



Preventing Energy Hardship for Older Australians

Training Resource for COTA Australia



Using this Training Resource

This training resource has been developed for volunteer COTA Community Outreach Workers to deliver in a range of community settings.

The audience is typically COTA members or supporters, either semi-retired or fully retired, over 60 years of age.

COTA Community Outreach Workers currently provide presentations on a range of different topics, but there is an identified gap for information on managing the rising cost of energy for residential consumers.

It is not intended that ALL of this information would be presented in a single session, but that different sections can be extracted to meet the needs and interests of different groups within the COTA community.

Not all of this information will be relevant to everyone who attends a session> For example, consumers in embedded networks such as retirement villages, manufactured home parks and caravan parks will not have the opportunity to search for a better deal. It is important the presenter is able to establish the dynamics of the group when presenting the material.

While some people attending the session will be comfortable searching websites for information and be very tech savvy others will not and find the internet overwhelming. This resource has been written with people in mind who have low-technology literacy and prefer to speak to a person than surf the internet so phone numbers are included where possible.

This training resource is supported by:

- A short PowerPoint presentation that can be used to tailor and present the information to groups where there is appropriate technology available
- Three (3) hand-out resources that have been specifically designed for the audience and needs of older Australians:
 - o Managing your energy bills and your health
 - o Reduce your bills by upgrading your appliances
 - o Talking energy with your peers

TIP: To get the most out of the session, participants should be invited to bring along a recent energy bill so they can use this as part of the activities used in the group work. To ensure privacy, they should be encouraged to use a thick black marker (provided at the session) to erase personal details such as their name and address on the front of the bill.

NOTE: These materials are currently written in second person i.e. 'you' and 'your' as this will suit the transfer to the PowerPoint slides.

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1. A new approach to helping older Australians manage energy

The 'Preventing Energy Hardship for Older Australians' training resource has been developed as a tool to assist in educating energy consumers, particularly those with low-digital literacy and/or engagement in the energy market. It is designed to focus on simple and practical actions that older Australians can take to reduce their energy use, and understand what other supports and schemes are available to help with bill payments or upgrading appliances. This will help them better manage their bills and reduce their energy stress.

This training resource is based on research and consultation undertaken as part of [Energy Consumers Australia's Power Shift](#) project, funded through a Commonwealth grant. That project resulted in a number of research reports, tools and a framework for governments, industry and advocacy bodies to develop programs and products that will help households – particularly vulnerable households - manage their energy bills and usage.

Key lessons from the Power Shift research

Energy is important for health – living in homes that are too hot or cold, or have damp and mould, causes respiratory and allergy issues. An international study across 13 countries over a 27-year-period found that Australia's death rate due to cold weather was almost double that of Sweden, due to poor building quality!

(Source: <https://www.csr.com.au/building-knowledge/internal-environments/australian-death-rate-due-to-cold-weather>)

Tailor information to customer needs – to be effective, information should be tailored to household lifestyles. Older households can be stressed about energy, worried about their bills, but not comfortable looking at websites for information. They are very responsive to messages about saving energy but might ration their energy use unsafely – for example, turning off heaters in winter, or their air conditioning on very hot days. They respond better to information that's delivered face to face.

Use trusted sources - for information, advice and assistance to be effective, it is best delivered from a trusted source. Energy Consumers Australia has developed this material with COTA Australia, as a widely trusted source of information and advice for older Australians.

Energy efficiency is a low-cost solution that can build confidence – older Australians are motivated to understand better how to manage their energy and, compared to other households, are quite savvy about their energy use. They also see value in passing on that knowledge to their children, grandchildren and peers.

2. Key messages to empower consumers

While there has been a lot of public discussion in recent years about the rising cost of energy, it is important to emphasise that this is mostly due to factors out of the control of consumers.

Most consumers are actively managing energy use – they're turning lights off and buying energy efficient appliances. But often they're not seeing those actions reduce their bills, which in many cases have gone up significantly.

These challenges are not confined to older Australians. Over half of all Australians say they struggle sometimes to pay bills. It's important to reassure them that it's OK to ask for help, and there is help available from government and from your energy company.

It is also important that consumers are empowered to act, take control of their energy bills and live comfortably at home.

DISCUSSION:

In a discussion with the whole group, pose the following questions:

- Who has noticed an increase in their energy bills over the past 5 years?
- What do you think has caused these increases?
- What are your main sources of information for finding out about energy prices and changes to the energy sector? (i.e. do your own research, read in the papers/watch on the news, talk about with family and friends, other?)
- How often does the topic of energy costs and being energy efficient arise with your peers (friends, social groups, etc)?

