

For South Australian community workers





Welcome

Acknowledgements

This guide has been developed by the Government of South Australia's Department of State Development's Energy Services team, working in partnership with a number of organisations and individuals.

We gratefully acknowledge the assistance of the following organisations, who contributed to producing this guide.

- Consumer and Business Services
- Department for Communities and Social Inclusion
- Energy and Water Ombudsman SA
- SA Water
- UnitingCare Wesley Bowden
- Uniting Communities.

Help us to keep improving this guide

If you help households with energy and water issues, we would love your feedback to help us improve future versions of this guide.

If you feel information is missing or you frequently encounter an issue that isn't addressed in this guide, please contact the Energy Services team on 8204 1888 or email energyadvice@sa.gov.au

This is a living document – online updates

This guide will be continually revised and republished. Find the most up-to-date version online at sa.gov.au/energy/resources

For printed copies of this guide, call the Government of South Australia's Community Energy Services team on 8204 1888 or email energyadvice@sa.gov.au

Register for updates

To be notified when changes are made to the online version of the guide and to receive updated printed copies, register your details at sa.gov.au/energy/communityguide

Using this guide

If you work with households who experience issues related to electricity, gas and SA Water services, this guide can help you diagnose problems and direct you to relevant support and assistance.

This guide is flexible, so you can use as much or as little of it as you need. The content explains key energy and SA Water topics simply, and directs you to services and organisations that can offer further assistance to householders.

Navigating the guide

The guide includes three main sections:

- 1. A contents section allows you to quickly find the information you need.
- 2. A quick reference guide that directs you step-by-step through helping a customer with energy disconnections and restriction of water, or bill issues.
- 3. Detailed subject areas give you greater insight into common energy and SA Water topics.

The information does not have to be read sequentially. Instead, there are cross-references between sections (e.g. 'see page X for more information'), so you can navigate to the content you need.

Throughout the guide, you will see coloured boxes, like the ones below.

• **Yellow** 'Other information' boxes direct you to related information elsewhere in the guide.

OTHER INFORMATION

 Green 'Tip' boxes offer handy hints and useful information related to the content on the page.

TIP

• **Grey** 'Notes' boxes are provided for you to add your own notes relating to the content in the guide.

NOTES

TIP

Navigation example

The householder has received a disconnection warning notice for not paying their account.

- 1. Because there is a threat of disconnection, you turn to the 'disconnection of energy supply' quick reference checklist.
- The list prompts you to contact the retailer to negotiate a payment arrangement that covers the debt and ongoing use.
- The list refers to checking eligibility for concessions. You are unsure if the householder is eligible for any concessions, so turn to the concessions section for more detailed information.
- 4. The concessions section suggests the householder is eligible for a concession and provides contact information for the relevant government department to lodge an application.
- 5. You help the householder complete the necessary application forms and lodge them with the relevant department.

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Quick reference

Checklist: disconnection of energy supply

ELECTRICITY/GAS DISCONNECTED ▼

Is it due to **unpaid bills** and has the energy supply been disconnected for **fewer than 10 business days**?

- Contact the retailer and negotiate a payment arrangement to manage the debt and be reconnected.
- Ensure the householder can afford to make the agreed payments on an ongoing basis, or they may be disconnected again.
- Ask if the householder is eligible to enter the retailer's hardship program.

See Retailer contacts on page 101 and Hardship programs on page 21.

Is it due to **unpaid bills** and has the energy supply been disconnected for **more than 10** business days?

Contact the retailer and negotiate a payment arrangement to manage the debt. Note that after 10 business days, the current retailer may not be obliged to supply services to the householder.

See Retailer contacts on page 101.

Is it due to safety reasons?

To show the home can be safely reconnected, the distributor and/or Office of the Technical Regulator may need a Certificate of Compliance from a licensed electrician or gas fitter.

Contact an appropriately licensed trades person for assistance.

ELECTRICITY/GAS CONNECTED

- HOUSEHOLDER HAS RECEIVED A

DISCONNECTION WARNING NOTICE ▼

Contact the retailer and either:

- pay the bill immediately
- negotiate an extension of the due date and pay the bill in full by the new date, or
- ask to enter the retailer's hardship program and negotiate a payment arrangement that covers both the debt and ongoing use.

See Retailer contacts on page 101 and Hardship programs on page 21.

Help the householder avoid the risk of disconnection in the future.

- **√**
- Set up instalment payments or a payment plan with the retailer to help manage bill payments – see Flexible payment options on page 20.
- Connect the householder with a financial counsellor – see Financial counselling on page 10.
- Make sure the householder is receiving any concessions they are entitled to – see
 Concessions on page 26.
- Get a better deal see Comparing offers and getting a better deal on page 55.
- Seek financial assistance, such as crisis payments or no interest loans – see Other financial assistance on page 33.
- Learn how to lower future bills see Saving energy and water on page 88.

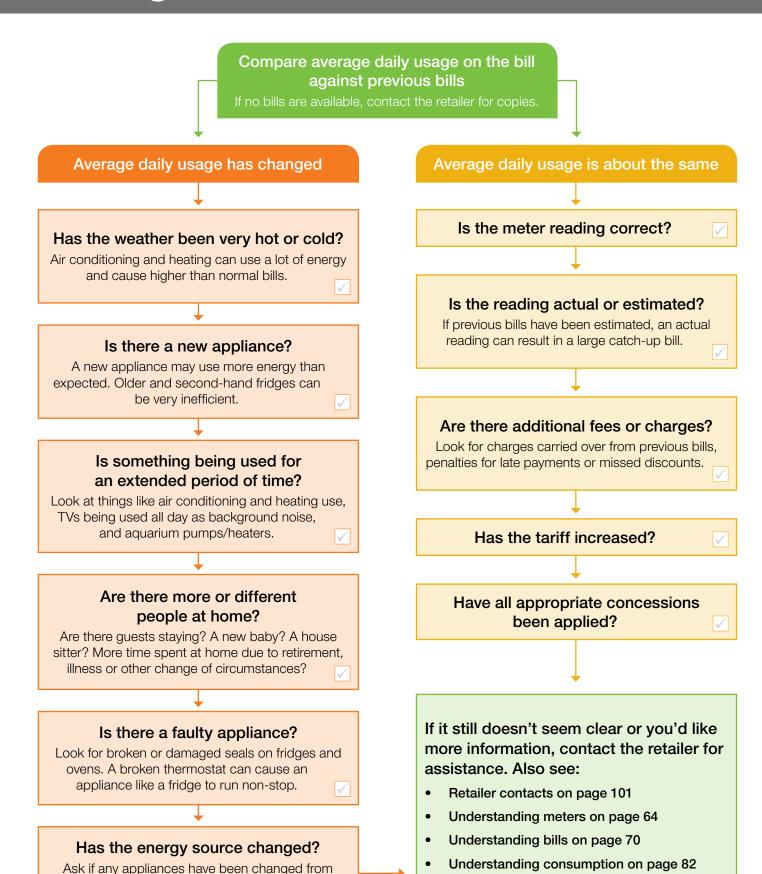
Can't reach an agreement with the retailer?

Call the Energy and Water Ombudsman SA on 1800 665 565, email contact@ewosa.com.au or visit ewosa.com.au for answers to frequently asked questions.

gas to electricity or vice-versa, such as a water

heater or room heater.

Checklist: why is the energy bill high?



Concessions on page 26

Advice and education

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Useful contacts 101

93 Home Energy Toolkits

Comments, reminders and tips for

Department of State Development Energy Services for the community

Energy support for organisations – Energy Partners Program

The Energy Partners Program works with organisations across the state to help South Australians manage their energy use and costs. Assistance from the Energy Partners Program is tailored to the needs of each organisation, supporting them to help their residents and clients.

The Energy Partners Program can provide energy expertise, advice, resources and publications to assist member organisations. Program staff can also help scope and develop joint projects and programs to tackle specific energy-related issues.

More information about the program, including a list of current partners, is available online at sa.gov.au/energypartners

Free energy advice – Energy Advisory Service

The Government of South Australia's Energy Advisory Service answers energy enquiries from Monday to Friday between 9am and 5pm. Call 8204 1888 or 1800 671 907 (free call from landlines only), or email energyadvice@sa.gov.au

The sa.gov.au/energy website contains information to help people understand and reduce home energy use and includes sections on saving energy, choosing energy efficient appliances, solar power, concessions and electrical, gas and plumbing safety advice.

Home Energy Toolkits are available free of charge from most South Australian public libraries. For more information, see **Home Energy** Toolkits on page 93.

SA Water Customer Service Centre

SA Water's Customer Service Centre is open from Monday to Friday between 8.30am and 5pm. Visit SA Water House at 250 Victoria Square, Adelaide, call 1300 650 950 or email customerservice@sawater.com.au. For ideas on saving water around the home and to find out about water restrictions and guidelines, visit sawater.com.au

working with other clients on this topic

Utilities Literacy Program

The Utilities Literacy Program (ULP) is funded by the Government of South Australia and aims to reduce financial hardship associated with household utility bills. The program has three streams.

1. Training for community workers

UnitingCare Wesley Bowden delivers training courses to community workers and volunteers in metropolitan and regional South Australia that cover understanding energy bills and meters, energy and water efficiency, concessions, complaints and hardship.

For more information about training courses, call UnitingCare Wesley Bowden on 8245 7175, email utilitiesliteracy@ucwb.org.au, or visit ucwb.org.au and navigate to utilities literacy.

2. Assistance for individuals and families

The Salvation Army offers case management support to individuals and families experiencing difficulties with utilities bills. Qualified financial counsellors work with householders to help them address the underlying issues that are impacting on their financial situation, and provide information and strategies to help householders manage their bills. Appointments with counsellors can be made by calling 1800 722 363 (Monday to Thursday, 9.30am to 8pm and Friday 9.30am to 4.30pm, except public holidays) or emailing fcsupport@aus.salvationarmy.org.

3. Information sessions for the public

Uniting Communities and UnitingCare Wesley Country SA run community-based energy and water expos and information sessions around South Australia that provide information on a range of topics, including managing energy bills, appliance running costs, financial assistance and referrals to other services.

For more information on events in the Far North, Yorke and Mid North, and Eyre and Western regions, call UnitingCare Wesley Country SA on 8633 8600, email uniting.care@ucwcsa.org.au, or visit ucwcsa.org.au or facebook.com/UCWCSA

For more information on events in other regions and metropolitan Adelaide, call Uniting Communities on 8202 5180 or email utilities.literacy@unitingcommunities.org

Financial counselling

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Comments, reminders and tips for working with other clients on this topic

Financial counsellors provide free, confidential financial education and support to householders who are experiencing financial difficulties.

Where the difficulties relate to energy retailers or SA Water, financial counsellors can:

- negotiate and advocate with retailers on behalf of householders
- develop strategies for householders to help them manage finances and bills
- help set up affordable payment plans for outstanding bills
- help access hardship programs
- help householders apply for concessions
- help householders access emergency relief see Emergency Electricity Payment Scheme on page 34
- refer householders to the Energy and Water Ombudsman SA, where appropriate.

When to refer to a financial counsellor

Any time a householder's financial situation is causing them stress is sufficient reason to refer them to a financial counsellor.

Community assistance organisations may have certain trigger points for connecting a client with a financial counsellor. If there is no process within the organisation, refer to a financial counsellor when the householder has any or all of the following:

- complex debt, such as a mix of credit card debt and loans
- worries about managing expenses or struggling to pay living expenses
- trouble meeting rent or mortgage payments
- been compromising on food or health costs to meet other expenses
- expressed a desire to talk to someone about money worries
- been borrowing from payday lenders, friends or family to address outstanding debt
- been contacted by a debt collector
- been taken to court for a debt.

If a worker does not feel comfortable giving advice about the debt or have appropriate qualifications, financial counsellors can help.

How to refer to a financial counsellor

Financial counselling is available to everyone. Householders can contact counsellors directly or workers from community assistance organisations can refer them.

Contact information for financial counselling services across South Australia can be found at safca.org.au or by calling 8337 0898.

It may not be possible to get an immediate appointment with a financial counsellor. Where possible, provide interim assistance to householders, including helping them liaise with their retailer to avoid the immediate risk of energy disconnection or water restriction.

Retailers will often postpone taking action if they know a client is waiting for an appointment with a financial counsellor.



Customer rights and responsibilities

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Comments, reminders and tips for working with other clients on this topic

Electricity and gas retail law

South Australian households buying electricity or gas from an authorised energy retailer have a number of rights and responsibilities through:

- National Energy Customer Framework (NECF), which is implemented under
 - National Energy Retail Law (South Australia) Act 2011
 - National Energy Retail Regulations
 - National Energy Retail Law (Local Provisions) Regulations 2013
 - National Energy Retail Rules
 - Electricity Act 1996
 - Electricity (General) Regulations 2012
 - National Gas (South Australia) Act 2008
 - Gas Regulations 2012
- Australian Consumer Law, set out in Schedule 2 of the Competition and Consumer Act 2010
- Telecommunications Act 1997
- Do Not Call Register Act 2006.

Some of the key rights and responsibilities are listed here.

Energy customer rights

Under the NECF, energy retailers must:

- provide fair contracts with clear terms and conditions so customers can understand what is being offered
- provide details of the key components of an offer when marketing to customers, e.g. tariffs and associated fees
- notify customers of changes to their contract, including price
- allow customers to exit a contract without any penalties within a 10-day 'cooling off' period after signing up
- maintain a 'no contact' list so that energy customers can request that sales people do not visit their homes
- offer flexible payment methods
- have hardship programs and tell customers about them if the retailer thinks a customer is having difficulty paying their bills
- not disconnect a customer who does not pay their bills if they are in a hardship program and meeting the agreed terms of the program, or meeting an agreed payment plan, or have agreed to repay the amount owing and it is less than \$300

- provide information about how customers can resolve problems with their energy service
- advise customers about the availability of government funded energy rebates, concessions or relief schemes.

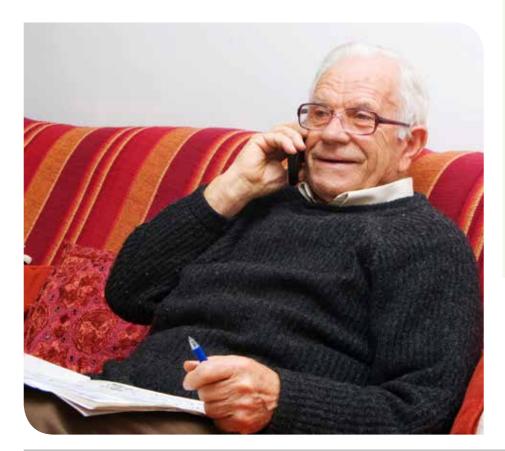
Retailers must do their best to read electricity and/or gas meters as frequently as is required to prepare bills, but at least once every 12 months. For information, see **Providing access to meters on page 69**.

The retailer must provide the customer with a bill at least once every three months, unless the customer has agreed to a different arrangement in their contract with the retailer.

Energy customer responsibilities

To help ensure retailers can supply energy to a home, householders must:

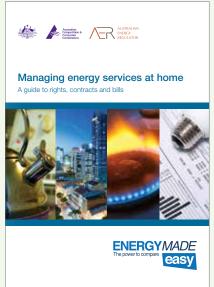
- establish an energy account when moving into a property
- notify their retailer as soon as practicable if they are eligible for an energy concession



TIP

Handy guide to rights and responsibilities

The Australian Competition and Consumer Commission produces a publication called Managing energy services at home: a guide to rights, contracts and bills that explains energy consumers' rights and responsibilities in detail.



The publication is available online at aer.gov.au/consumers/aer-resources or by calling 1300 585 165.

Rights and responsibilities continued

NOTES

concession and change energy retailer, they must call the Department for Communities and Social Inclusion's Concessions Hotline when they receive their first bill and provide the new account number and energy retailer's details, to ensure they continue receiving their energy concession – see Concessions on page 26

if they receive the Government of South Australia's energy

- contact their retailer as soon as possible if they can't make a bill payment by the due date
- provide clear and safe access to the electricity and gas meters at the property. The retailer is required to read the meter at least once every year to ensure the customer is billed accurately
- tell their retailer if they change the way they use energy, for example, if they start running a business from home
- provide confirmation from a medical practitioner to their retailer or distributor as soon as possible if someone at the property requires life support equipment.

For information, see **Disconnection or restriction process on** page 37.



Comments, reminders and tips for working with other clients on this topic

Water legislation

SA Water must comply with all relevant regulatory requirements of the *Water Retail Code*, *Water Industry Act 2012*, *Australian Drinking Water Guidelines*, *Safe Drinking Water Act 2011* and the *Public Corporations Act 1993*.

