent advice on energy tariffs, efficiency and solar assessments, upgrade options and financial assistance (eg. VEUP and NILS) Ensure energy retailers provide better information to customers 	<ul style="list-style-type: none"> Collaborate with community agencies, local government and energy businesses to develop a shared, scalable model for delivering targeted efficiency programs for low income households Address fragmentation in policy and program delivery Provide training and professional development to support industry expansion, job creation and program delivery
RENTERS 	<ul style="list-style-type: none"> Split incentive facing landlords and tenants* Low industry capacity to deliver programs 	<ul style="list-style-type: none"> Establish mandatory minimum efficiency standards at point of lease Set a trajectory for progressive tightening of standards linked to Scorecard 	<ul style="list-style-type: none"> Implement standards in a staged process to keep compliance costs affordable Assist landlords to access VEUP and other relevant assistance to enable compliance with standards Strengthen protections against unreasonable rent increases and evictions 	<ul style="list-style-type: none"> Partner with property sector to raise understanding of benefits and obligations under improved standards, and how to access advice and assistance Partner with regional agencies to provide independent advice on energy tariffs, efficiency and solar assessments, upgrade options and financial assistance (eg. VEUP and NILS) 	<ul style="list-style-type: none"> Fund targeted behaviour change programs for low-income tenants Provide financial assistance (eg. NILS) for appliance replacement for low-income tenants Provide training and professional development to support industry expansion, job creation and program delivery
SOCIAL HOUSING 	<ul style="list-style-type: none"> Tenants lack control over quality of dwelling Low industry capacity to deliver programs 	<ul style="list-style-type: none"> Require compliance with minimum efficiency standards within five years Raise performance standards for new buildings and re-letting upgrades 	<ul style="list-style-type: none"> Partner with federal government, energy businesses and finance sector to drive integrated efficiency, solar and storage upgrades for social housing to maximise social and energy market benefits 	<ul style="list-style-type: none"> Provide support for community housing operators to access information, advice and financing opportunities 	<ul style="list-style-type: none"> Review appliance replacement policy to reflect current technology Deliver efficiency upgrades to at least ten percent of public housing homes per year

* Tenants pay bills but landlords have control over quality of dwelling

NILS: No interest loans scheme

VEUP: Victorian Energy Upgrade Program



Working for an Australia free of poverty

In their own words...

“In winter it is freezing, and in summer it is boiling. No insulation. I had to rug up all winter, to keep warm with blankets as I could not afford to use my heater” Catherine, Richmond

“As a landlord, keeping your house up to a good standard means that you get respect from the renter. Everyone should be entitled to a minimum standard in their home, even if you do not own it” Martin, Yarraville

“Coming from a cold country, I thought I knew what cold was. I was wrong. It’s truly remarkable that Victorians accept these conditions” Aaron, Sweden



UK changes

From 1 April 2018,
minimum energy efficiency
standards for new lets and
tenancy renewals

Extension to 1 April 2020
for all other existing
(ongoing) tenancies.



Reforms and policy debates

The Residential Tenancy Amendment Bill 2018 (Victoria)

- Establishes regulation for minimum standards
- Allows tenants to make minor improvements without landlord permission

Private Senator's Bill

- Independent Senator Tim Storer (South Australia)
- Tax incentives for landlords to implement energy efficiency measures



More information

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