ACTIVITY:

Handout copies of the brochure, 'Managing your energy bills and your health'. Ask participants to work in pairs or small groups and pick out two topics in this brochure to discuss. Report back to the group on which topic they chose, and the key issues discussed.

3. What we know about older Australians and energy

What's the problem we're trying to solve?

The COTA landmark report 'State of the (older) Nation 2018' found that:

- over half of Australians aged over 50 found that the rising cost of living was leaving them behind and 12% struggled to pay their bills - with overdue energy bills being double that of other bills.
- 73% felt that improving the affordability of services such as energy, internet or phone, would make a fair bit or even a great deal of difference to them personally.

Older Australians, like many consumer groups, need convincing that taking action and changing their day-to-day behaviours will actually provide a benefit.

What are some of the limitations?

For many older Australians, the concept of competitive energy markets is new. A large number grew up in an era where you stuck with the same energy company for life. This means that many are missing out on the benefits that a competitive market can offer.

Some older Australians are limited in the improvements they can make to the fabric of their homes and fixed appliances due to their financial circumstances, or because they are renting or live in accommodation like retirement villages or nursing homes which restrict their capacity to act.

What's the benefits? Financial and health

Many older Australians are very loyal customers and are not actively looking for the best energy deal because they believe they are on it or feel it is too complicated. By shopping around, or even just asking their current provider for a better deal, they could save money.

And it's not all about financial savings. A comfortable home temperature is important to a person's health and wellbeing, particularly older Australians who spend more time at home. If people are rationing to an unsafe level, and living in overly hot or cold conditions, it's important that they get all the help they can.

Note: If a person relies on life support equipment, the energy company needs to be told as soon as possible. They will send a form that has to be filled out with a

doctor. This form tells the company that someone at the home needs life support equipment and they must not disconnect the power for any reason.

Looking and asking for help

Older Australians are the least likely consumer segment to seek information via the internet, social media or watch commercial television.

They also rely more on trusted sources (like organisations they belong to or look up to) and peers for their information.

While many older people actively look out for the full range of concessions and rebates they are eligible for, others are unaware or not comfortable seeking out these benefits.

DISCUSSION:

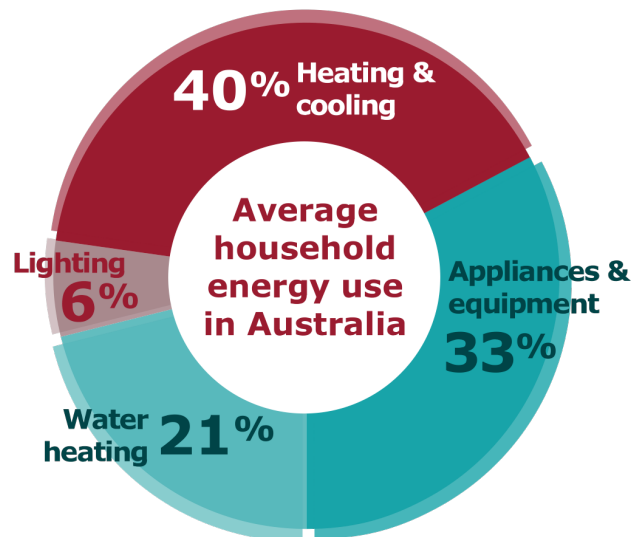
Break the group into pairs or small groups and ask them to consider the following questions (Note: this is a topic that some people may feel uncomfortable about, particularly if they are struggling with energy bills. Encourage the group to be sensitive in their discussions):

- Do you feel like there are any differences in the way you use energy now, compared to 10 or 15 years ago? (For example, are you using more energy now because you are spending more time at home and less in the workplace/outside the home?)
- Are you aware of energy companies providing any special offers or discounts to seniors or older customers? If so, what have you heard/seen? What did you think of these?
- Do you know of any older people who are putting their health at risk by rationing their energy use, or not using certain appliances because they are concerned about the high cost of energy?

Bring the group back together and ask people to volunteer answers.

4. How Australian households use energy

This diagram shows the average energy use within an Australian household. Of course, if you live in a hotter or colder climate than average, spend a lot of time at home, and/or have lots of people living in your home, you might use more.



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

For example, improving the building fabric of the house to reduce loss of heat in winter and/or using an energy efficient heater will have a much greater impact than switching off all the lights in the house.