SA Water produces a Customer Charter, which describes service standards and customer rights and responsibilities. The charter is available on their website (sawater.com.au) or from the Customer Service Centre by calling 1300 650 950.

SA Water customer rights

SA Water commits to:

- endeavouring to supply households with safe and reliable drinking water and sewerage services, and minimise service interruptions
- reading household water meters at least once every 12 months, preferably once a quarter
- providing an explanation of all fees and charges on the SA Water website and by request
- offering flexible payment options
- offering hardship programs and advising a customer when they have indicated they are having difficulty paying their bills
- not restricting water services to customers who do not pay their bills if they are in the hardship program and adhering to the terms of the program
- not restricting water services to customers when the supply address is registered with SA Water as being home to someone who has a medical condition where continuity of water supply is critical
- providing supply addresses registered with SA Water as being home to someone who has a medical condition where continuity of water supply is critical with at least four business days' notice of any planned service interruptions and arranging alternate water supplies if the interruption is likely to be lengthy.

TIP

Having trouble paying bills?

If a householder is having difficulties paying an energy bill, contact the retailer, as they are obligated to offer flexible payment options, including a payment plan and being part of a hardship program. For more information, see Payment options and hardship programs on page 20.

Rights and responsibilities continued

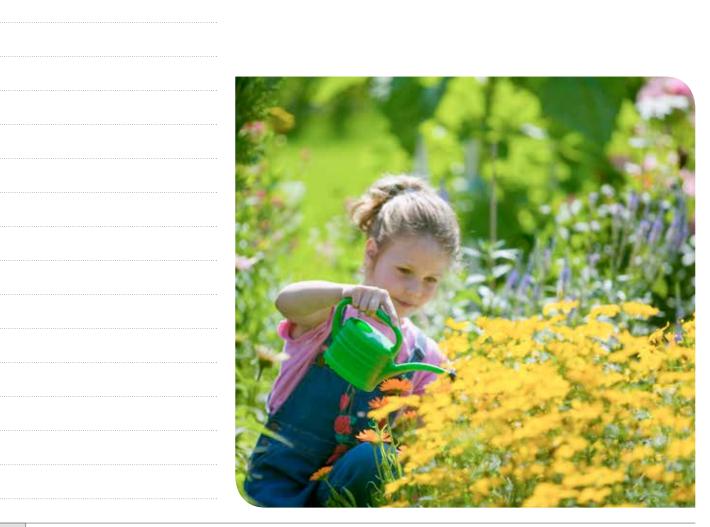
NOTES

Comments, reminders and tips for working with other clients on this topic

SA Water customer responsibilities

To help ensure SA Water can deliver water and sewerage services to a home, householders must:

- pay bills by the due date
- contact SA Water if they are having trouble paying bills on time
- provide clear and safe access to the water meter
- protect water meters from damage and advise SA Water as soon as possible if a water meter is damaged or leaking, or if there is a significant change in the home's water flow, quality or pressure
- maintain and protect water pipes on the property (between the meter and the home) from damage and blockages
- provide confirmation from a doctor or medical specialist to SA
 Water if someone at the supply address has a medical condition where continuity of water supply is critical.



Helping a customer work with their retailer

Authority to act

Organising 'Authority to act' means other people can speak with energy retailers and SA Water on a householder's behalf. This can help if the householder is not confident dealing with the retailer, does not have the means to contact the retailer, or has limited English language skills.

A householder can give authority over the phone or in writing to the energy retailer or SA Water. The householder will need to establish their identity and tell the retailer they are granting someone else authority to act on their behalf.

Contacting a retailer

Before contacting the energy retailer or SA Water:

- gather important information including the account holder name, account and meter numbers, and previous bills
- fully understand the issues so it can be explained clearly to the retailer. Make notes about anything that needs clarification
- make a note of what needs to be discussed with the retailer keep it brief and factual
- know the customer's rights and responsibilities. See **Customer** rights and responsibilities on page 12.

While speaking with the energy retailer or SA Water:

- note down details of the call, including the date, time, name of call taker, what is discussed and any reference numbers that are provided
- outline the issue and desired solution. If the problem is urgent, make sure this is clearly stated
- clarify what will be done to resolve the complaint, anything the account holder may need to do, and the expected time frame
- if the person who answers the call is unable to help, ask to escalate the call to a supervisor, manager or specialist team
- if a solution can't be found, gather as much detail as possible about the issue and discussions with the retailer and then contact the Energy and Water Ombudsman SA for assistance.

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Comments, reminders and tips for working with other clients on this topic

TIP

Retailers will only deal with account holders or authorised representatives

The primary account holder can list representatives, such as a partner or family member, on their account, or give other 'authority to act' instructions to providers.

Helping a customer work with their retailer continued

TIP

How to be a good advocate

A good advocate:

- understands the issue
- sticks to the facts
- decides what they want to say and plans their strategy
- is calm, polite and persistent
- maintains their credibility.

NOTES

Comments, reminders and tips for working with other clients on this topic

Complaints

Complaints should always be directed to the energy retailer or SA Water first. Each retailer must, by law, have their own internal complaint handling and dispute resolution processes. This includes escalating complaints to a senior officer or manager if the problem is not resolved at a call-centre level.

In addition to a Customer Service team, SA Water has a dedicated team for complaint and dispute resolution. If an issue is not resolved by the Customer Service team, a customer can request the case be internally referred to the Customer Feedback team. Alternatively, they can contact the team via the feedback form on the SA Water website, at sawater.com.au/forms/feedback.

If the issue with the energy retailer or SA Water cannot be resolved, it may be escalated to the Energy and Water Ombudsman SA (EWOSA).

See Retailer contacts on page 101.

The EWOSA fact sheet, *Handling a complaint*, is available at ewosa.com.au and provides simple tips for resolving issues.

Accessibility

Disability access

The National Relay Service (NRS) assists deaf, hearing impaired or speech-impaired customers to connect with utilities services.

The customer needs to pay for the cost of the call to the NRS. Relaying the call is free.

Calls from mobile phones are usually time-charged by the caller's mobile phone company.

Call the NRS helpdesk on 1800 555 660 or visit relayservice.gov.au for more information.

English as a second language

The Translating and Interpreting Service (TIS) provides interpreting services for people who do not speak English. Call 131 450, 24 hours a day, seven days a week.

Most TIS services are free to non-English speakers.

Energy and Water Ombudsman SA (EWOSA)

EWOSA investigates and resolves disputes between customers and water, electricity and gas providers when customers are unable to solve their issue directly. The customer must contact the provider and give them the opportunity to resolve the dispute before contacting EWOSA.

EWOSA can help with complaints about:

- incorrect bills, tariffs or fees and charges
- payment difficulties, or disconnection or restrictions due to non-payment of bills
- connections to water, electricity or gas
- supply quality or interruptions that cause the customer damages or loss
- salespeople pressuring customers or providing misleading information
- transferring a customer's account to another supplier or delays with a transfer
- behaviour or manner of customer service staff, contractors and agents or the way they have accessed a customer's property.

EWOSA cannot help with complaints about:

- energy and water pricing policies
- government policies or legislation
- supply interruptions caused by emergency situations
- issues that have already been considered by a court, tribunal or arbitrator, or that are before one of these bodies
- customer contributions to the cost of capital works
- electrician, gas fitter or plumbing services or appliances, including solar systems
- on-selling energy or water to tenants in caravan parks, retirement villages and other multi-tenanted dwellings
- bottled LPG.

The EWOSA website (ewosa.com.au) provides answers to a number of frequently asked questions as well as case studies, which can be used to see how others have resolved issues. Alternatively, call 1800 665 565.

TIP

Plain English energy and water-related resources

A number of organisations have developed easy-tounderstand resources for consumers.

Australian Competition and Consumer Commission

accc.gov.au

Navigate to 'Publications'. Includes resources for Indigenous consumers and people living with disabilities.

Australian Energy Regulator

aer.gov.au/consumers Naviate to 'AER Resources'.

Energy Advisory Service

sa.gov.au/energy Subjects arranged by topic.

Energy and Water Ombudsman SA

ewosa.com.au

Subjects arranged by topic.

Your Energy Savings

yourenergysavings.gov.au

Navigate to 'Guides' or 'Translations' for guides available in 33 languages.

Payment options and hardship programs

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NOTES

Comments, reminders and tips for working with other clients on this topic

Energy retailers and SA Water offer a variety of payment options to help people budget for their bills. Some are available to everyone, and some are especially to assist people experiencing financial hardship.

Under the *National Energy Retail Law 2011*, energy retailers must offer payment plans to customers who advise the retailer they are experiencing difficulties paying, or customers who the retailer believes are experiencing difficulties paying the bill and require assistance.

SA Water may negotiate mutually agreeable payment options with residential customers that are specific to their needs. For more information, call the SA Water Customer Service Centre on 1300 650 950.

Flexible payment options for all customers

Payment date extensions

If a customer notifies their energy retailer or SA Water they are unable to pay a bill by the due date, the retailer may extend the due date to give the customer extra time to pay without incurring late fees. The retailer must be contacted before the due date to seek an extension.

Paying energy bills in instalments or payment plans

Energy retailers offer a range of instalment options and payment plans to help customers manage their bill payments.

Most instalment payment arrangements will average a customer's bill over a year, based on their previous use, and split it into even weekly, fortnightly or monthly payments. These options may have different names such as bill smoothing, Even Pay, Easi Pay or periodic payments. The retailer will still read the meter throughout the year and adjust the payment amounts if a customer is overor under-paying. Some retailers may allow the customer to provide their own meter readings between retailer meter reads for more accurate monthly billing. Customers may be able to pay instalments via direct debit, BPay or in person at the post office using account details on a recent bill.

If a customer is experiencing financial difficulties paying a bill, even if they are not a hardship customer, they can negotiate a personalised payment plan with the retailer based on their financial circumstances. A payment plan is an agreement between a customer and their retailer to make small, frequent instalment payments for their energy use and any debt owed, rather than trying to budget for quarterly bills.

Energy retailers do not have to offer a payment plan to a customer who is not experiencing financial difficulties, or who has previously defaulted on two or more payment plans in the past 12 months.

SA Water direct debit options

SA Water customers can elect to make weekly, fortnightly, monthly or quarterly payments in advance using direct debit. Customers can also choose to have the entire amount owing debited from their nominated bank account on the due date on the bill.

It's important to note that direct debit is only a method of payment and not an acceptance by SA Water to extend the due date of existing or future bills.

Hardship programs

Energy

If a householder is experiencing temporary or long-term financial difficulties, they should notify their retailer as soon as possible and ask to enter their hardship program.

All energy retailers in South Australia must have hardship programs available for customers who are experiencing financial hardship, in accordance with their hardship policy. Under the *National Energy Customer Framework*, retailers must offer a hardship customer a payment plan that takes into account:

- the customer's capacity to pay
- any debt owed by the customer
- the customer's expected energy consumption needs over the following 12 month period.

The retailer must also include an offer for the customer to pay in advance or in arrears by instalment payments.

TIP

Payment plan amounts must be paid in full

If a householder can't meet an agreed payment, it is important they contact their retailer. An instalment payment less than the agreed amount may be considered by the retailer as a breach of the payment plan terms (even if the householder includes a make-up payment in the following instalment) and may cancel the plan, which could lead to a risk of disconnection or restriction.

Example:

Bob agreed to a \$20 per week payment plan with his electricity retailer. After buying a gift for his child's birthday, he only paid the retailer \$10, but made it up the following week with a payment of \$30. Because Bob didn't negotiate the change with the retailer, the computer system interpreted the smaller instalment payment as not meeting the terms of the agreed plan.

Financial assistance

Payment options and hardship programs continued

NOTES

Comments, reminders and tips for working with other clients on this topic

The retailer may also offer further assistance under their hardship policy, including:

- help to access support services, such as concessions, rebate programs and financial counselling
- advice about saving energy in the home.

Householders should only agree to a hardship payment plan they can realistically meet. The payment plan must cover the customer's energy use and be sustainable. If this is not possible, the customer may also need to look at how they can lower their energy use as a way of reducing their bills.

A householder's energy supply cannot be disconnected if they are meeting the agreed payments of their hardship payment plan. If they do not make the agreed payments, they risk the hardship payment plan being cancelled and their service disconnected.

While most retailers will simply refer to these programs as hardship programs, some of the larger retailers have specific names they use – it can be helpful to know what these are when speaking with the retailer. For example:

- AGL Staying Connected
- Energy Australia EnergyAssist Program
- Lumo Energy Energy Account Support and Enquiries (EASE) Program
- Momentum Energy Keeping Momentum
- Origin Energy Power On Program
- Powerdirect Staying Connected.

Access to a hardship team can't be denied

Most hardship programs are accessed through the retailer's customer service centre. Customer service staff shouldn't deny access to the hardship team or force the householder to agree to a payment plan or make a payment before speaking to the hardship team.

If the customer service staff member is unaware of the company's hardship program or is not allowing access to the appropriate team, ask to speak with a manager. If the request is refused, call the Energy and Water Ombudsman SA on 1800 665 565. See **Retailer contacts on page 101**.

SA Water Customer Assist Program

The SA Water Customer Assist Program helps residential customers who are experiencing temporary or ongoing financial hardship. The program assesses the customer's eligibility for hardship assistance, and considers whether the customer:

- is on a Centrelink income and holds a Pensioner Concession Card or holds a Centrelink Low Income Health Care Card
- is eligible for a Government of South Australia concession
- has been referred by an accredited financial counsellor or welfare agency
- has previously applied for emergency relief (irrespective of whether or not their application was successful)
- has had difficulty paying their bills in the past, based on payment history
- has self-assessed their inability to pay.

Where a residential customer has been identified as experiencing financial hardship, SA Water will offer the customer, as soon as is reasonably practicable, flexible and frequent payment options that take into consideration the hardship customer's use, capacity to pay and current financial situation.

Assistance offered by the Customer Assist Program may include:

- flexible payment options e.g. weekly, fortnightly or monthly payments
- referral to welfare, government or community agencies for financial counselling or other assistance
- help with concession applications
- SA Water free home water efficiency check
- protection from overdue fees and water restriction.

Customers should only agree to payment plans they can realistically meet. A customer's water supply cannot be restricted if they meet the terms of SA Water's Customer Assist Program.

If a residential customer already has outstanding debt owing to SA Water, the debt recovery process will be suspended while a suitable payment option is negotiated.

If a customer is participating in the Customer Assist Program, makes all agreed payments over the quarterly period and is a concession holder, they may also be eligible for the Payment Support Program.

TIP

Does the payment plan cover it all?

Some retailers may offer customers payment plans that do not cover both past and ongoing usage. This means that even though the customer is making payments, they will continue to accrue debt. If you are assisting a customer, ensure they do not agree to a plan that is not sustainable.

Customers already on a plan that is not sustainable may need extra help addressing their consumption to keep their costs down, or the plan may need to be renegotiated to ensure the instalment payments address the total amount owed.

Financial assistance

Payment options and hardship programs continued

NOTES

Comments, reminders and tips for working with other clients on this topic

To be eligible for the Payment Support Program and receive payments, customers must:

- be a current concession holder
- be participating in the Customer Assist Program
- ensure all payments are made over the quarterly period.

At the end of each quarter and provided the customer has made every agreed payment during the period, SA Water will credit one bonus payment to the customer's next quarterly bill. This support payment will be calculated based on the customer's fortnightly contribution.

For example, if the customer is paying \$100 per fortnight, they will receive \$100 each quarter off the bill.

For more information, call the SA Water Customer Assist Program on 7424 1650 or email customerassist@sawater.com.au

Can't agree on a payment plan?

If a customer feels they cannot agree on an appropriate payment plan with SA Water's Customer Assist team, they can request the case be internally referred to the Customer Feedback Team. Alternatively, they can contact the team via the feedback form on the SA Water website, at sawater.com.au/forms/feedback.

If a retailer and householder (or financial counsellor) cannot agree to appropriate payment plan terms and it appears the retailer or SA Water is being unreasonable, call the Energy and Water Ombudsman SA on 1800 665 565.

The ombudsman works with both parties and will also seek commitment from the household to lower their energy or water use if possible. The ombudsman will not help a household get a payment plan that is not sustainable, because the householder is using more energy or water than they can afford to pay for.

Centrepay

Householders who receive Centrelink payments may be able to use Centrelink's free Centrepay bill paying service.

Centrelink deducts money from the householder's regular benefit payments and sends the money deducted to the householder's energy and water retailer(s). The minimum contribution amount is usually \$10 per fortnight, but it can differ between retailers. Householders can start, change or cancel their Centrepay deductions at any time.

Centrepay deductions can normally be set up by the retailer. To find out if the householder's current retailer offers Centrepay, contact the retailer directly (**Retailer contacts on page 101**) or search the Department of Human Services website at humanservices.gov.au. Householders can also apply to use Centrepay through the Department of Human Services website or at a Centrelink customer service centre.

Householders using Centrepay should regularly check their payments are being deducted from their account and received by their retailer.

TIP

Discounts, special offers and Centrepay

If a householder uses Centrepay and wants to sign up to a market energy contract (see Contract types on page 53), check the terms and conditions carefully. Although Centrepay is an automatic electronic payment, the retailer may not consider it an eligible form of direct debit or payment in full, meaning the customer may not receive any pay-on-time discounts. Always ensure the terms of a contract are suitable for the particular needs of a householder.

Hardship program customers are protected by the rules of the hardship program, which requires retailers to offer flexible payment options, including Centrepay.

Concessions

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Comments, reminders and tips for working with other clients on this topic

Government of South Australia concessions

The Government of South Australia's Department for Communities and Social Inclusion (DCSI) offers a number of concessions to help households with the cost of energy and water bills at the householder's principal place of residence.

Water, sewerage and energy concessions

Eligibility

Householders may be eligible for a concession if they have a:

- Pensioner Concession Card
- Gold Card from the Department of Veterans' Affairs
 - Totally and Permanently Incapacitated (TPI)
 - Extreme Disablement Adjustment (EDA)
 - War Widow
- Gold Card from the Department of Veterans' Affairs issued to a person with 80 or more overall impairment points under the Military Rehabilitation and Compensation Act 2004
- Low Income Health Care Card
- Commonwealth Seniors Health Care Card

or receive one of the following Centrelink payments:

- Newstart allowance
- Sickness allowance
- Widow allowance
- Youth allowance
- Partner allowance
- Parenting Payment
- Special benefit
- Community Development Employment Project (CDEP)
- New Enterprise Incentive Scheme
- ABSTUDY
- Austudy.

Alternatively, the householder may also be eligible for a concession if they can demonstrate that the combined income of the household meets low income provisions in the Australian Tax Office's low income earners category.

A tax assessment notice must be provided to DCSI every new financial year to confirm the applicant's income and that of their spouse or domestic partner to confirm eligibility for low income provisions.

For more information about eligibility for concessions, check DCSI's concession finder at dcsi.sa.gov.au/concessions or call the Concessions Hotline on 1800 307 758.

Concession amounts

The energy concession covers both electricity and gas payments (including bottled LPG) for a combined total of up to \$215 per financial year.

The name of the person claiming the energy concession must be on the electricity account.

The water concession is up to 30% of the total water bill for a financial year.

- Owner occupiers receive a minimum of \$185 and a maximum of \$295 per year.
- Tenants receive a minimum of \$120 and a maximum of \$230 per year.
- Retirement village tenants receive a maximum of \$120 per year.

The sewerage concession is \$110 per financial year. Tenants are not eligible for a sewerage concession.

Payment methods

The energy concession is automatically credited to the householder's electricity account.

If the householder doesn't have an electricity account (for example, if the property generates its own electricity), they need to supply copies of receipts for energy costs, such as bottled LPG receipts, to DCSI when first applying for the concession. The concession will be transferred electronically to the householder's nominated bank account.

The water and sewerage concession will be automatically credited to the water and/or sewerage account that is sent to the home owner.

Private tenants who are eligible for the water concession must provide a photocopy of their lease agreement to DCSI. The agreement must be signed by both tenant and landlord, including the section where it sets out payment arrangements for water

TIP

Re-applying for concessions

Once a householder has applied for a concession, their information will be on file with DCSI, meaning they may not need to complete additional forms for other concessions. As part of the concession application process, the householder also grants permission for DCSI to automatically check their eligibility for other concessions with Centrelink.

If a householder who ceased to be eligible for concessions is now eligible again, check with the Concessions Hotline, as they may already have many details on file. They will confirm eligibility with Centrelink and re-establish the appropriate concessions.

Financial assistance

Concessions continued

NOTES Comments, reminders and tips for	use. Private tenants will need to provide evidence of the amount they have been charged for water by their landlord to DCSI every quarter.
working with other clients on this	More information
topic	Visit sa.gov.au/concessions or call the Concessions Hotline on 1800 307 758. Also see Issues for renters on page 44 .
	Medical heating and cooling concession
	Eligibility
	Available to people who have a qualifying medical condition that requires heating and cooling to prevent a severe exacerbation of the condition.
	Concession amount
	\$215 per year in addition to the energy concession.
	The applicant's medical practitioner or specialist will need to complete part of the application form to confirm diagnosis of the condition.
	Payment method
	Divided into quarterly instalments that are paid directly to the person making the claim, either by cheque or electronic funds transfer to their nominated bank account.
	More information
	Call DCSI's Medical Heating and Cooling Hotline on 1300 735 350.
	Cost of living concession
	Eligibility
	Pensioners, low income earners and self-funded retirees holding a Commonwealth Seniors Health Card. The cost of living concession replaces the council rate concession. People who live in a residential or caravan park may be eligible to receive the concession.
	Concession amount
	 Low income earners and pensioners who own their own home receive \$200.
	Low income earners and pensioners who are tenants

receive \$100.

- Self-funded retirees with a Commonwealth Seniors Health Care Card who own their own home receive \$100.
- Self-funded retirees with a Commonwealth Seniors Health Care Card who are tenants receive \$100.

Payment method

Paid directly into the recipient's nominated bank account (per household, not per individual).

More information

Visit sa.gov.au/concessions or call the Concessions Hotline on 1800 307 758.

Home dialysis and domiciliary oxygen

Eligibility

People requiring oxygen or dialysis at home may be eligible for concessions from SA Health to help contribute to equipment running costs.

Concession amount

The home dialysis concession is \$165 annually.

The domiciliary oxygen concession is calculated as 50% of the costs associated with using an oxygen concentrator and will therefore vary depending on the number of hours of use prescribed.

SA Health practitioners assess eligibility for these concessions and will need to complete part of the application forms. Forms are submitted through the patient's treatment service.

Payment method

The home dialysis concession is paid in April or May by SA Health directly into the recipient's bank account.

The domiciliary oxygen concession is paid quarterly by either SA Health or the oxygen supplier directly to the recipient.

More information

Visit sahealth.sa.gov.au or speak to the patient's SA Health practitioner.

TIP

Transferring concessions – moving house or switching retailers

If a customer is receiving a Government of South Australia concession on their energy bill, they must advise DCSI's Concessions Hotline that they are moving house or switching retailers to ensure they continue receiving their concessions.

An energy retailer may tell a customer that they will coordinate transferring concessions. However, in South Australia, this can't be done by the retailer.

Financial assistance

Concessions continued

Residential/caravan park tenants **NOTES** Eligibility Comments, reminders and tips for People who live in a residential park or a caravan park may be working with other clients on this eligible to receive a single combined concession payment if they: topic · receive a pension or particular benefit from Centrelink or the Department of Veterans' Affairs hold a Commonwealth Seniors Health Card hold a Commonwealth Low Income Health Care Card. Concession amount The amount received depends on living arrangements, the utilities the tenant pays for, their income or card type. Payment method Residential park concessions are paid quarterly by cheque or electronic funds transfer directly to the tenant. More information Visit sa.gov.au/concessions or call the Concessions Hotline on 1800 307 758. Back-dating concession payments If a householder is eligible for a concession but has not been receiving one, the concession may be back-dated. A standard back-date is based on the type of concession and the time of year the request is made. Householders will need to provide copies of previous bills to DCSI to determine the correct back-date amount. The back-date will either be applied to the next account or paid directly into the householder's nominated bank account. More information Visit sa.gov.au/concessions or call the Concessions Hotline on 1800 307 758.

Australian Government concessions

Centrelink Utilities Allowance and Energy Supplement

Eligibility

Allowances are automatically assessed and paid to people who receive certain income support payments. The recipient does not need to apply for them or contact Centrelink.

Concession amount

For the Utilities Allowance, single customers receive \$594.40 per year, paid at \$148.60 quarterly. Couple combined customers receive \$594.40 per year, paid at \$74.30 quarterly per eligible member of the couple.

The amount for the Energy Supplement depends on the recipient's circumstances and the payments they receive.

Payment method

Householders will automatically receive the Utilities Allowance and/or Energy Supplement quarterly as part of their regular Centrelink payment.

More information

Visit humanservices.gov.au

Essential Medical Equipment Payment

Eligibility

Householders may be eligible for help with the additional costs of running essential medical equipment, medically required heating or cooling, or both if they or a person in their regular care at home:

- are covered by a Commonwealth concession card issued by Centrelink or the Department of Veterans' Affairs
- provide proof that the specified equipment, or heating or cooling, is medically required. This proof can be provided as:
 - certification from a medical practitioner, or
 - evidence that the essential medical equipment currently qualifies for assistance under one of the state or territory government schemes, or the Department of Veterans' Affairs Rehabilitation Appliances Program.

Financial assistance

Concessions continued

NOTES

Comments, reminders and tips for working with other clients on this topic

This evidence option does not apply to medically required heating and cooling. The person making the claim may also need to prove that they, or the person they care for, contribute to paying the home energy account.

The equipment must be powered by a form of energy such as electricity, natural gas, LPG, diesel, heating oil, petrol or kerosene.

Concession amount

Single annual payment of \$147.

Payment method

The Essential Medical Equipment Payment must be claimed – it is not automatic.

More information

Applications can be made online at humanservices.gov.au

Moving concessions when moving house or switching energy retailers

If a householder receiving a concession moves house, they must:

- Advise Centrelink of the new address details by calling 133 254, visiting a Centrelink service centre, online at my.gov.au or using the Express Plus mobile app, or advise Department of Veterans' Affairs by calling 133 254.
- Once details are updated with Centrelink, contact the DCSI Concessions Hotline by calling 1800 307 758 or emailing concessions@dcsi.sa.gov.au to provide the new address details.

An energy retailer may tell a customer that they will coordinate transferring concessions. However, in South Australia, this can't be done by the retailer.

If a householder receiving the Government of South Australia's energy concession moves house or switches retailers, the first electricity bill they receive will not have the energy concession applied. Once they receive the first electricity bill, they must call DCSI's Concessions Hotline on 1800 307 758 and provide the new account number, national meter identifier (NMI) and billing dates from the new bill to ensure the correct concession amounts are applied. See Understanding bills on page 70 for more information about reading bills.

Other financial assistance

Emergency payments and micro-finance schemes may help people on low incomes or who are experiencing financial hardship avoid disconnection, restriction, or enable them to purchase essential household items.

The following information is about one-off or lump sum forms of assistance. For information, see:

- Payment options and hardship programs on page 20
- Financial counselling on page 10
- Concessions on page 26.

Eligibility, finance amounts and processes can change. Doublecheck the details with the relevant retailer to make sure information is correct before advising householders.

Centrelink crisis payment

People who already receive Centrelink income support payments and who are in severe financial hardship may be able to access a one-off crisis payment.

Eligibility

The householder may be eligible for a crisis payment claim if they:

- are receiving an income support payment
- are in severe financial hardship
- submit their claim for a crisis payment within seven days after the event that led them to claim. The event may be either:
 - they have left their home and cannot return because of an extreme circumstance, such as domestic violence or a house fire, and they have set up or intend to set up a new home
 - they remain in their home after experiencing domestic violence, and the family member responsible has left or has been removed from the home
 - they have served at least 14 days in prison or psychiatric confinement as a result of being charged with an offence and have just been released, or
 - they have arrived in Australia as a humanitarian entrant for the first time.

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Other financial assistance continued

TIP

Good Money

The Good Money store offers affordable financial services to people on low incomes. Services include help with:

- NILS loans
- StepUp Loans
- AddsUp savings plans
- Affordable insurance
- Referrals to other financial services.

Good Money is open Monday–Friday from 9.30am–4.30pm

58 John St Salisbury SA 5108

Call 8406 8800 or email salisbury@goodmoney.com.au

NOTES

Comments, reminders and tips for working with other clients on this topic

Payment amount

A crisis payment is a one-off payment, equal to one week's payment at the householder's existing Centrelink income support payment rate. The payment does not include extra allowances or supplements.

Payment method

Payments can be made by electronic benefits transfer, cheque, direct credit or, for people being released from prison, direct credit to the prison/correctional centre trust account, ready for payment on release.

More information

Contact the Department of Human Services online at humanservices.gov.au or by calling 132 850 for more information or to make a claim.

Emergency Electricity Payment Scheme (EEPS)

Eligibility

EEPS assistance may be available to householders who are experiencing significant financial difficulties or who are eligible for a Government of South Australia concession payment, and have had their electricity disconnected (or are at risk of disconnection).

EEPS assistance is not available to householders on retailer hardship programs or with debt greater than \$2,000.

EEPS assistance is only available through financial counsellors, who will assess the financial situation of the household before lodging an application. Applications can be lodged once every three years.

Payment amount

Up to \$400.

Payment method

Payments are made directly to the electricity retailer and credited to the customer's account.

More information

For how to refer to a financial counsellor, see **Financial** counselling on page 10.

No Interest Loan Scheme (NILS)

Eligibility

NILS provides fee-free, interest-free loans for individuals, families or couples living on a low income.

To qualify, applicants must:

- have a health care or pension card, or be on a low income
- have lived in their current home for more than three months
- show a willingness and capacity to repay the loan.

Loans can be used to purchase essential household items like fridges, washing machines and furniture, education essentials (such as computers and text books) and some medical and dental services, but are not available for regular household expenses such as rent, bills or food.

Loan amount

Loan amounts are normally between \$300 and \$1200 and are repaid over 12 or 18 months.

More information

A list of loan providers is available online at nils.com.au

StepUP Loan

StepUP Loans are fee-free, low-interest loans for people on low incomes to use for personal or household purposes.

To qualify, applicants must have lived at their current address for more than three months and either:

- hold a current Centrelink Health Care Card or Pension Card, or
- receive Family Tax Benefit Part A.

Interest is charged at a fixed low rate. No fees apply, and the loan is provided by the National Australia Bank, subject to a credit assessment.

TIP

Good2GoNow

Good2GoNow is an appliance buying service that aims to help low income households improve their energy efficiency by reducing the upfront cost of a range of efficient appliances.

The service is coordinated by Good Shepherd Microfinance and The Good Guys appliance retailer, and is accessed through NILS and StepUP program providers.

If people who receive NILS or StepUp loans wish to purchase an appliance, they need to speak with their microfinance worker, who will organise the quote for the appliance and coordinate the necessary payment arrangements.

Free delivery to the client's home is available on a range of items to most parts of Australia.

Financial assistance

Other financial assistance continued

NOTES	Loan amount
Comments, reminders and tips for working with other clients on this	Loan amounts can be between \$800 and \$3000 and are to be repaid over three years.
topic	More information
	Visit stepuploan.org.au
	Wyatt Trust Financial Assistance Grants
	Eligibility
	The Wyatt Trust's Financial Assistance Grants stream provides small, one-off grants to eligible South Australian individuals and families for essential domestic goods and services, including utility bills, rental or mortgage arrears, essential household furniture or second-hand white goods.
	To qualify, applicants must:
	 be on a low income and are experiencing financial hardship have lived at least five years of their lives in South Australia and intend to stay in the state
	 not be in jail or on home detention.
	The application must show that the item is essential, that other options have been explored and that a small, one-off grant will make a significant difference.
	Applications can't be considered unless the referrer has explored alternative options such as statutory provisions, Centrelink advances, NILS, creditor hardship policies, payment plans and concessions. The Wyatt Trust may consider a co-funding arrangement, depending on an individual's situation. The Wyatt Trust evaluates applications on a case-by-case basis.
	Payment amount
	Up to \$350.
	More information
	Application forms are available online at wyatt.org.au

Connection and supply

Disconnection or restriction process

Electricity and gas disconnection process

The National Energy Retail Rules outline when and how a provider can disconnect the energy supply to a household.

Electricity and gas can be disconnected if the:

- customer hasn't paid the bill by the final due date
- customer is in a hardship program and does not meet the agreed terms of the payment plan
- customer does not pay an agreed-upon security deposit
- customer fails to provide safe and clear access to the meter for three consecutive scheduled meter reads. See Providing access to meters on page 69
- customer provides false information in order to be connected
- customer does not provide acceptable identification when requested to do so by the retailer
- customer moves into a home with energy already connected and does not advise a retailer they have moved into the home.
 See Establishing electricity and gas accounts at a new address on page 50
- electrical wiring or gas piping in the household is deemed unsafe
- services are being used for illegal activities
- police request the disconnection.

Electricity and gas cannot be disconnected:

- during an extreme weather event, as declared by the South Australian State Emergency Service
- if the customer is in a hardship program and meeting the agreed terms of the program
- if the customer has a debt of less than \$300 and has previously negotiated with the retailer to pay this amount within an agreed timeframe
- if the customer has registered with the retailer that there is life support equipment in use at the property
- if the customer has lodged a complaint with the Energy and Water Ombudsman SA relating to the potential disconnection that is under investigation.