ACTIVITY:

Watch the first 2mins:22 secs of this video about 'Active Heating' from the Energy+Illawarra Project that looks at some of the issues around heating the home:

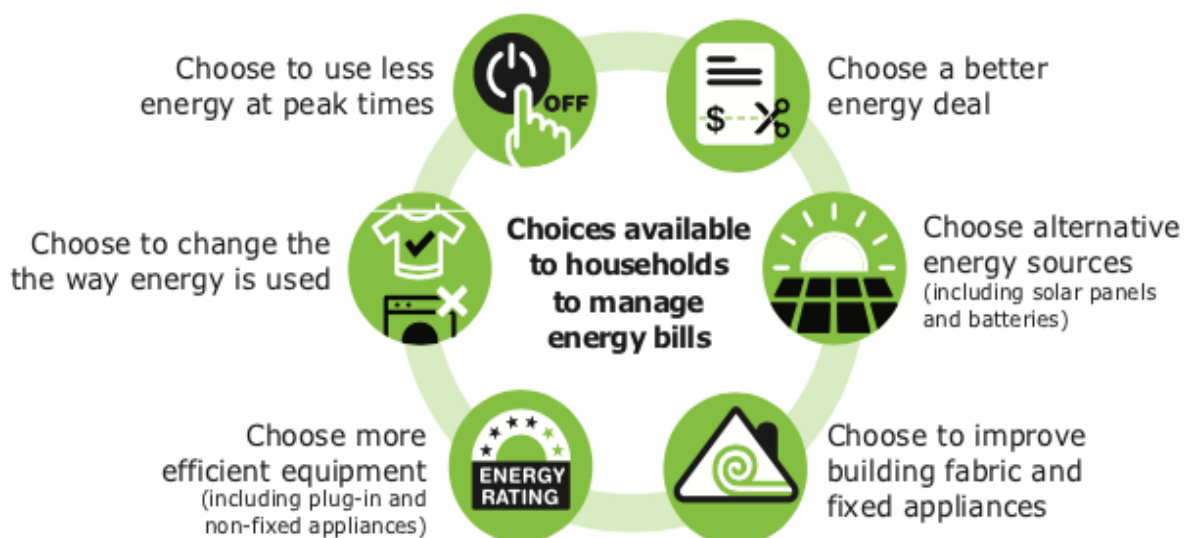
<https://youtu.be/KJHGCEr5Hc4>

Discuss some of the issues that arose in the first part of the video. Ask participants to reflect on whether they have similar or different issues in relation to heating at home.

5. A new framework for working with energy consumers

One way of looking at the topic of managing energy bills is to look at the actual choices that consumers are in a position to make, and how consumers can be best supported in making those choices.

The Supporting Households Framework (2018), written by ACIL Allen and commissioned by Energy Consumers Australia, identifies six energy choices for households to manage their energy bills. Not all of these six choices apply to all households - depending on their level of motivation, ability and opportunity to act, some households may only be able to exercise three or four of these choices. For example, renters or people who own an apartment in a shared complex are unlikely to be able to have solar panels installed, and in some parts of the country where competition is limited, they may not have a range of different energy providers to choose from.



ACTIVITY:

Ask the group to work in pairs and small groups and come up with 2 or 3 different examples of what they have done in the past for each of the 6 energy choices. e.g. 'Choose more efficient equipment' – by a new fridge that is more energy efficient OR replace standard light globes with more efficient LED globes.

Then once they have finished that activity, ask them to rank the six choices from which they think are the easiest 'choices' to take, and which are more difficult (i.e. ones that might require more time, more resources, more knowledge) to make.

Ask each group to report back and see if there is consistency or differences in their examples or rankings of the choices they feel they can act on.

At this point you can ask the group to nominate 1 or 2 energy choices they would like to cover in more detail.

The four energy choices likely to have the greatest impact on older Australians with low digital literacy and/or are disengaged with the energy market are:

- Choosing a better energy deal
- Choosing to improve building fabric and fixed appliances
- Choosing to use more efficient equipment
- Choosing to change the way energy is used

While there are definite benefits from 'choosing to use less peak power' and 'choosing alternative energy sources', these are considered of lower order importance for this specific audience.

This training module covers all six choices, while focusing on the four key ones listed above.

6. Information and actions by energy choice

6.1 Choosing a better energy deal

There are simple steps that consumers can take to ensure they are on the best energy deal.

Older Australians are not alone in needing help with their energy bills, and they need to be encouraged to ask for help. They should also make sure they do their research and do not accept 'on-the-spot' offers from door-to-door or tele-marketers.

Consumers should contact their energy company to make sure they are on the best deal. They could save hundreds of dollars a year!

Before calling the energy company it would help to have the latest bill and check:

- Energy used last quarter (check the daily kWh figure for electricity usage and GJ figure for gas consumption). Also check if the cost per kWh/GJ has increased.
- See how the bill compares with the same time last year so you know if your costs are going up.