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Comments, reminders and tips for working with other clients on this topic

Connection and supply

Disconnection or restriction process continued

TIP

Outages

Electricity and gas outages are not considered a disconnection action.

Electricity and gas distributors may periodically need to interrupt the energy supply for planned maintenance. This could be to minimise the risk of unplanned outages, update the network, install metering equipment or for emergency or safety-related work.

SA Power Networks (SAPN) must notify customers at least four business days prior to any planned network outages. SAPN may choose not to proceed with planned work in extreme weather or due to unforeseen circumstances.

Customers who have life support equipment in use at their home should work with their medical professional to develop a back-up plan in the event of future planned and unplanned power outages.

Notification process for disconnecting energy services when bills are not paid

Under the *National Energy Retail Rules* (NERR), energy retailers are required to try to contact a householder in a number of ways before disconnecting services, unless the customer has been sent reminder or disconnection warning notices for two previous bills. See **Shortened collection cycle for energy bills on page 39**.

When an energy bill is not paid by its due date (and provided it is not part of a shortened collection cycle), the retailer must issue two written notices before disconnecting the service – a reminder notice, followed by a disconnection warning notice.

The reminder notice must:

- state the date the notice was issued
- state the date the reminder notice period ends
- state that payment must be made during the reminder notice period
- include a telephone number for complaints and disputes with the retailer.

The disconnection warning notice must state:

- the date it has been issued
- the reason for the potential disconnection
- the date on which the disconnection warning period ends
- that payment must be made within the disconnection warning period
- the procedures and costs for reconnection (if applicable)
- details of the Energy and Water Ombudsman SA
- details on how to contact the retailer and/or distributor to discuss the matter further.

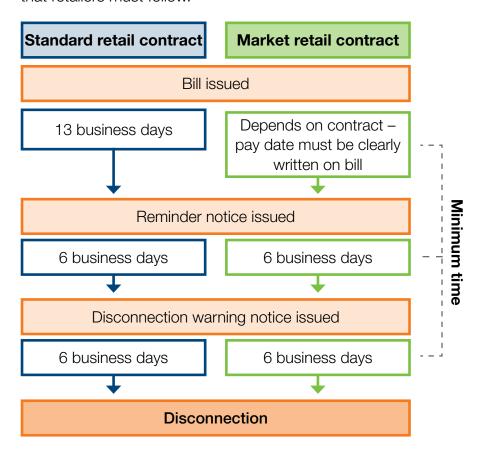
After the disconnection warning notice is issued, the energy retailer must make reasonable attempts to contact the householder by phone, email, fax or in person to provide a final opportunity to pay the bill and settle the debt, or enter into a payment plan or instalment arrangement.

The energy retailer should give the customer information about their hardship policy and assess the customer's eligibility for entering their hardship program.

See Payment options and hardship programs on page 20.

Any proposed hardship payment plan must take into account the customer's capacity to make payments, as well as any amounts owing and future consumption.

The diagram below sets out the steps and minimum timeframes that retailers must follow.



Shortened collection cycle for energy bills

If the householder receives a reminder or disconnection warning notice for two bills in a row, they can be placed on a shortened collection cycle. Retailers must tell customers they are being placed on a shortened collection cycle before it happens.

Once a customer is on a shortened collection cycle, they will not receive any reminder notices and will only be sent disconnection warning notices if the bill isn't paid by its due date.

To be removed from the shortened collection cycle, the customer must pay three bills in a row by their due date.

Householders who have advised the retailer they are experiencing payment difficulties or who are participating in a hardship program cannot be placed on a shortened collection cycle.

TIP

Contract types

Standard retail contract

A basic contract for electricity and gas with terms and conditions that are designed to protect customer rights.

Market retail contract

Contracts for electricity or gas that include minimum terms and conditions. Market contracts also include other terms and conditions particular to that contract that are not included in standard contracts.

NOTES

Comments, reminders and tips for working with other clients on this topic

Disconnection or restriction process continued

NOTES

Comments, reminders and tips for working with other clients on this topic

SA Water restriction process

Due to the impact on public health and hygiene, SA Water does not disconnect water. However, water can be restricted to allow only a very limited flow to the property – enough to slowly fill a drinking glass or flush a toilet, for example.

Water can be restricted if the residential customer:

- hasn't paid their bill within the required timeframe
- hasn't met the terms of an agreed payment arrangement
- hasn't complied with the terms of SA Water's Hardship Policy, resulting in their removal from the SA Water hardship program
- refused entry to a water industry officer appointed under the Water Industry Act 2012 for the purposes of meter reading or other purpose consistent with carrying out duties in accordance with applicable regulatory instruments.
- used the water services illegally,

or for any other reason set out in SA Water's Standard Customer Contract, which is available online at sawater.com.au.

SA Water will not disconnect the sewerage services for non-payment of a bill or bills.

Water cannot be restricted if the customer:

- is on a payment plan or in a hardship program and is meeting the agreed terms
- has a medical condition that depends on continual water supply and has previously notified SA Water of the condition and provided written confirmation of the condition from a doctor or hospital
- is the tenant of a rental property and has satisfied their payment obligations in accordance with the terms of the relevant tenancy agreement. For more information, see Issues for renters on page 44.

Notification process for restricting water

Restricting a customer's water supply must be processed in accordance with the terms of the Water Retail Code.

If the account holder does not pay a bill by the due date, SA Water will issue a final notice. Failure to make a payment may result in water services being restricted to the home.

Before restricting the supply of water services, SA Water must endeavour to contact the customer by phone, SMS, post, email, fax or in person to provide a final opportunity to make a payment or enter into a payment plan. SA Water may engage a collection agency to retrieve the debt from the customer.

SA Water must also give the customer information about their hardship policy and assess the customer's eligibility for entering their hardship program. Any proposed hardship payment plans must take into account the customer's capacity to make payments, including any amounts owing and future consumption.

See Payment options and hardship programs on page 20.

If the customer is a landlord and the supply address is a tenanted property, the water cannot be restricted if the tenant has met their payment agreements for water services as described in their tenancy agreement and can provide acceptable evidence (such as proof of rental receipts) demonstrating their residence at the supply address.

Times when a home cannot have energy disconnected or water restricted

Electricity and gas cannot be disconnected on Friday, Saturday, Sunday, a public holiday or the day before a public holiday, between 20 and 31 December inclusive, during extreme weather conditions (as declared by the South Australian State Emergency Service), or before 8am or after 3pm on any other day.

Water cannot be restricted on Friday, Saturday, Sunday, a public holiday, any day before a public holiday, or days of total fire bans (as declared by a relevant authority) in the area where the supply address is located.

Disconnection or restriction process continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Fees for disconnections and re-connections

Fees for energy disconnection and re-connections, and SA Water restrictions and removal of restrictions, will normally be applied to the customer's account, though may be waived if the customer can prove financial hardship.

Retailers may require security deposits from householders who have outstanding debts. The security deposit will be refunded once the householder has established a good payment record.

Additional fees may apply for after-hours re-connections (after 4pm). Wrongful disconnections should not incur any fees.

Reinstating services

Electricity and gas

If a customer has been disconnected for non-payment, they will need to contact the retailer within 10 business days of being disconnected and either pay the debt or agree to a payment plan to manage the debt in order to be re-connected under the same contract.

If the householder agrees to a payment plan to have the electricity or gas re-connected, it is important that they can afford to maintain the payment plan. If they miss any payments, the plan will be broken and they may be disconnected again. For more information, see **Payment options and hardship programs on page 20**.

If the customer and the retailer cannot reach agreement, call the Energy and Water Ombudsman SA on 1800 665 565.

If the property has been disconnected for safety reasons, or has been disconnected for more than 12 months, the Office of the Technical Regulator and/or the distributor may require Certificates of Compliance from licensed tradespeople to show the house can be safely re-connected.

To reinstate services, the retailer or distributor needs access to the meter at the property. The householder needs to ensure that safe and clear access is available and may need to remain at the property to provide access until re-connection happens.

If the meter is not accessible, the re-connection attempt may fail and the householder may have to pay a call-out fee for another re-connection visit.

Electricity and gas re-connection time frames

If the retailer has agreed to re-connect the service before 4pm on a business day, the re-connection must happen:

- in Adelaide central/metropolitan area on the day of the request
- in any other areas on the day of request if possible, or by the end of the next business day.

If the agreement is made between 4pm and 9pm on a business day, the re-connection must happen:

- in Adelaide central/metropolitan area on the day of the request if the householder agrees to pay any reasonable charge determined by the retailer or the distributor, such as an afterhours connection fee
- in remote/rural areas on the day of request if possible, and if the householder agrees to pay any reasonable charge determined by the retailer or the distributor, such as an afterhours connection fee
- by the end of the next business day (with no after-hours connection fee applied).

If the agreement is made after 9pm on a business day, the reconnection must happen by the end of the next business day.

Re-connections can be carried out by the distributor any time up until midnight on the day specified.

SA Water

If the customer and SA Water agree to a payment arrangement and the customer makes a contribution to the arrangement prior to 12pm on a business day, the removal of the restriction must happen:

- in Adelaide central/metropolitan area on the day of the request
- in any other areas on the day of request if possible, or by the end of the next business day.

If the agreement is made after 12pm on a business day, SA Water must make their best effort to remove the restriction on the same day or no later than by the end of the next business day.

TIP

Why is reconnecting within 10 business days so important?

If a customer is disconnected and contacts their retailer within 10 business days to agree to a payment plan, the retailer is obliged to reconnect the customer under the same contract.

After the 10 business days have passed, a retailer is no longer required to re-connect the customer.

No matter how much time has passed, customers should always contact their retailer to discuss their re-connection options.

See Retailer contacts on page 101.

Issues for renters

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Rental tenants' and landlords' rights and responsibilities are set out in the *Residential Tenancy Act 1995* and *Residential Tenancies Regulations 2010*.

A residential tenancy agreement is formed when a landlord or agent gives a tenant the right to occupy premises in return for payment. It doesn't matter if there is a formal arrangement or not; as long as there is permission and exchange of payment, the above laws apply.

Electricity and gas services in rental properties

Who holds the account?

Connecting to energy services is usually the tenant's responsibility, and accounts will be in the tenant's name. However, in some instances the landlord may keep the services in their own name and either include a set amount in the rental payment or pass costs on to tenants. Such arrangements should be clearly stated in the tenancy agreement.

Tenant holds account(s) with the retailer

The tenant pays for all electricity and gas supply and consumption charges associated with their home. They have rights and responsibilities and can choose from a range of products offered by different retailers. See Customer rights and responsibilities on page 12 and Comparing offers and getting a better deal on page 55.

If the tenant experiences any problems with their energy service or is having trouble paying bills, they should, in the first instance, contact their retailer. See **Retailer contacts on page 101**.

Landlord holds the accounts with the retailer

If energy account(s) are in the landlord or property owner's name and costs are either passed on to the tenant or included in the rent, tenants should ensure this understanding is clearly written into their tenancy agreement. This is known as on-selling and tenants have rights and responsibilities.

Tenants who are offered this arrangement by their landlord can instead choose to connect with an authorised energy retailer of their choice. If they do this, the tenant may have to pay costs

associated with installing, maintaining and using meters and other necessary equipment.

If a landlord is on-selling, they cannot charge more than the local retailer would under their standing offer. The local retailer in South Australia for electricity is AGL and for gas is Origin Energy.

The landlord must:

- notify tenants about any price changes as soon as practicable, and no later than the bill in which the rise occurs
- only charge fees that reflect their reasonable costs
- provide tenants with clear and transparent contracts with all terms and conditions, tariffs, fees and charges included
- provide tenants with a bill at least once every three months that shows costs and energy used and provides at least 13 days for payment
- provide receipts for payment of electricity separate to rent and other payments.

If the tenant is eligible for any relevant concessions and rebates, the landlord must apply these to the bill.

If the tenant is having difficulty paying the bill, the landlord must provide flexible payment options, such as a payment plan, if the tenant requests one. The landlord cannot disconnect the tenant if they are on a payment plan and adhering to its terms.

The landlord must provide the tenant with a reminder notice and a disconnection warning notice before the energy service can be disconnected for non-payment.

See Times when a home cannot have energy disconnected or water restricted on page 41.

For queries relating to tenancy agreements and tenants' rights and responsibilities, call Tenancies South Australia on 131 882 or email tenancy.advice@agd.sa.gov.au

If the energy supply to the property is disconnected due to the account holder's failure to pay, tenants should contact the landlord or account holder. If the landlord does not respond or rectify the issue, call Tenants Information and Advocacy Service on 1800 060 462, or visit www.syc.net.au/tias for office locations.

If a suitable solution can't be agreed upon with the landlord, call the Energy and Water Ombudsman SA on 1800 665 565.

Connection and supply Issues for renters continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Solar feed-in tariffs

If the property is eligible for a solar feed-in tariff, it is paid to the electricity account holder at the property. If the electricity account is in the landlord's name, the tariff will be credited to the landlord. If the tenant arranges a contract with the retailer, the tariff will be credited to the tenant's account.

Accessing electricity and gas meters

Landlords should ensure tenants have safe access to electricity and gas meters. If the meter box is locked, the tenant should be given keys. Tenants may also need to provide keys to the energy retailer so the meter can be read.

If a landlord refuses access, call Consumer and Business Services on 131 882.

SA Water services in rental properties

SA Water's billing system is a property-based system. This means bills are issued to the owner of the property rather than the person residing at the property. Although SA Water can't bill tenants directly, tenants can, by law, ask the property manager to provide them with a copy of the bill at no cost.

Private rental properties

What water do tenants pay for?

Tenants' responsibilities for water rates and charges should be included as a term in the written residential tenancy agreement.

Where there is no specific information about water rates and charges in the tenancy agreement:

- If the tenancy agreement was entered into after 1 March 2014 and the home has its own water meter, the tenant will need to pay for all water used and the water supply charge.
- If the tenancy agreement was entered into before 1 March 2014, the landlord pays for the water supply charge and the first 136 kilolitres of water used per year. The tenant will need to pay for any extra water used.

If the home shares a water meter with other homes, tenants will normally pay a percentage of the total amount of water used. The lease agreement must clearly explain how the amount will

be calculated. Sometimes, water charges may be included in the rent amount. The way water use is divided between properties is usually decided by the strata management group.

Sewerage charges are always the responsibility of the property owner (this is set out by Consumer and Business Services, not SA Water).

Even if a landlord fails to pay a bill, SA Water will never knowingly restrict the water of a tenanted property. Should this occur, the tenant should notify SA Water immediately – see **SA Water** contacts on page 102.

Access to the water bill

The landlord or property manager should pass on the water charges to the tenant as soon as the bill is received. If they pay the bill and then invoice the tenant for the amount, they should include a copy of the bill for the tenant's reference.

The tenant is not required to pay the water charges if:

- the landlord takes more than three months from the date on the bill to ask for payment
- the tenant requests a copy of the water bill and the landlord takes more than 30 days to provide the copy.

Public (Housing SA) properties

Housing SA will pay the bill and then invoice the tenant for the cost of water used. If the tenant does not pay the water bill, this will become a debt owed to Housing SA – the tenant will need to negotiate repayment arrangements directly with them.

If the property has a separate water meter, the tenant pays for the water used.

If the property is in a site with a shared meter (e.g. a group of units), the first 30% of the bill for the group is paid by Housing SA. The remaining 70% is divided equally between the properties sharing the meter and paid for by tenants.

Community housing

SA Water bills are sent to the community housing co-operative. The way water use is divided between community housing members is decided by the co-operative and reflected on the accounts.

Connection and supply Issues for renters continued

NOTES Comments, reminders and tips for working with other clients on this topic

Problems with energy and water supply in rental properties

The property owner is responsible for all private water and gas pipes and electrical wiring at the property, and, in line with the Residential Tenancies Act, should ensure services are supplied safely and fixed appliances are in proper working order (e.g. maintaining built-in gas heaters or storage water systems in line with the manufacturer's service schedule).

Tenants who discover leaks at their property should report them to the landlord, property manager or, for public housing, Housing SA.

Owners of community housing properties may not be responsible for repairing or replacing a number of appliances, including air conditioners, ceiling fans, room heaters and water pumps. Call Consumer and Business Services on 131 882 for more information.

See Turning gas and water supplies off on page 69 and Supply troubles - leaks and faults on page 80.

Help for tenants

Consumer and Business Services

Consumer and Business Services ensures that laws affecting consumers, traders and businesses in South Australia are fairly and effectively administered. Consumer and Business Servces includes Tenancies South Australia. Call 131 882 or email tenancy.advice@agd.sa.gov.au

Housing SA

Housing SA, a division of the Department for Communities and Social Inclusion, delivers a range of affordable housing services on behalf of the Government of South Australia and the South Australian Housing Trust. This includes access to public housing and assistance to access the private rental market.

People who are already in public housing and need assistance with energy improvements can call the Housing Improvement Branch of Housing SA.

Call 1300 700 329, email housingimprovement@.sa.gov.au or visit sa.gov.au/housing

South Australian Civil and Administrative Tribunal

The South Australian Civil and Administrative Tribunal (SACAT) has authority to make legally binding decisions in disputes between agents or landlords and tenants. SACAT brings a number of state-based bodies together, including the Residential Tenancies Tribunal.

To request a tribunal hearing, an application needs to be lodged with SACAT. There is an application fee, though full-time students and concession card holders are exempt from paying the fee.

Once all parties involved in the dispute have been heard by a tribunal member, they will make a final decision that will be issued as an Order of the Tribunal and represent the end of the dispute.

Call 1800 723 767, email sacat@sacat.sa.gov.au or visit sacat.sa.gov.au

Tenants Information and Advocacy Service

The Tenants Information and Advocacy Service (TIAS) is a free, state-wide and independent service that provides information, advice and advocacy to help people on low incomes sustain their tenancies in private rental, community housing or public housing. The service is operated by SYC.

Call 1800 060 462 or visit syc.net.au/tias for office locations.

TIP

Only use licensed tradespeople

A licensed plumber, gas fitter or electrician should be engaged for any water, gas or electrical work. Any damage to pipe work or electrical wiring can be unsafe for the occupants of the home and must be repaired.

Moving home and connecting to electricity, gas and SA Water

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Establishing electricity and gas accounts at a new address

Finalising the account at the last address

If a customer holds the electricity and/or gas account at the address they are leaving, they must contact their retailer to finalise their account. They will need to advise what date they will be leaving the property and also provide a forwarding address for the final bill. Failure to finalise an electricity or gas account by paying the final bill may leave the customer liable for future use at the property by new occupants and may result in credit action, which could lead to the customer being credit default listed.

Establishing an account at the new address

Householders must set up an account with an energy retailer for electricity (and gas, if required) when moving to a new property.

Even if electricity and/or gas is switched on at the property when the householder moves in, if they do not establish a new account, they could be:

- liable for the previous occupier's energy use
- paying higher rates for electricity and gas than if they had chosen a contract
- disconnected, if the retailer currently supplying the property is unable to make contact with them.

There are multiple electricity and/or gas retailers in South Australia, and each has a range of energy offers. Energy Made Easy (energymadeeasy.gov.au) is an Australian Government website that allows households to compare different electricity and gas offers available to ensure they get the best deal for their needs. For more information, see Comparing offers and getting a better deal on page 55.

South Australian householders can sign up to either a standard retail contract or a market contract. For more information, see **Contract types on page 53**.

The chosen retailer can guide householders through the connection process.

'Dear customer/occupier' letters

Householders should always set up a new account with the retailer of their choosing when they move into a home. However, if a householder has moved into a property where the electricity and/or gas is already connected but they have not established an account with a retailer, then the last energy retailer(s) to supply the property will continue to supply the property.

The existing retailer(s) may send letters to the home addressed to 'the Occupant', 'the Customer' or 'the Resident'. These letters should not be ignored. They may be bills, reminder notices or disconnection warning notices which, if ignored, could lead to the home being disconnected.

The householder should contact the retailer sending the letters to advise them of their details and enter into a new energy contract. Alternatively, the householder can seek a new contract from a different retailer. See **Comparing offers and getting a better deal on page 55** for more information.

Householders receiving 'Dear customer/occupier' letters will not be eligible to enter a retailer's hardship program until the account is moved into their own name.

Water

SA Water connections will be in place prior to moving into a home. Connections to newly built homes will be organised as part of the building process; this should be discussed with the builder.

When moving into a newly purchased home, the conveyancers hired by the home vendor and buyer will arrange for a special meter reading and change the account details to the new owner.

In rental properties, the water bill is sent to the landlord. As such, tenants do not need to make any arrangements when moving to and from rental properties.

Water and sewerage services in Greater Adelaide are provided by SA Water. If the property does not receive SA Water services, see If a property has no SA Water service on page 99.

TIP

Check the meter when moving into a new home

Tenants may want to read the meter (and even take a dated photo) to ensure they are not charged for the previous tenant's energy or water use. See Understanding meters on page 64.

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Establishing who supplies utilities when no bills are available

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Water

Water and sewerage services in Greater Adelaide are provided by SA Water. Bills are sent to the property owner.

See SA Water contacts on page 102. If the property does not receive SA Water services, see If a property has no SA Water service on page 99.

Electricity and gas

If a householder has established an account with an electricity retailer but is unsure which one and does not have any bills available, contact the Energy and Water Ombudsman SA (EWOSA) for assistance. EWOSA has access to a database that links electricity national meter identification (NMI) numbers with property addresses and can identify which retailer is responsible for billing the property.

EWOSA does not have access to a database for gas retailers. Australian Gas Networks may be able to use the gas meter installation number (MIRN) and property address to provide assistance. There are only a few gas retailers in South Australia, so calling each one to enquire if they are the current retailer may be necessary as a last resort. See Retailer contacts on page 101.

If a householder moves into a home that already has electricity and/or gas switched on and they do not receive any bills or 'Dear customer/ occupier' letters that identify the retailer, they should contact a retailer of their choice and establish an account. See Comparing offers and getting a better deal on page 55.

Contract types

Electricity and gas contracts

There are two types of energy contract available in South Australia: a standard retail contract and market retail contract.

Customers can check with their retailer if they are unsure which contract type they are on.

More information about contracts is available at sa.gov.au/energy. The Energy and Water Ombudsman SA also produces an *Energy contracts explained* fact sheet, which outlines the options available to customers who are considering signing a contract from an energy retailer and is available on their website (ewosa.com.au).

There is a lot of variation between plans and retailers, so householders should carefully read and understand the terms and conditions of any plan they are considering to ensure it suits their needs.

Standard retail contracts

Standard retail contracts are offered by all electricity and gas retailers and have terms and conditions set by law. Retailers can't change these terms and conditions.

If a household has not specifically signed up to a market contract, they will normally be put on a standard retail contract. This contract has no exit fees and customers can change to a different contract at any time.

Customers on a standard retail contract must receive a bill no less than every three months.

Market retail contracts

Market retail contracts can be offered by electricity and gas retailers. They often include discounts and benefits to suit different customers' needs. Plans may have different tariff rates, fees, billing frequencies, payment arrangements, contract lengths or penalties for early termination/cancellation.

All energy retailers must offer at least one market contract with no exit fees.

While market retail contracts can vary, they must still comply with the minimum consumer protection requirements specified in the *National Energy Retail Rules*. The retailer must provide customers with a disclosure statement that clearly outlines prices, charges, benefits, early termination payments and penalties, service levels,

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Contract types continued

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concessions and rebates, billing and payment arrangements, and how any of these matters may be changed and communicated with the customer.

For more information about contracts and the details customers should receive, see Entering into a contract with a retailer on page 58.

Water contracts

SA Water customers who receive a water and/or sewerage service are subject to the SA Water Standard Customer Contract, which is available to view on the SA Water website (sawater.com.au).

Customers who do not receive SA Water services may still be required to pay an availability charge, which is when SA Water services are available near the property and could be connected to in the future. Customers paying an availability charge are also subject to a Standard Customer Contract.

Rural customers who are not receiving services from SA Water should contact their supplier for information about contractual arrangements.



Comments, reminders and tips for working with other clients on this topic

Comparing energy offers and getting a better deal

Comparing offers

Energy customers should regularly compare their energy contract against any new offers to check they are getting the best deal for their needs. Customers can compare the current energy contracts available from energy retailers in South Australia by visiting the Energy Made Easy website (energymadeeasy.gov.au) or by calling 1300 585 165. Energy Made Easy is government-run and fully independent. Other comparison websites may be affiliated with particular retailers, and may get commission for selling their contracts.

There are a number of retailers providing gas or electricity in South Australia, and each has a range of energy offers.

Customers should use information from a recent gas or electricity bill or, ideally, bills from the past 12 months, to get the most accurate comparison. This is beneficial because energy use can vary a lot between seasons.

South Australian customers can sign up to either a standard retail contract or a market retail contract. For more information, see **Contract types on page 53**.

For common contract terminology, see **Glossary on page 104**.

Which offer is best?

Every home is different, so it's important to consider the finer details of an offer when trying to choose the best solution.

Use energy price fact sheets to compare offers. See **Energy price** fact sheets on page 59.

Considerations when comparing offers

Does the property use both electricity and gas?

Some energy retailers offer contracts that cover both electricity and gas. However, it may be cheaper to source them separately. Use the Energy Made Easy website to search for both a 'dual fuel' contract and separate contracts and compare the details.

If signing a dual fuel contract for electricity and gas, check whether the householder will receive one bill covering both fuels or two separate bills so the householder knows what to expect.

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Comparing energy offers and getting a better deal continued

TIP

What does 'fixed' mean?

'Fixed price' doesn't always mean all charges on the bill will be fixed. Read the energy price fact sheet carefully to understand which part of the price is fixed. For example, some contracts may only fix the usage charges of the contract and other charges such as the supply charge will remain variable.

'Fixed term' or 'fixed benefit period' relate to the length of the contract and the period that a benefit or discount will apply under the contract. They do not relate to the prices charged under the contract.

TIP

Evergreen contracts

An evergreen contract is when the agreement continues until the householder or retailer ends it. Usually, these agreements include a fixed benefit period that runs an agreed length of time e.g. 12 months. At the end of the agreed period, the fixed benefits will end, but the contract with the retailer continues.

Does the home have solar panels?

If a home has solar panels, it may be eligible to receive a solar feed-in tariff. Look for contracts that are available to solar customers. Check the pricing details, including the value of the feed-in payment and the daily supply charge – sometimes the supply charge is higher for solar customers.

Does the home have an off-peak or controlled load tariff?

A recent energy bill will show if a home pays an off-peak or controlled-load tariff, which is normally for an electric water heater or underfloor heating. Electricity retailers can also look up what type of meter is installed at the home using the street address details to see if off-peak is available. If it is, look for two-rate contracts that include off-peak or controlled-load values.

Fixed price contracts

Most energy contracts include variable pricing. Some market retail contracts may offer fixed pricing (sometimes called 'price guarantee' or 'price freeze'), either for a set amount of time or for the life of the contract. Read the energy price fact sheet carefully to understand which part of the price is fixed. See **Energy price fact sheets on page 59**.

Length of contract

If a householder changes contracts frequently (e.g. changes where they live regularly), a no exit fee contract may allow greater flexibility.

Fixed-term contracts may offer benefits, such as discounts, but may also have exit fees for early termination. Fixed term does not mean fixed price; prices may vary during the term of the contract.

Evergreen contracts continue until the householder tells the retailer they do not want the contract to renew automatically, or the retailer ends the agreement.

Billing arrangements and payment methods

How often will the householder receive a bill?

Customers on standard contracts must receive a bill at least once every three months. Billing frequency for market contracts may vary – check the terms and conditions of the contract for details.

Find out what methods of payment are accepted (direct debit, Centrepay, electronic transfer and payment at post offices) and ask the retailer if there are any extra fees and charges for these different payment methods.

Discounts

Many retailers offer discounts for paying on time or using direct debit.

If a householder uses Centrepay to manage their bills, check with the retailer to see if they are still eligible for pay-on-time discounts.

Is using renewable energy important to the householder?

GreenPower enables customers to buy electricity that is generated from renewable sources (green energy), such as solar, wind or hydro, and does not produce any net greenhouse gas emissions. Retailers may charge more for GreenPower than their regular tariff.

Negotiating a better deal with the existing retailer

Energy customers can also negotiate with their existing retailer by contacting them and asking for a better offer or better contract terms. Energy retailers can update or change contracts over the phone.

If a household has seen a better deal with another retailer on Energy Made Easy, they can also use this as part of their negotiations – no business wants to lose customers.

TIP

Ready to connect?

Once the householder has chosen a retailer and energy offer, they should contact the chosen retailer, who will guide them through the switching process. For more information, see Entering into a contract with a retailer on page 58.

TIP

Green energy

By purchasing green energy, households commit their electricity retailer to purchasing the equivalent amount of electricity from renewable sources rather than fossil fuels, like coal. The electricity the retailer purchases is fed into the electricity grid, rather than provided directly to homes.

Retailers may charge more for green energy than standard electricity, to help support Australia's renewable energy accredited generators.

Entering into a contract with a retailer

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Electricity and gas

A customer can agree to a contract with a retailer:

- in writing with a signature
- verbally on the telephone, as long as the retailer electronically records the customer agreeing
- by electronic communication generated by the customer.

It is important for customers to understand what they are being offered and what their obligations are before they agree to anything. Family and friends may be able to provide assistance. Independent advice about understanding energy contracts and terminology is also available from the Australian Energy Regulator's Energy Made Easy website (energymadeeasy.gov.au) or the Government of South Australia's Energy Advisory Service – see **Energy Advisory Service on page 8**.

The information customers receive about the contract should include:

- all prices, charges, early termination payments and penalties, security deposits, service levels, concessions or rebates, billing and payment arrangements and how any of these may be changed
- the commencement date and duration of the contract, availability of extensions, and termination of the contract
- how electronic communication may take place and any rights or obligations the customer has when electronic communication is used.
- the rights that a customer has to withdraw from the contract during the cooling off period, including how to exercise those rights
- the customer's right to complain to the retailer about any energy marketing activity the retailer's marketer conducted on behalf of the retailer and, if the complaint is not satisfactorily resolved by the retailer, the customer's right to complain to the energy ombudsman.

Cooling off

All market retail contracts have a 10 business-day cooling off, which begins from the date the customer receives information about the energy contract. This means a customer can change their mind and cancel the contract within this timeframe without

having to pay any costs associated with that contract. They don't need to give the retailer a reason for changing their mind but must contact the retailer to tell them they want to cancel the contract. It's best practice to notify the retailer by post, fax or email. The customer should also keep a copy for their records.

Energy price fact sheets

Energy price fact sheets provide key details about electricity and gas contracts, including prices and conditions of a contract, and can be used to compare offers from retailers.

Energy price fact sheets are available on the Energy Made Easy website (energymadeeasy.gov.au) and on retailers' websites. Customers can also ask retailers to send them copies of fact sheets.

Energy price fact sheets include:

- name of the contract and the retailer selling the contract
- tariff rates including the unit price to pay in cents per kilowatthour (kWh) for electricity and cents per megajoule (MJ) for gas, and any fixed or standing charge in cents per day
- all fees including any account establishment fees, exit fees, late payment fees, disconnection fees, re-connection fees and payment processing fees
- all discounts and rebates including conditional discounts (like paying on time) and non-conditional discounts that apply to the contract
- length of contract
- · cooling off period
- where to find full terms and conditions
- how prices can be changed and how the customer will be notified of any changes.

A retailer may appear to be offering an attractive discount but there could be conditions attached to the contract that are not suited to a householder's needs.

Common conditions applied to discounts include:

- paying on time or by direct debit
- agreeing to contract lengths of 12 or 24 months.

Entering into a contract with a retailer continued

Some contracts may also attract exit fees for leaving contracts **NOTES** early. Think about how much energy is used in the home. Different Comments, reminders and tips for working with other clients on this retailers may increase their prices in steps as more energy is used, topic so it's important to fully check contract terms to ensure changing contracts will improve outcomes for the household. Changing energy retailers Fees and outstanding debt If a householder wants to change retailers, they should consider the details of their existing contract and any outstanding debt they have with their existing retailer. If the customer is ending a fixed-term contract or a contract with fixed benefit period before the end date, they may be charged cancellation or early termination fees. Hardship provisions and payment plans also cease when the contract is terminated, so the final bill and any previous debts that have been accumulated with the existing retailer may need to be paid immediately and in full. Even if a customer is in their existing retailer's hardship program, it doesn't mean they will be able to enter a different retailer's hardship program. Retailers may require security deposits from householders who have outstanding debts. The security deposit will be refunded once the householder has established a good payment record. The transfer process The new retailer will organise the transfer process from the existing retailer. The transfer will happen on the date of the next scheduled meter reading but can happen sooner if the household requests a special meter reading, which may incur a cost. The new retailer must tell the customer within five business days of the contract starting on what date the new contract started. The existing contract will automatically end when the new one starts and the customer will receive a final bill from the existing retailer, which will include any outstanding debt.

Tell the new retailer about any concessions or life support equipment

The householder will need to ensure any concessions they are entitled to and any Centrepay arrangements are transferred to the new retailer, as this may not happen automatically. See **Moving** concessions when moving house or switching energy retailers on page 32.