ACTIVITY:

Print out copies of the example electricity bill at <https://www.energymadeeasy.gov.au/help/electricity-bill> - and the example gas bill at <https://www.energymadeeasy.gov.au/help/gas-bill>.

Ask the group to break into groups of 3 or more and answer the following questions:

- What can you tell us about Jo Citizen's energy use in winter?
- What if any are the differences between energy use this year and last year?
- What is the daily charge?
- What is the usage charge?
- Are there any tariffs for time of use or controlled load on this bill?
- How easy is this bill to read? What would make it easier?
- Is there anything that doesn't make sense on this bill?

Questions to ask your energy company (the phone number is on the bill)

- Can you give me a better deal?
- How do I know that my energy plan suits my household usage?
- Am I being charged different rates for using energy at different times of the day? (ask them to explain the times and where this is shown on your bill)
- How can I lower my energy bills?
- Can I set-up regular, but lower, payments more frequently?
- Am I eligible for any government concessions?
- Am I paying any extra fees for; late payments, special meter readings?
- What is my exit fee?
- Do you offer medical equipment rebates?
- Am I paying for paper bills or over-the-counter payments?

Note: Some consumers may also want to clarify if the company has special arrangements for consumers requiring life support equipment, and rebates available for consumers requiring medical heating or cooling.

ACTIVITY:

Ask participants to answer the following questions, then either in pairs or small groups, discuss their answers:

- How long have you been with your current energy provider?
- How many times have you changed providers in the last 10 years?
- Why did you (or didn't you) decide to change providers?
- How comfortable are you with the idea of asking your energy provider for a better deal?

As a whole group, discuss people's experience of changing energy providers and whether or not they had a positive outcome (for example, saving on energy bills, getting better/worse customer service, being on a plan that suited their situation better).

Options for shopping around

If you aren't happy with your energy plan and you live in the ACT, NSW, QLD*, SA and TAS you can compare electricity and gas offers at <https://energymadeeasy.gov.au> or call **1300 585 165**.

**Consumers in regional QLD don't have the opportunity to shop around*

For Victorians, there is a separate site <https://compare.energy.vic.gov.au> or call **136 186**.

In NSW you can also use <https://energyswitch.service.nsw.gov.au> or call **137 788**.

Before switching go to <https://www.energymadeeasy.gov.au/get-energy-smart/about-energy-offers/changing-plans> to review their checklist or call **1300 585 165**.

Everyone needs to do their research and make sure they understand the conditions and the cooling off period.

How to ask for help with payments

If you are struggling to pay your bills, call your energy company for help with payment. Don't wait until you are paying late fees or at risk of being disconnected.

Energy companies are required to help you if you are having trouble paying, usually by offering you an affordable payment plan.

When speaking to your energy company say:

- "I'm having trouble paying my bill; what can you do to help?"
- "I can't pay what you're asking me to. Are you able to put me on your hardship program?"

Energy companies cannot make you see a financial counsellor before you can access their hardship program.

CentrePay

If you receive a Centrelink payment, including the pension, you can arrange for your energy bill to be paid directly to your energy company through CentrePay. This is a great way to manage your bills and can be set up by Centrelink or your energy company.

Concessions and Rebates

State and territory governments offer a range of energy concessions and rebates to help low income households with energy costs. Ask your energy provider what financial help is available for you. A full list of rebates and concessions is provided in [Chapter 7](#) of this training module.

National Debt Helpline

If you need more help to manage bill stress and/or other debts, call the National Debt Helpline on **1800 007 007**, 9:30 am to 4pm, Monday to Friday to speak to a financial counsellor. This is a free, independent and confidential service used by thousands of Australians every year.

Making a complaint about your energy company

If you are concerned that you can't afford that payment plan, ask your energy company for a more affordable one. If the company refuses, you can contact your state or territory Energy Ombudsman's office and lodge a complaint on the phone and ask them to help. (all Key Contacts at Chptr 9).

DISCUSSION:

Has anybody ever contacted an Ombudsman's office to make a complaint about an energy provider? What was the complaint about? What was the result?

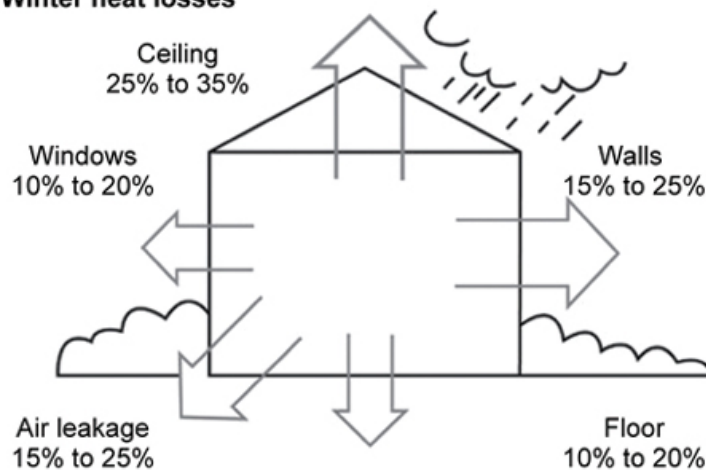
If no one has an experience of having made a complaint, have a discussion about whether people are aware of the Ombudsman's office in their state or territory. How would you find out how to contact the Ombudsman about a complaint?