An energy retailer may tell a customer that they will coordinate transferring concessions. However, in South Australia, this can't be done by the retailer. A customer who is receiving a Government of South Australia concession on their energy bill must call DCSI's Concessions Hotline on 1800 307 758 and advise that they are moving house or switching retailers to ensure they continue receiving their concessions.

The householder must also notify the retailer, and provide confirmation from a doctor, if someone at the property uses life support equipment.

Water

Home owners enter a contract with SA Water by receiving their services, applying for connection to their services or when a property is transferred to a home owner (i.e. a newly purchased home). Contracts with SA Water are always with home owners, not rental tenants. For information on water and tenancy agreements, see **Issues for renters on page 44**.

Door-to-door or telephone sales by energy retailers

OTHER INFORMATION

Useful contacts 101 Entering into a contract 58 with a retailer Changing energy 60 retailers

NOTES

Energy retailers may market their products to potential customers in person, by phone, by mail or electronically. Salespeople must comply with requirements set out in the National Energy Retail Rules and Australian Consumer Law.

Salespeople must:

- not contact householders
 - on Sundays or public holidays
 - before 9am or after 5pm on Saturdays
 - before 9am or after 6pm on weekdays door-to-door
 - before 9am or after 8pm on weekdays via telephone
- clearly identify themselves and who they work for
- provide truthful, understandable information in plain English
- explain any fees and charges that apply to their service
- provide written terms and conditions, a disclosure statement and information about the 10 business-day cooling off period for customer contracts
- leave the home immediately or end the phone call when asked to do so
- maintain a 'no contact' list.

Some salespeople may use high-pressure tactics to get householders to sign contracts. They may:

- claim the existing service is about to be disconnected
- offer discounts for the area the property is in
- ask to see previous bills (to get the customer's details)
- tell the householder there will be no exit fees for leaving the current retailer
- ask the householder to sign a document to confirm they have spoken with them.

Householders should not sign or agree to anything they do not understand. Call the Energy Advisory Service on 8204 1888 or 1800 671 907 (free call from landlines only) for general advice.

If a householder feels a salesperson has not met their legal requirements, they should try to remember any details provided (e.g. the salesperson's name and time of visit) as well as the energy retailer they represent and contact the Australian Competition and Consumer Commission's Infocentre on 1300 302 502.

Comments, reminders and tips for working with other clients on this topic

For information about agreeing to a contract see **Entering into a** contract with a retailer on page 58. See Changing energy retailers on page 60.

Do Not Knock stickers and the Do Not Call register

Households who wish to prevent door-to-door salespeople or telemarketing phone calls can display a free Do Not Knock sticker prominently at the front of their property or place their phone number on the Do Not Call register.

A salesperson who ignores a Do Not Knock sticker is breaking the law and the company they represent could be fined up to \$50,000. The salesperson could also be committing trespass. Any organisation that either calls or faxes a number listed on the Do Not Call register, or arranges for this to occur, may be breaking the law and could face penalties.

Where to get a free Do Not Knock sticker

- Print a copy of the sticker from accc.gov.au/publications/door-to-door-do-not-knock-sign
- Pick up a sticker from locations around South Australia (visit donotknock.consumeraction.org.au for a location list)
- Send a stamped, self-addressed envelope to: Do Not Knock

PO Box 16193

Collins Street West

Victoria 8007

How to add a phone number to the Do Not Call register

- Register online at donotcall.gov.au
- Call 1300 792 958
- Download and fill in a registration form from donotcall.gov.au (available in English, Italian, Greek, Chinese, Arabic and Vietnamese) and fax it to 1300 793 514 or post it to:

Do Not Call Register

PO Box 42

North Melbourne

Victoria 3051

TIP

Door-to-door energy savings offers

Different energy retailers and contractors provide free or low-cost home energy activities to households through the Retailer Energy Efficiency Scheme (REES).

Representatives from these companies will periodically go door-to-door offering things like replacement shower heads or discounted energy efficient light globes.

A list of obliged retailers and third-party contractors who are authorised to undertake the energy saving activities and audits is available at escosa.sa.gov.au – navigate to REES, then look for REES obliged retailers.

For more information, see Retailer Energy Efficiency Scheme on page 93.

Understanding meters

OTHER INFORMATION

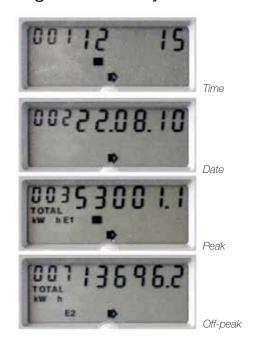
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NOTES

Comments, reminders and tips for working with other clients on this topic

Electricity meters

Digital electricity meters

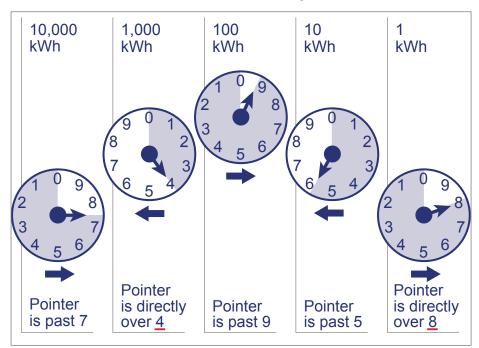


- Read the number from left to right.
- If necessary, scroll through other screens (like date and time) to get to the reading. Look for numbers starting with:
 - 03 or 003 for the peak electricity meter reading
 - 07 or 007 for the off-peak electricity meter reading
- Homes with solar panels will have an import/export meter.
 Look for numbers starting with 09 or 009 to see what has been
 exported to the grid. Refer to the manufacturer's instruction
 manual or contact SA Power Networks to find out how to read
 this type of meter.
- Some homes may have a 'smart meter'. Contact the energy retailer for help reading this type of meter.

Dial or clock face electricity meters

- Read the dials from left to right, ignoring the dial marked 1/10 as it is only for testing.
- Each dial revolves in a different direction from the one next to it e.g. anti-clockwise, then clockwise.
- Always note the number the pointer has just passed e.g. if it is between 7 and 8, write down 7.
- If the pointer is directly over a number, underline that number when writing it down.
- If any of the underlined numbers are followed by an 8 or 9, reduce the underlined number by one.

The example below shows a meter reading of 73 958 kWh.



Using the electricity meter reading to calculate use

The electricity meter shows the total amount of electricity used over the life of the meter.

To calculate how much electricity has been used over a period of time, subtract a previous meter reading e.g. from the last bill from the current meter reading.

To get an indication of cost, multiply the electricity used by a tariff, which can be found on the electricity bill. See **Electricity bills on page 70**.

TIP

Smart meters

Advanced digital meters (smart meters) can record electricity use in a property every 30 minutes, so householders can see how much electricity they use and when they are using it.

Advanced digital meters are available in South Australia. Not all electricity retailers offer contracts to residential customers with advanced digital meters, but as they become more common, the number of retailers and retail contract options will increase.

If a householder wants to install an advanced digital meter, there may be costs involved in doing so. Ensure they consider whether the benefits of the meter will outweigh these costs.

If their retailer offers to install an advanced digital meter but the householder doesn't want it, they can decline the offer.

From 1 December 2017, all new and replacement meters installed in homes and small business will be advanced digital meters.

For more information about how smart meters work, visit sa.gov.au/energy.

Understanding meters continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Gas meters

Metric or digital gas meters

Metric or digital gas meters record the amount of gas used in cubic metres (m³).



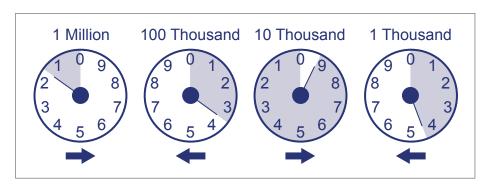
- Read the numbers from left to right.
- Only read the black and white numbers. Ignore any red numbers, as these are used for testing purposes.

Imperial or clock face gas meters

Imperial or clock face meters record the amount of gas used in cubic feet (ft³).

- Read the first four dials from left to right.
- Each dial revolves in a different direction from the one next to it e.g. anti-clockwise, then clockwise.
- Note the number the pointer has just passed e.g. if it is between 7 and 8, write down 7.

The example below shows a reading of 1394 ft³.



Using the gas meter reading to calculate use

To calculate how much gas has been used over a period of time, subtract a previous meter reading (e.g. on the last bill) from the current meter reading.

To be able to compare the numbers, convert the figure on the meter to megajoules (MJ) by multiplying the difference between the readings by the pressure factor (sometimes called correction or conversion factor) and heating values on a recent bill e.g. [difference between readings] x [pressure factor] x [heating value] = MJ used.

If no bills are available, a typical pressure value for South Australia is 1.0139 and a typical heating value is 38.61 MJ/m³ for digital meters, or 1.09 MJ/ft³ for dial or clock face meters.

Convert cubic metres to megajoules (metric or digital gas meters):

- Previous meter reading = 0786 m³
- Current meter reading = 0800 m³
- Difference between readings = 0800 0786 = 14 m³
- Convert to megajoules used by multiplying the difference by the pressure factor and heating value
 14m³ x 1.0139 x 38.61 MJ/m³ = 548.05 MJ used.

Convert cubic feet to megajoules (imperial, clock face or dial meters):

- Previous meter reading = 1074 ft³
- Current meter reading = 1394 ft³
- Difference between readings = 1394 1074 = 320 ft³
- Convert to megajoules used by multiplying the difference by the pressure factor and heating value
 320ft³ x 1.0139 x 1.09 MJ/ft³ = 353.65 MJ used.

To get an indication of cost, multiply the gas used by a tariff, which can be found on the gas bill. See **Gas bills on page 72**.

TIP

Keeping a meter diary

Householders can track their actual electricity, gas and water use with a meter diary. Each day, record which appliances are used and approximately how long for. If there is safe access to the meter, write down the meter reading at the same time each day to compare.

For more information, see Keeping a meter diary on page 109.

Understanding meters continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Water meters

Water meters display the reading as a row of numbers, like the odometer in an older model car.



- Read the numbers from left to right.
- The first black and white numbers represent kilolitres. The last three red and white numbers represent litres. If the meter has a fourth red and white number or a small dial, this represents tenths of a litre.

Using the water meter reading to calculate use

The water meter shows the total amount of water used over the life of the meter.

To calculate how much water has been used over a period of time, subtract a previous meter reading (e.g. from the last bill) from the current meter reading.

To get an indication of cost, multiply the water used by the appropriate consumption thresholds and tariffs. Water use charges are calculated against a three-tier pricing system. The consumption thresholds and associated tariffs are written on the bill (see **Water bills on page 74** for more information) or can be found on the SA Water website (sawater.com.au).

Providing access to meters

Energy retailers and SA Water must do their best to read meters as frequently as is required to prepare bills, but at least once every 12 months. Customers are required to provide clear and safe access to meters to allow them to be read.

If the customer fails to allow access to the electricity and/or gas meter for three consecutive scheduled meter readings, they risk having their energy service disconnected.

If a home's meter has difficult access e.g. it is inside the home or behind a locked gate, householders should contact their retailer and/or SA Water to negotiate a mutually convenient time for a meter reading.

Incorrect meter readings

Incorrect meter readings are a rare occurrence but, when they do happen, can mean the customer receives a very high or abnormally low bill. For information on what to do with a high or unusual bill due to an incorrect meter reading or an over-estimation or under-estimation, see **Billing errors on page 76**.

Faulty meters and appliances

Meters are rarely found to be faulty; in the majority of cases a high bill will accurately reflect the household's energy and water use. Some householders may also suggest faulty appliances as a cause of a high bill, but again this is rare. See **Understanding bills** on page 70, **Understanding consumption on page 82** and **Supply troubles – leaks and faults on page 80**.

If the meter is checked and found to be operating correctly, the account holder will be billed an inspection charge.

If the meter is found to be faulty, the householder's account will be adjusted accordingly and they should not be billed an inspection charge. If the retailer tries to charge the customer for inspecting a faulty meter, the customer should contact the retailer to resolve the issue. If the retailer will not remove the charge, contact the Energy and Water Ombudsman SA on 1800 665 565.

TIP

Turning gas and water supplies off

If there is a gas leak or a burst water pipe on a property, turning the supply off at the meter may be necessary.

Gas

Turn off all gas appliances in the home, including pilot lights, before turning off the gas supply.

For natural gas, locate the gas meter and turn the valve handle until it is horizontal, or at right angles to the pipe.

For LPG, locate the cylinder(s) and turn the valve at the top of the cylinders in a clockwise direction, as far as they will go.

Water

The stop tap is on the water meter and controls water flow into a property. Only use the water meter's stop tap for maintenance or in an emergency. If the stop tap stops working, SA Water will not accept responsibility for any water loss or damage.

A licensed plumber can install an isolation valve if a householder wants to control their water supply.

Understanding bills

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Comments, reminders and tips for working with other clients on this topic

TIP

When a customer has a high bill, consider what the biggest issues on the bill are and address these with the householder first. Use a copy of the bill as a reference tool and underline or highlight the key items the householder needs to look at, so they have something to refer to in the future.

Electricity bills

1 Average usage per day

Measured in kilowatt-hours (kWh) over the billing period.

2 Usage graph

The pattern of electricity used at the property compared to previous billing periods, allowing comparison across billing periods and seasons.

3 NMI – national meter identifier

The unique meter serial number for the property's address.

4 Billing period

This area shows the time frame the current bill covers.

5 Read type

Retailers can estimate how much electricity has been used and bill accordingly. This may be noted by 'e' or 'estimate'. By law, retailers must do an actual read no less than once every 12 months, which may be noted by 'a' or 'actual'.

6 Meter readings

Many homes have more than one electricity meter, for example one for peak and the other for off-peak. Refer to the meter number when checking the related reading. A digital meter can record peak and off-peak so may show on the bill as the same meter number twice.

7 Billing days

The number of days this bill covers. For households that are billed quarterly, this will be around 91 days.

8 Consumption

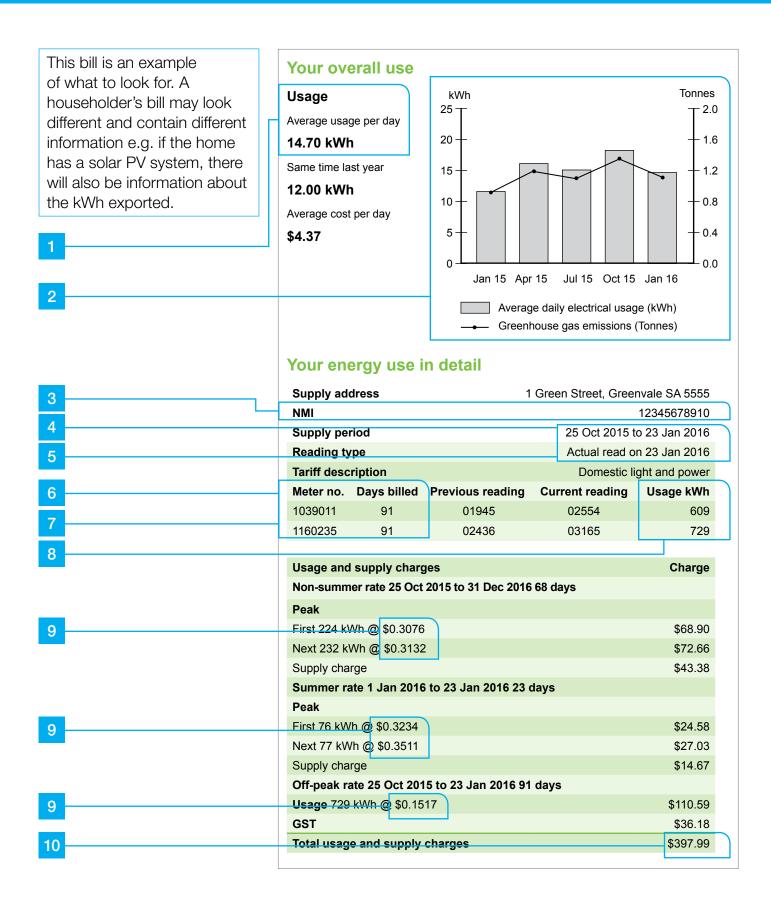
The total number of electricity units (kWh) used per meter.

9 Tariff

The prices (per kWh) paid for electricity in different periods e.g. summer rate, non-summer rate and off-peak rate. The unchanged rate normally refers to a rate that does not change in summer. In this example, it is controlled load, or off-peak.

10 Total due

The total amount you are required to pay for electricity supply and usage charges for the billing period. Other charges, such as unpaid amounts from a previous bill, may be included.



Understanding bills continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Gas bills

1 Average usage per day

Measured in megajoules (MJ) over the billing period and compared to the same period last year.

2 Usage graph

This graph shows the pattern of gas used at the property compared with previous billing periods, allowing comparison across billing periods and seasons.