6.2 Choosing to improve building fabric and fixed appliances

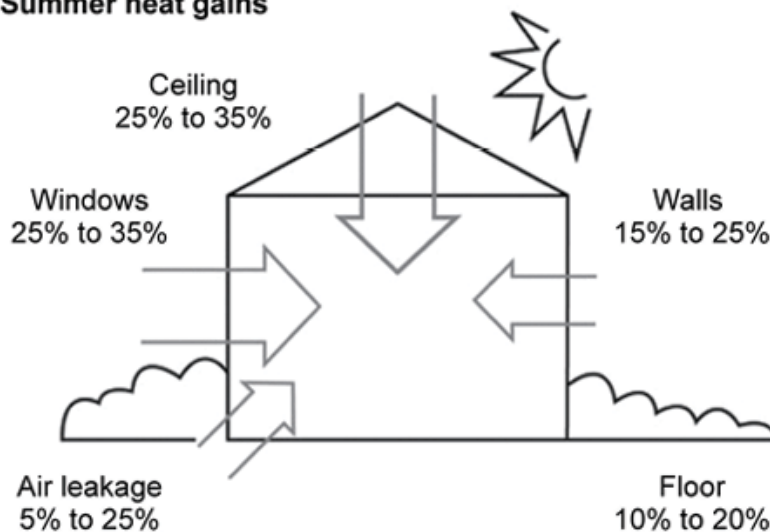
A building's fabric refers to the ceiling, walls, windows, floors and doors of a building. These elements all play a major role in the energy efficiency of a structure – if the building fabric is sound and well-insulated, its energy efficiency will be much greater. On the other hand, if these elements are poorly constructed or have major gaps where air can flow in and out, the home is likely to be very energy inefficient and much more expensive to heat, cool and much less comfortable to live in.

As an example of how the building fabric has an impact on keeping a home warm during winter and cold during summer, these diagrams show where heat losses and gains occur in a typical home.

Winter heat losses



Summer heat gains



Source: yourhome.gov.au/passive-design/insulation

Fixed appliances are those that are permanently installed within a home – for example hot water heaters, central air-conditioning units, ducted heaters and built in stoves.

There are very different levels of opportunity and ability to make these changes for homeowners and for renters – in fact renters have very little control or opportunity to influence the fabric of the building or the major appliances.

For most homeowners, choosing to improve your building fabric and fixed appliances only happens when you are moving house, renovating or replacing major appliances that have broken down. At this point in time, a major investment of money will likely mean that some serious research is required.

There are very good resources available to help make these decisions including:

- www.yourhome.gov.au
- www.renew.org.au
- www.positivecharge.com.au/household/

However, there are also a range of actions that homeowners and renters can take to make their home more comfortable and energy efficient. These need not be expensive or require a great deal of handy-person experience.

ACTIVITY:

Ask participants to make a list of FIVE things in their own home's building fabric that they would like to improve. Get them to write down an estimated cost of getting this work done – or who they would contact to get a quote for the works.

Discuss the results by marking on a diagram which parts of the home (ceiling, walls, floor, windows, doors, etc) everyone has elected to get fixed. Which are the most common areas needing attention?

Cheap and simple products to make your home more energy efficient

From your local hardware store, you can get the following cheap products to make your home more energy efficient and save on your energy bills.

- Draught stoppers (snakes) to stop draughts under your doors. Go for bright colours or add something colourful so there is no chance you could trip on them. You can also use old towels.
- Door and window seals to stop draughts. Ask your store to explain how to install them.
- Curtain railings to help cover your windows or glass doors. Thick sheets can be good temporary curtains.
- A thermometer, so you can keep an eye on the temperature in the home.
- LED bulbs to use less energy with your lighting.
- Pedestal fans use a lot less energy than air conditioners.
- A clothes rack to avoid using a clothes dryer, even when it's raining outside.
- Insulation rolls for your roof are also quite inexpensive.

6.3 Choosing more energy efficient equipment

Household appliances, including for refrigeration and cooking, use around 33% of all energy in the average Australian home. And 40% of energy use in the average home is for heating and cooling.

How well appliances are operating can make a big difference to the household energy bill. Particularly for major appliances like a fridge, dishwasher, washing machine and clothes dryer - that you use often, which use a lot of energy.

Many state governments have programs to help seniors upgrade to energy efficient appliances, as well as other lighting and solar incentives. These are outlined below.

The more stars the more savings

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

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

Replacing old appliances

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

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

State and territory upgrade programs and concessions

Most states and territories have specific programs to assist people to upgrade their old appliances. The various programs can be located when searching by your state or territory on this website - <https://www.energy.gov.au/rebates>

Ask a family member, friend or neighbour to look up the website or call your state or territory government to learn more about the current offers.

The following is what was on offer on a state and territory basis as of June 2019.

Australian Capital Territory

The ACT Government heating and cooling upgrade program provides rebates of up to \$4000 to residents to upgrade old inefficient appliances to new energy-efficient appliances.

Full details: <https://www.actewagl.com.au/save-energy/upgrade-appliances.aspx> or call on **131 493** (between 8:00 am and 6.00 pm Monday to Friday).

New South Wales

Rebates and discounts are offered to assist low income households purchase energy- efficient products. When you replace your old, inefficient model, you can receive:

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

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

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

Full details: <https://energysaver.nsw.gov.au/households/rebates-and-discounts> or call ServiceNSW on **137 788**.

Northern Territory

- No current appliance rebates or discounts at this point.
- The current funding round of applications for Homelands Extra Allowance are closed (as at May 2019). Check with the NT Government for more details on **08 8999 5511**.

Queensland

Queensland pensioners and seniors may be eligible for:

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

The PeakSmart airconditioning program provides financial incentives of up to \$400 for Ergon Energy and Energex customers to upgrade to a PeakSmart airconditioner or converting an existing airconditioner to PeakSmart.

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

Full details on these incentives are available via the <https://www.energy.gov.au/rebates> website, or call Energex on 13 12 53 or Ergon on 1300 977 421 or the QLD Government on 13 QGOV (**137 468**).

South Australia

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

These incentives are available from energy retailers and their contractors. Typical activities include installing energy-efficient lighting, or installing water-efficient shower heads, helping to save water heating costs. Full details: <https://www.escosa.sa.gov.au/industry/rees/overview/rees-overview> or call on **08 8463 4444**.

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

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

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

Tasmania

The Tasmanian Energy Efficiency Loan Scheme, a joint initiative of the Tasmanian Government, Aurora Energy and Westpac Bank, concluded on 30 April 2019 with over 4,000 applicants benefiting from the program.

There are currently no appliance rebates or discounts available, with the Tasmanian Government directing people to NILS, where they continue to invest.

Victoria

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

Relevant appliance upgrades include:

- fridges and freezers
- heating and cooling
- hot water system
- lighting
- TVs
- clothes dryers
- pool pumps
- standby power controllers.

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

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

Western Australia

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

ACTIVITY:

Provide participants with a copy of the brochure, 'Reduce your bills by upgrading your appliances'. Go around the room and ask each participant to nominate one appliance in their home that they would like to replace and why.

Find out who has the oldest appliance (for example, a fridge from 1950 or a bar radiator from the 1970s) and ask them to tell the group what they love so much about this appliance. Give a prize for the most sentimental answer – it's not always about how much it's costing to run if it brings other joys in life or great memories!

The No Interest Loan Scheme (NILS)

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

NILS is offered by more than 175 local community organisations in over 600 locations across Australia. To find your nearest loan provider and learn more go to <https://nils.com.au> or call 13 NILS (**136 457**).

The NILS scheme offers:

- Loans between \$300 and \$1,500 for essential goods and services including fridges, washing machines, TVs and other electrical goods
- No credit checks, no fees, interest or charges
- Repayments set at an affordable amount over 12 to 18 months.

To be eligible for NILS you must:

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

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

Know how much renting appliances costs

Renting appliances can seem like a good option with small repayments. However, the total cost of purchasing the appliance through a rent to own scheme will be much higher than buying it outright. And in some cases, you will never end up owning it.

You need to make sure you know what the total cost of your rental agreement is and what the cost is if you try to break your rental agreement, before signing up.

If you can, getting a NILS or a government assistance rebate is usually the better option.

What to avoid!

Cheap plug-in fan or oil column heaters. They may look innocent and be cheap to buy but they'll chew through the power, especially if you have one on during the day and/or overnight. For example, a single 2 kW electric heater running 8 hours per day consumes around \$360 of electricity during one quarterly power bill.