3 MIRN – meter installation reference number

The unique meter serial number for the property's address.

4 Billing period

This area shows the time frame the current bill covers.

5 Read type

Retailers can estimate how much gas has been used and bill accordingly (noted by 'e' or 'estimate'). By law, retailers must do an actual reading (noted by 'a' or 'actual') no less than once every 12 months.

6 Billing days

The number of days this bill covers. For households that are billed quarterly, this will be around 91 days.

7 Pressure/conversion/correction factor and heating value

Gas meters measure in units of volume (m³ or ft³) rather than units of energy (MJ). To convert the volume used to energy used, the volume used is multiplied by the pressure factor and the heating value. These factors are determined by the gas distributor and averaged out over the billing period.

8 Consumption

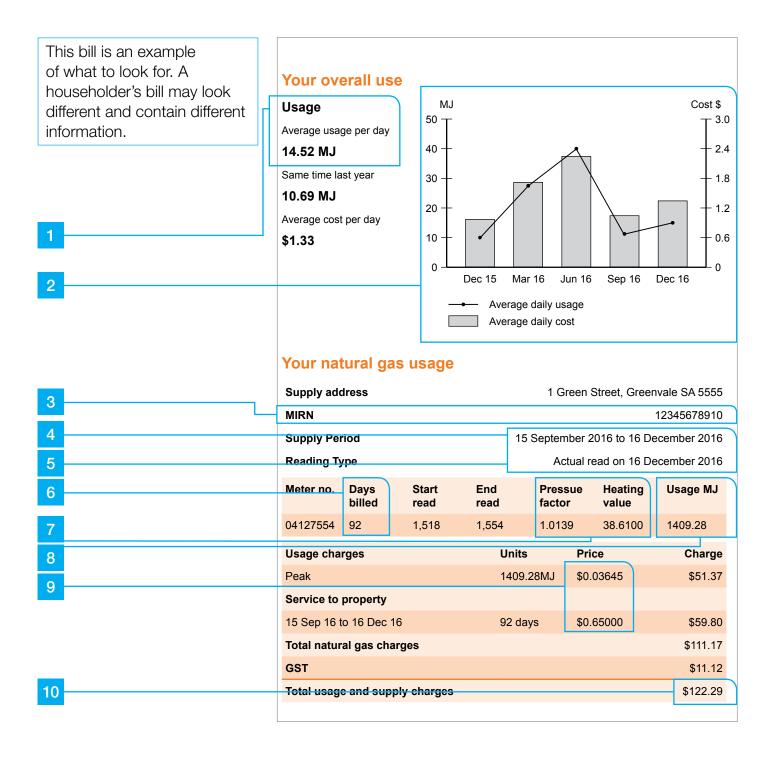
The total number of gas units used in MJ.

9 Tariff

Prices (per MJ) paid for gas. Usage charges will change depending on how much gas is used. Service charge is fixed.

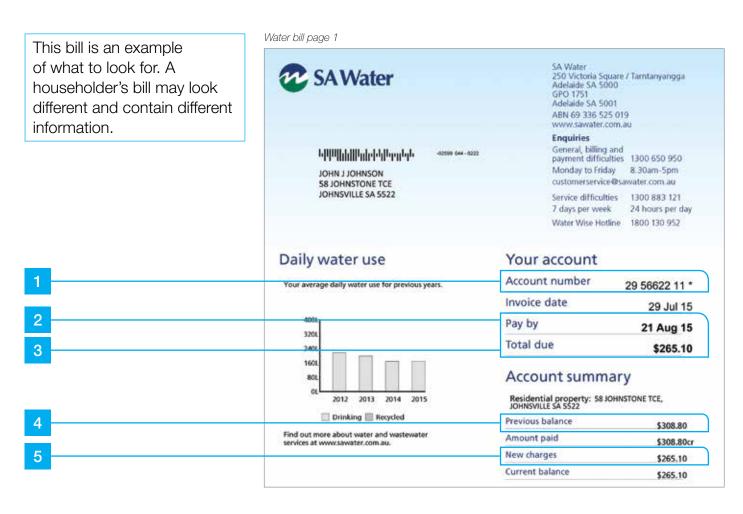
10 Total due

The total amount you are required to pay for gas supply and usage charges for the billing period. Other charges, such as unpaid amounts from a previous bill, may be included.

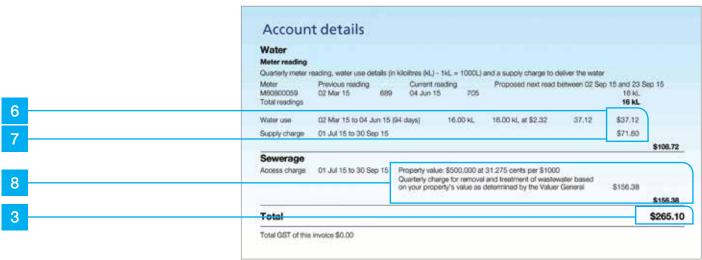


Understanding bills continued

NOTES	ater bills
1	Account number
Comments, reminders and tips for working with other clients on this topic	This is a unique reference for the property. This number is needed to pay accounts online.
2	Pay by
	The date payment for the account is due. If the account holder is having trouble paying the bill, contact SA Water to discuss payment options.
3	Total due
	Total amount of money owed for service and usage charges for the billing period. May also include unpaid amounts from a previous account.
4	Previous balance
	Amount owed on the last account.
5	New charges
	Amount owed for this account, including all charges and fees
6	Water use
	A variable charge based on the amount of water used, which will vary each bill.
7	Water supply
	A fixed amount for the availability and/or delivery of water to the property.
8	Sewerage (fixed)
	A quarterly charge for access to SA Water's sewerage network for removing and treating wastewater. Charge is based on property value.
-	



Water bill page 2

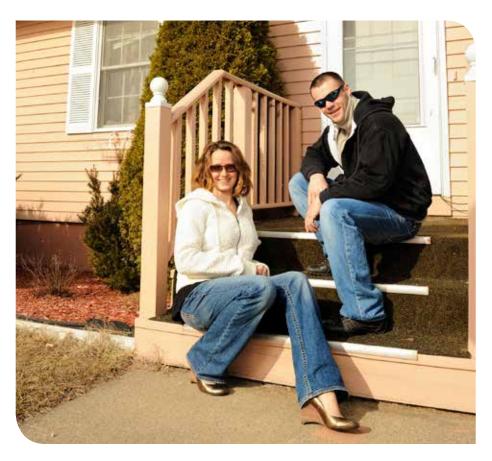


Understanding bills continued

Accessing copies of bills **NOTES** If the householder doesn't have any copies of recent bills, they can Comments, reminders and tips for contact their retailer and ask to be sent copies of up to the last working with other clients on this two years' worth of bills, free of charge. topic Billing errors Billing errors are uncommon but, when they occur, may be the result of a glitch in the retailer's billing system and may happen to multiple customers. Typical billing errors that may cause a bill to appear higher include: Charging the wrong tariff per kWh, MJ or kL Incorrectly charging peak pricing for an eligible off-peak appliance, such as a storage hot water service Not crediting a bill for energy fed back into the grid by a solar photovoltaic (PV) system on the property Meter reading incorrectly recorded (i.e. numbers read in the wrong order). Queries about billing errors should be addressed to the retailer. See Retailer contacts on page 101. Over-estimated readings and high bills Errors in recording meter readings or high consumption estimates may lead to a customer being overcharged. Electricity and gas If an energy meter reading error means the customer has been overcharged less than \$50, the retailer must credit the amount on the next bill. If the error results in the customer being overcharged more than \$50, the customer can request an alternative method for repayment, such as a cheque, or request the amount to be applied as a credit on their next bill. Water If a water meter reading error means the customer is overcharged, SA Water will either repay the amount to the customer by cheque, credit the amount to the customer's account or, on written instruction from the customer, pay the amount by cheque to

another person or institution on the customer's behalf (when the

customer provides payment details).



Under-estimated readings and catch-up bills

If a retailer undercharges a customer and then realises the error, the customer may receive a large catch-up bill. This most commonly happens when a retailer:

- has not billed a customer for their energy or water use for an extended period of time
- bases one or more bills on estimated consumption (not actual consumption) and has under-estimated the amount used.

Estimated bills are based on how much electricity, gas or water a customer has used in the past, or on the average usage of homes in the surrounding area, and are indicated by the letter 'e' or the word 'estimated' next to the usage amount on the bill.

The catch-up bill must include:

- the billing period
- the tariffs and charges that were applicable during the period of undercharging
- the amount the customer consumed in that period at each of the applicable tariffs but has not been billed for.

Understanding bills continued

NOTES

Comments, reminders and tips for working with other clients on this topic

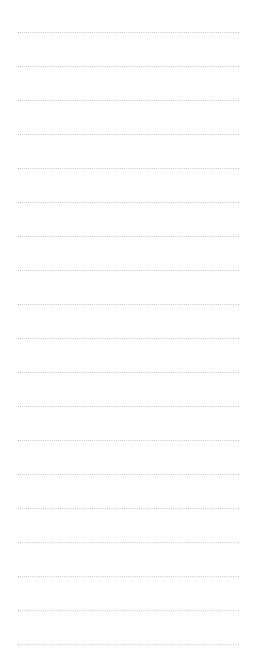
Recovering charges - electricity and gas retailers

If the customer is at fault for the undercharging – for example, if they have not provided safe and unobstructed access to the meter – they must pay the full amount that has been charged, no matter how far back it goes.

Energy retailers cannot require customers pay the total amount undercharged at once.

- If the undercharging has occurred for less than 12 months, the customer must be offered the same length of time to pay.
- If the undercharging has occurred for 12 months or more, the customer is entitled to 12 months to pay.

If the undercharging was the fault of the retailer, they are limited to recovering the amount undercharged in the nine months before the customer was notified of the undercharging.





Recovering charges - SA Water

SA Water can only recover the undercharged amount for the 12 months prior to the meter reading date on the last bill sent to the customer.

Customers must pay the full amount undercharged. Customers can negotiate a payment plan with SA Water that provides them with the same length of time to pay as the period of undercharging.

A customer can request for SA Water to review their bill. If they are not satisfied with this review, they can ask for the case be internally referred to the Customer Feedback team. Alternatively, they can contact the team via the feedback form on the SA Water website at sawater.com.au/forms/feedback





Supply troubles - leaks and faults

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Electricity faults and outages

If a home has an electrical fault, the householder may notice lights flicker, fuses trip, appliances cut in and out or burning smells. If the householder notices any of these signs, they should have the home checked by a licensed electrician. Rental tenants should call the landlord, property manager or owner. If a particular appliance has a fault, stop using the appliance until it can be checked by a licensed electrician and deemed safe, or replace it.

If the electricity supply stops working (and disconnection for non-payment of bills isn't the cause), check the SA Power Networks website for current outages at sapowernetworks.com.au or call them on 13 12 61.

Customers can also register via the SA Power Networks website for SMS or email updates about power outages at their home, or to be notified a few days before SA Power Networks are going to read the electricity meter at the property.

Gas leaks

Gas leaks can be extremely dangerous and should not be ignored.

If there is a gas fire, move to a safe location and call 000.

Gas has a strong smell so leaks can be easily detected. If there is a gas leak inside a home (from the meter to anywhere on the property), turn off the gas at the meter and open doors and windows to ventilate the home. Never use a flame to search for a gas leak.

Telephone a licensed gas fitter to arrange immediate repair before turning the gas back on. Rental tenants should call the landlord, property manager or owner.

If the leak is off the property e.g. between the meter and the street, report the leak immediately by calling 1800 GAS LEAK (1800 427 532).

As well as being dangerous, an unresolved gas leak can make gas bills higher than necessary, so it's important to fix them as quickly as possible.

If the gas supply stops working (and disconnection for non-payment of bills isn't the cause), call Australian Gas Networks on 1800 808 526 to see if they have turned it off for maintenance purposes.

Water

The easiest way to work out if there is a leak is to check the meter and write down the number, don't use any water (including toilets) for a few hours or overnight, then check the meter and see if the number has changed. If the number is different, it can indicate there is a leak. A plumber can help find and fix a leak.

Possible leaks may be found in:

- toilet cisterns, taps, washing machine and dishwasher connections
- outdoor garden taps/hoses, sprinkler systems, automatic solenoids and manual isolation valves
- exposed pipe work, hot water systems, air conditioning units and swimming pools

Evidence of a leak may be found in damp patches on walls, damp and unstable brick paving or concrete, and garden areas that may be moist or greener than expected.

If the leak is in the home or anywhere on the property up to the water meter, it is the home owner's responsibility to repair the leak. All plumbing work should be undertaken by a licensed plumber. For rental tenants, leaks should be reported to the property owner or landlord as soon as possible.

If the leak is between the water meter and the water main, call SA Water on 1300 883 121 to investigate and repair the problem.

Understanding consumption

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water

How electricity, gas and water are used in a home directly relates to the size of a householder's bill. Often, householders are unaware of how and where energy is used and what they can do to lower their bills. New appliances or changes in behaviour can have a big impact on energy use.

The Government of South Australia's Energy Advisory Service provides advice and education about saving energy in the home. Home Energy Toolkits allow householders to complete their own basic home energy audit and are available to borrow from public libraries across the state.

For more information, see:

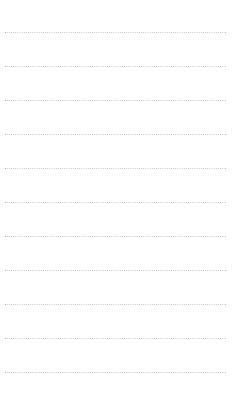
- Energy Advisory Service on page 8
- Home Energy Toolkits on page 93
- Saving energy and water on page 88.

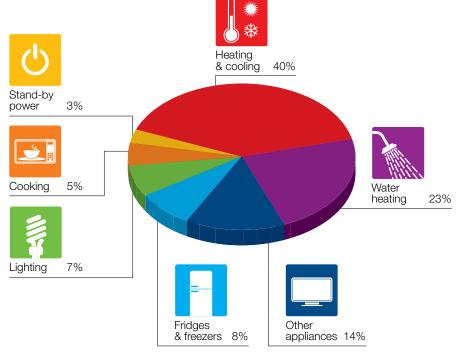
NOTES

Comments, reminders and tips for working with other clients on this topic

Typical energy use in a household

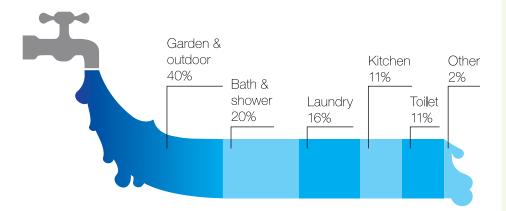
This pie chart shows the average energy use in an Australian home. Making changes to the way energy is used in a household can make a big difference to energy bills.





Typical water use in a household

The diagram below shows the average water use in a South Australian home. Making changes to the way water is used in a household eases the strain on South Australia's water resources and can make a big difference to household water bills.



Comparing consumption

Comparing consumption between homes is difficult. The amount of electricity, gas and water used in a home depends on a range of factors, including:

- how big the home is
- the number of people living there
- the type and number of appliances
- when and how appliances are used
- whether energy and water-hungry extras like pools, spas and air conditioners are on site.

Energy Made Easy has a calculator to help householders understand and compare their home electricity use at energymadeeasy.gov.au/benchmark

TIP

Swimming pools, spas and pool pumps

Swimming pools and spas use a lot of energy and water – a pool pump can be the largest electricity user in a home.

Maintaining an in-ground swimming pool can account for up to 30% of a home's energy bills.

Pumping water through the filter to keep the water clean and safe is the main energy user. Appliances used for heating, cleaning, lighting and sanitising the pool all require additional energy.

You can find more information about choosing a pool or spa pump, using and maintaining a pool or spa, and using pool and spa pumps efficiently at yourenergysavings.gov.au

Using energy and water

Understanding consumption continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Investigating how consumption in a home affects bills

People in the home

Questions to ask:

- Is there anyone new in the home, such as a baby, extra tenants or visitors?
- Is a current resident spending more time in the home?

What difference does this make?

- Extra people in the home will mean more energy and water is used for bathing and cleaning, cooking, heating and cooling, lighting and using other appliances.
- A new baby often means home heating and cooling use increases, and the washing machine is used more.
- The more time spent in the home, the more energy and water used, particularly to heat and cool the home.

The building and garden

Questions to ask:

- Have the householders moved to a new home?
- Does the garden need a lot of water?
- Is there a swimming pool or spa?

What difference does this make?