6.4 Choosing to change the way energy is used

The average household uses 40% on heating and cooling costs. Of course, if you live in a hotter or colder climate or have lots of people living in your home, you might use more.

Appliances use the second highest amount of energy. Focus on these areas if you want to save on your energy bills.

Six simple actions to save

1. Use window coverings to keep the heat out in summer and cold out in winter.
2. Use fans before an air conditioner.
3. Wash your clothes in cold water - it's just as effective as hot and cheaper.
4. Hang washing outside or use a clothes rack instead of a dryer.
5. Turn off lights and appliances when not using.
6. Take shorter showers to save water and save energy on heating the water.

DISCUSSION:

In a whole group discussion:

- Which of these actions have you already taken? For the ones you haven't, why not?

Reflecting back on the typical household energy usage chart in [Chapter 4](#) – which of these actions are likely to save the greatest amount of energy?

- Which are the ones you are most likely to do in future – if you don't already?
- Which ones are you least likely to do and why? (There could be very good reasons for not doing one or more of these – discuss the reasons and explore what might be some 'unintended' or negative consequences for some households).

The following additional actions will see you save significant \$\$ on your energy bill.

Efficient heating and cooling

- Close the doors to rooms you are not using.
- Use draught stoppers (door snakes) or towels to stop air leaks under doors.
- Use window coverings to keep the heat out or the heat in, depending on the temperature outside. Sheets can work as curtains in some rooms.
- If you have draughts around your doors or windows you can get cheap foam weather seals from your hardware store to plug them up.

In Summer

- Use fans instead of an airconditioner. A fan costs only about 2 cents per hour to run. You could save between \$40 and \$200 a year.
- Set your air conditioner or cooler between 24°C and 26°C. Each degree warmer on the thermostat can save you 10%. And use the 'Economy mode' if you have one.
- Keep the heat out during the day by closing curtains and blinds and let any cooling breeze in at night.

ACTIVITY

Watch the following video on 'Active Cooling' from the Energy+Illawarra program – <https://youtu.be/UBYb-Hn6UMg> - watch up to 3min:45 secs then have a discussion about what people thought of the concepts.

In Winter

- In winter, set your heating between 18°C and 20°C. For every degree you increase heating and cooling you increase energy use between 5% and 10%.
- Use the 'Economy mode' on your heater - if you don't know how to do this, ask a family member or neighbour to help.
- Rather than turning up the heater, rug up with suitable clothes and blankets. Portable heaters use a lot of energy.
- Close windows and curtains to keep the daytime warmth in.

Savings All Year

- Put insulation in your roof (or use a handyman) or ask your landlord to. Effective ceiling insulation can save you up to 20% on your cooling and heating costs.
- Don't leave the air conditioner or heater on all night. Use before you go to sleep and when you wake up.

6.5 Choosing to use less energy at peak times

This choice is very specific to each consumer. Most energy companies have different 'tariffs' or 'rates' where energy use is more expensive during the times of the day when everyone wants to use it (i.e. peak times) and less expensive when there is less demand (i.e. off-peak). Some even have an in-between period called 'shoulder'.

NB: Many networks are moving to demand-based pricing – see below.

To get access to 'off peak' rates you will need to have an energy meter that allows for this.

Off-peak is generally overnight or at weekends, but you can check on your energy bill to see what times it is your area. If you can't find the information there, then call your energy company and ask if your plan has that option. If not, ask if they have other plans available that get access to off-peak rates.



Some ways you can save money with off-peak usage include:

- Running appliances like dishwashers, washing machines and clothes dryers at off-peak times.
- Getting your hot water service separately metered so that it is mostly running at off-peak times.
- Only charge electronic devices at nighttime.

Controlled load

Many older consumers have installed solar PV, and for those consumers it can be more cost-effective to use their appliances at different times, depending on their feed in tariffs – possibly even at peak times.

Many networks are moving to demand-based pricing, so the peak/shoulder/off peak arrangement is no longer generally applicable. Some consumers may also be able to save money with 'controlled load'.

'Controlled load' is electricity supplied to specific appliances, such as electric hot water systems or slab or underfloor heating, which are often separately metered. A controlled load tariff is generally a lower rate as these appliances operate during off-peak hours (usually overnight). If you have controlled load, it might also appear on your bill as 'dedicated circuit'.

Controlled loads are usually separate items on your electricity bill. Since they are separately wired and run at predictable times, you can usually get cheaper rates under a controlled load tariff provided that electricity is restricted to certain periods, usually off-peak.

Off-peak hours will vary from company to company but are generally overnight and during weekends. If you've got a mystery item you've not understood on your bill that might well be a controlled load. It is called different things depending on where you live.

Here's a list of the common names in different states and territories:

ACT –	Off-peak
NSW –	Off-peak
QLD –	Tariff 31 or Tariff 33
SA –	Controlled load
TAS –	Tariff 41

Check with your energy company if they have controlled plan loads in your area and if this will help you save.

ACTIVITY

Ask participants to work in pairs or small groups. Looking at the example electricity and gas bills in [Section 6.1](#) – or a sample bill you have brought in from home – and look at the information on tariffs (usually on the back of the bill).

- What are the different tariffs available for peak / off-peak / shoulder?
- Do you currently delay using certain appliances until off-peak times?
- What would be the main appliances that could wait until off-peak and which are the ones that are important to use no matter what the time of day?

6.6 Choosing alternative energy sources

There are also many older Australians who are choosing alternate energy sources by installing solar panels (PV) and batteries to help reduce their energy bills. However, this not only takes a significant upfront financial investment, it also relies on a high level of motivation, ability and opportunity - particularly given that the 'pay-back' period for these systems can be over a long period of time when older Australians might be considering either down-sizing or moving house for other reasons.

DISCUSSION

Ask for a show of hands for who has solar power installed. Ask for 2-3 people to talk to the group about when and why they chose to have solar panels installed. Prompt the discussion with the following questions:

- What motivated you to look into solar panels?
- Did you notice an immediate drop in your power bill?
- Did anyone use one of the government or council schemes to subsidise the installation? If so, what did that involve?
- What advice would you give to anyone interested in looking into solar panels for their home today? (Noting that people who had solar installed more than 10 years ago likely had a very different experience to those having it done today, with many more installers and much cheaper units available).
- Does anyone have battery with their solar system?

The Clean Energy Council has published a free guide to assist consumers with buying and installing solar panels. To get a copy call 03 9929 4141 or go to <https://www.solaraccreditation.com.au/consumers/purchasing-your-solar-pv-system/solar-pv-guide-for-households.html>

7. Talking energy with your peers

Starting conversations with others about energy use and energy efficiency is a great way to start sharing the knowledge you have gained through this information session.

Older people are particularly trusting of their peers and organisations they trust – particularly when the people giving the information or advice can demonstrate that they have looked into an issue and taken action themselves.

Use this session as an opportunity to encourage participants in this course to practice ways in which they can share their knowledge with their peers. Emphasise that it's not about them becoming 'instant energy experts' but having an enthusiasm for sharing their knowledge and helping others to build the confidence to take action.

ACTIVITY:

Provide a copy of the brochure, 'Talking energy with your peers' to all participants. Ask them to work in pairs or small groups to work through the brochure and take turns in role playing being an 'energy advocate' with their peer group. One person would take on the role of 'advocate' and use the conversation starters to ask the others some questions about their energy use or energy knowledge.

- Discuss what are the most tactful ways of starting a conversation about energy. Is it something that you could raise with any of your peers (family, friends, sporting club members, etc) or something that you would only feel comfortable talking about with certain people?
- Would you only feel comfortable talking about topics that you had a personal experience with, or would it be okay to raise issues and actions that you had just been thinking about?

End with a group discussion about what people found most easy to talk about, and where they found it more challenging. Encourage people to keep practicing having these conversations after they leave the session, and to provide COTA with feedback on how these efforts go. Sharing knowledge and ideas is one of the greatest contributions we can make in supporting others to change and grow in our communities.

8. Useful contacts

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

Energy comparison sites

Energy Made Easy 1300 585 165 or energymadeeasy.gov.au
Energy Compare VIC 136 186 or compare.energy.vic.gov.au
Energy Switch NSW 137 788 or energyswitch.service.nsw.gov.au

Energy ombudsman

These offices can help with complaints you have about energy companies. You should contact them after you've tried sorting out the matter with your energy company first.

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

Energy companies

ActewAGL	131 493
AGL	131 245
Alinta Energy	133 702
amaysim	1300 808 300
Aurora Energy	1300 132 003
BlueNRG	1300 599 888
Click Energy	1800 775 929
CovaU	1300 026 828
Diamond Energy	1300 838 009
Dodo Power and Gas	133 636
EnergyAustralia	133 466
Energy Locals	1300 693 637
Ergon Energy	131 046
ERM Business Energy	134 376
Lumo Energy	1300 115 866
Momentum Energy	1300 662 778
Next Business Energy	1300 466 398

Origin Energy	132 461
Pacific Hydro Retail	1800 010 648
Pooled Energy	1300 364 703
PowerDirect	1300 307 996
Powershop	1800 462 668
QEnergy	1300 448 535
Red Energy	131 806
Sanctuary Energy	1800 109 099
Simply Energy	138 808
WINenergy	1300 791 970