- Moving house can mean a change in habits. The new house may be bigger or smaller, be made of different building materials or have different taps and shower heads. No two homes are the same, so how energy and water is used in one home will be different to another.
 - Open plan homes will cost more to heat and cool than homes that can use doors to zone areas.
 - Large windows, or lots of windows, can let in a lot of unwanted heat in summer and leak warmth in winter. Blinds and curtains can help improve heat gained and lost.
 - Efficient houses use the sun as free heating in winter, are shaded from the summer sun, and have economical-to-run heating, cooling and hot water systems.



- Efficient shower heads use nine litres of water per minute or less, whereas inefficient shower heads can use as much as 22 litres per minute. Depending on the shower head, a fourminute shower could therefore use anywhere between 36 and 88 litres. Shorter showers will keep energy and water costs down.
- Bath tubs vary in size but can hold large volumes of water. A full bath tub may hold in excess of 200 litres of water.
- Install a drip or soak system in the garden to direct water to where it's needed most, making watering more efficient.
- Use mulch to prevent water loss through evaporation and to prevent soil erosion.
- When planting, group plants that require similar amounts of water together to help control water use.
- Keep outdoor pools and spas covered to help keep them clean and reduce evaporation.

Using energy and water

Understanding consumption continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Weather

Questions to ask:

Has the weather been particularly hot or cold?

What difference does this make?

- Heating and cooling can account for over a third of the energy used in a home. Increasing use in very hot or cold weather can make a significant difference to an energy bill. Every one degree higher in winter and lower in summer can add up to 10% to the cost of running the appliance.
- Approximately 40% of water used in an average home is in the garden. Hot weather will mean more water may be used in the garden to keep plants healthy.
- Filling children's wading pools or using sprinklers for water play in hot weather will rapidly increase the amount of water consumed in a home.

Appliances

Questions to ask:

- Is there a new appliance in the home that the householder hasn't used before, such as a heater or air conditioner?
- Are any appliances faulty damaged seals or broken parts?
- Have any new or second-hand appliances been brought into the home?
- Are existing appliances being used more or differently?
- Has a major appliance recently been added, such as a heating/cooling system, water heater, spa or pool, or large entertainment appliance?
- Has an appliance been switched from gas to electricity or vice versa?

What difference does this make?

- If the home has an appliance the householder has not owned before or the householder has purchased a new appliance, such as a heater, air conditioner, spa bath or swimming pool with a pump and heater, it may use more energy than the householder anticipated.
- A fault in an appliance can cause it to run inefficiently
 - Deteriorated seals cause an appliance to work harder than normal, for example ovens, water heaters or refrigerators.

- A broken thermostat may cause an electrical appliance to run at full power all of the time. Faulty thermostats on storage hot water systems may cause the tank to overflow to maintain a safe pressure.
- Old appliances can often be very inefficient and use more energy than newer models. Current model fridges, for example, are significantly more efficient than fridges from 10 years ago.
- Changing the number of appliances in the home or the way they are used can impact on bills. For more information, see How much do appliances cost to run? on page 94. High energy-using appliances may include:
 - portable electric heaters
 - reverse cycle air conditioners
 - fridges and freezers (particularly if more than 10 years old)
 - clothes dryers
 - kitchen appliances on heated standby, such as a coffee machine
 - large fish tanks or tanks with tropical heaters
 - heated water beds
 - water heaters
 - irrigation pumps
 - workshop equipment, such as a welder.
- Switching an appliance from electricity to gas or vice versa, such as a water heater, heating or cooling appliance or oven and cooktop, can make a big difference to how each type of energy service is used.

Saving energy and water

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The less energy used in a home, the less householders have to pay for. There are many easy things householders can do to lower their energy use and bills.

Energy and water saving tips

Heating and cooling appliances

Heating and cooling a home can account for over a third of the energy used in a home.

- Adjust the thermostat every 1°C higher for heating and lower for cooling adds up to 10% to the running cost of the appliance. Most people find between 18°C and 21°C comfortable for heating and between 24°C and 27°C comfortable for cooling.
- Reduce the area being heated or cooled by closing doors to rooms not being used (unless using a whole-of-home evaporative cooling system) or, if using a zoned system, turning off zones in unoccupied areas.
- Make the most of free heating and cooling. In winter, let the sun shine through north, east and west facing windows during the day by opening curtains and blinds. Close curtains and blinds at night to keep the heat in. In summer, close curtains and shade windows during the day to prevent the sun heating the home and use natural breezes at night to keep the home cool.
- Use draught excluders, door and window seals or gap fillers to prevent draughts. However, if using a gas heating appliance, there must be adequate ventilation to avoid creating a serious health hazard.
- Choose the best heating or cooling appliance for the needs of the home, depending on the number of people and whether the heating and cooling is for a single spot, whole room or whole home. For example, using a heated rug while watching television is more cost effective than running a portable heater.
- Ceiling and portable fans create cool breezes in summer and can redirect warm air downward in the winter.
- · Consider having insulation installed in the ceilings and walls if there is none. If there is already insulation, a licensed installer can check if it is effective.

Water heating

Heating water for showers and clothes washing accounts for about a quarter of a home's energy use.

- Take shorter showers use a shower timer to help keep showers to four minutes or less.
- Install a water-efficient shower head this can save at least 10 litres of water per minute and significantly lower energy costs.
- Insulate copper pipes with foam tubing (lagging) to prevent heat loss.

Buying a new water heater

When purchasing a new water heater, consider which type is best for the householders' needs. Research both the purchase and running costs. An efficient system with lower running costs could save a lot on energy bills over its life.

The Government of South Australia's interactive water heater calculator allows people to compare up-front costs, annual running costs, life cycle costs and greenhouse gas emissions produced by different types of heaters. Visit sa.gov.au/energy/waterheaters. The Energy Advisory Service can also provide advice on choosing the most appropriate water heater for a home – call 8204 1888 for assistance or visit sa.gov.au/energy.

Replacing a broken water heater is often an unplanned event and can be a strain on a household budget. Some retailers offer repayment plans to help manage the cost of installing a new water heater. Emergency financial assistance is also available from community organisations – see **Other financial assistance on page 33**.

Lighting

- Make a habit of turning off lights when leaving a room.
- Use natural light as much as possible open curtains and blinds instead of turning on a light. In summer, consider the balance between the benefits of natural light and letting unwanted heat into the home.
- Replace inefficient lights with energy efficient globes.
- Use the lowest wattage globe needed to light an area.
- If the home has outdoor lights, consider installing a sensor so they only switch on with movement and turn off after a short period.

TIP

Handy guides for heating and cooling

Knowing ways to keep homes cool in summer and warm in winter through efficient use of cooling and heating appliances can help people lower their energy costs.

The Energy Advisory Service produces the Summer cooling guide and Winter heating guide. These offer information about choosing the best appliances for a householder's needs, calculating hourly running costs and tips for staying comfortable in hot and cold weather.

For copies of the guide, call 8204 1888 or 1800 671 907 or visit sa.gov.au/energy/resources

Using energy and water

Saving energy and water continued

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Comments, reminders and tips for working with other clients on this topic

Cooking

- Smaller kitchen appliances use less energy than larger appliances, so use smaller ones where possible e.g. the toaster instead of the grill, the microwave instead of the oven.
- Replace any oven door seals that aren't in good condition.
- Use lids on saucepans to keep the heat in.

Fridges and freezers

- Set the fridge temperature between 3°C and 5°C and the freezer temperature between -15°C and -18°C to save energy.
- Turn off second fridges and freezers when they aren't needed.
- Replace any door seals that aren't in good condition.
- Locate the fridge away from direct sun and in a cool location.
 Ensure air can circulate around all sides.

Laundry and dish washing

- Washing machines and many dishwashers use energy to heat water. Save energy by washing using cold or cool water, if possible.
- Wait until there is a full load before running the clothes washing machine or dishwasher.
- Use a clothes line instead of a dryer.
- If using a dryer, clean the lint filter before every use.

Stand-by power

Stand-by power is the energy used by an appliance when it is switched off or not performing its primary function. For example, a DVD player that is switched off but is displaying a clock, or a DVD player that is switched on but not playing a disc.

In Australia, the average stand-by power use is 81.8 watts per day, which can add up to more than \$250 per year. To reduce stand-by power:

- switch appliances off at the wall
- use power boards with switches to make it easier to turn individual appliances off
- use a stand-by controller to automatically turn off appliances when they are not in use.

Water

- Replace dripping taps or broken seals. Leaking taps can waste up to 19,000 litres of water per year.
- Ensure toilet cisterns are not continually running. Toilets are the most common leak sites and can waste up to 260 litres a day. Installing dual flush toilets will also improve efficiency.
- Take shorter showers.
- Only run the dishwasher when it is full.
- Install aerators on taps.
- Consider the most water efficient appliances when purchasing dishwashers, toilets, washing machines and other appliances. Clever purchases can assist with long-term savings.
- Don't leave taps running when washing vegetables, brushing teeth or washing hands.
- Install drippers in the garden.
- Plant water-efficient plants in the garden; speak with the local plant nursery to get an idea of what plants are most suitable to the area.



TIP

Energy saving publications

The Energy Advisory
Service produces a range
of publications to help
people save energy at
home. Publications can be
downloaded and printed from
sa.gov.au/energy/resources.

Publications include:

- Easy ways to save energy
 12 practical, low-cost ways for people to save energy at home
- Saving energy at home visual guide – simple graphics illustrate easy ways to save energy; ideal for people with low English literacy levels
- Do your own home energy audit – householders can understand and take control of home energy use and bills using a step-by-step audit process
- Five ways to manage energy bills – quick reference for reducing energy. Also available in Arabic, Chinese, Farsi, Hindi and Vietnamese (online only)

Using energy and water

Saving energy and water continued

NOTES

Comments, reminders and tips for working with other clients on this topic

Buying appliances

When choosing an appliance, think about the ongoing running cost of the item as well as the purchase price. Most energy efficient models will cost less over the life of the product.

Energy rating labels show how much energy an item uses and a number of stars. The more stars on the label, the more efficient the product is. Rating labels allow consumers to compare appliance models of a similar size and capacity and choose the most efficient model that suits their needs. Both the energy consumption and stars are important – even when the stars are the same, a larger appliance will normally use a larger amount of energy.

Washing machines and dishwashers also carry a WELS (Water Efficiency Labelling and Standards) label, which indicates the amount of water used by the appliance.

Find out more about star ratings at energyrating.gov.au and waterrating.gov.au. A mobile app is available to download from the energyrating site to help consumers find out the running cost of new household appliances.







WELS label

Where can householders get extra advice?

The Energy Advisory Service and SA Water's Customer Service can speak directly with householders about understanding energy and water use and how they can use energy and water more efficiently. See **Advice and education on page 8** for more information.

Home energy activities and audits – Retailer Energy Efficiency Scheme

The Retailer Energy Efficiency Scheme (REES) is a Government of South Australia initiative that requires large energy retailers to help households and businesses reduce their energy use.

The retailers are set energy efficiency and audit targets to achieve over a three-year period. Retailers with a large number of residential customers are set additional targets that ensure a certain amount of the energy savings activities they do are delivered to low-income households.

Energy saving activities for households are often free and may include things like installing efficient lighting or replacing old shower heads with water efficient ones that save on hot water use.

Householders who are on a low income or hold certain concession cards are considered priority group households. As well as the energy saving activities, they may also receive a home energy audit to help them understand how they use energy in their home and how to reduce their consumption.

Registered full and associate members of the South Australian Financial Counsellors Association (SAFCA) can assign a householder to the priority group if they are facing energy related financial stress.

The scheme is administered by the Essential Services Commission of South Australia (ESCOSA), who maintain an up-to-date list of REES obliged retailers and third-party contractors on their website, (escosa.sa.gov.au). Navigate to REES, then look for REES retailers.

Householders can contact any of the REES obliged retailers or contractors, no matter who their energy retailer is.

Different REES providers offer different energy saving services, so householders should be encouraged to contact multiple providers to see what options may be available to them.

TIP

Home Energy Toolkits



Home Energy Toolkits can be borrowed for free from most South Australian libraries. They come with a comprehensive home energy auditing manual, which lets householders explore their home energy use in detail.

Each toolkit contains a thermometer, compass, stopwatch and a power meter that can measure home appliance energy use, running costs and greenhouse gas emissions.

Visit sa.gov.au/energy/toolkit or call 8204 1888 for a list of participating libraries.

Using energy and water

Saving energy and water continued

TIP

What's included in the running cost calculator tariffs?

The running cost calculations in this guide and online are based on electricity retailer offers for 5,000 kWh and gas retailer offers for 21,000 MJ.

Calculations include GST but do not take into account potential discounts a householder may receive as part of their contract.

The supply charge (a fixed charge on the bill for supplying electricity or gas to a home) has also not been included in the calculations because the way appliances are used in a home does not affect this charge. It doesn't matter if an appliance accounts for 1 kWh or 22 kWh of electricity use, the supply charge will remain the same.

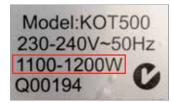
Don't forget that the tariffs here are just a guide – check the householder's bill to find out what tariff they are paying with their energy retailer.

How much do appliances cost to run?

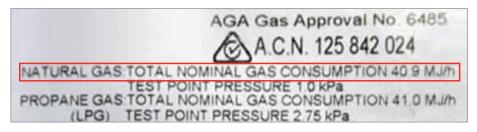
Use the input power of an appliance and the calculations on the right to work out how much the appliance may cost to run.

An appliance's input power in watts, kilowatts, joules or megajoules can be found on a label on the appliance or in the appliance's instruction manual. In the manuals of some modern appliances, there may also be average energy consumption for different cycles e.g. for a washing machine or dishwasher.





Example electrical appliance label, with input watts highlighted in red.



Example gas appliance label, with gas consumption highlighted in red.

If the label shows a range, like on the first two labels above, use the higher number to work out a maximum running cost.

Online resources

A list of indicative running costs of common household appliances and a simple calculator is available online at sa.gov.au/energy/runningcosts

Calculating an appliance's maximum running cost

Get ready for some calculations

To start, you'll need the input power in watts (W) or kilowatts (kW) for electric appliances, or joules (J) or megajoules (MJ) for gas appliances. It's usually on a label on the appliance or in the manual.

Don't get confused with the energy rating star labels, which show kWh or MJ used per year rather than input power. These number can, however, be multiplied by the electricity or gas tariff for a rough annual running cost.

Electric appliances

1

If you know kW, that's great! Got watts? Divide by 1000 to convert them to kilowatts **2400 1000**

= 2.4kW

2

The tariff is on the bill.

35¢

is a rough average you can use

(including GST but excluding discounts and supply charge)

3

For maximum hourly running cost, multiply power (kW) by tariff

2.4 x 35

=84

cents per hour

Gas appliances

1

If you've got joules, divide by one million to convert them to megajoules 13,000,000 1,000,000

= 13MJ

2

The tariff is on the bill.

For natural gas, you can use

For bottled LPG, vou can use

(including GST but excluding discounts and supply charge)

3

For maximum hourly running cost, multiply power (MJ) by tariff

13 x 4 = 52 cents per hour

4

Estimate how long the appliance runs each day for a daily running cost.

84 cents x 10 hours = 840 cents per day (that's \$8.40 per day)

Think about how many days it runs per year – a heater may only be used for a few

months in winter.

\$8.40 per day x 91 days

= \$764.40

If the energy rating label shows energy consumption for the year, simply multiply that number by the tariff

500 kWh/year x 35 cents = 17,500 = \$175 per year

4

Estimate how long the appliance runs each day for a daily running cost.

52 cents x 10 hours = 520 cents per day (that's \$5.20 per day)

Think about how many days it runs per year – a heater may only be used for a few

\$5.20 per day x 91 days

months in winter. = \$473.20

If the energy rating label shows energy consumption for the year, simply multiply that number by the tariff

22,200 MJ/year x 4 cents = 88,800 = \$888 per year

Renewable energy

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Comments, reminders and tips for working with other clients on this

Solar photovoltaic systems and rebates

Rooftop solar photovoltaic (PV) systems can help householders offset the cost of electricity used in their homes.

Using electricity generated by a solar PV system during daytime hours rather than drawing electricity from the grid is an effective way of lowering electricity bills. To make the most of this benefit, householders should try to align their electricity consumption to times when their solar generation is highest, e.g. by running laundry appliances, dishwashers, or heating and cooling during the day when the sun is shining. When using 'free' electricity generated by the solar PV system, the householder is avoiding the cost associated with using electricity from the mains grid.

Retailer payments

Energy retailers may choose to offer contracts to solar customers that include payments for electricity exported to the grid. Solar offers differ between retailers – comparing the different options will help householders ensure they get the best deal for their energy.

The Australian Government's Energy Made Easy website, energymadeeasy.gov.au, allows householders to compare the different offers available to South Australian customers.

Solar feed-in scheme

South Australia has a solar feed-in scheme but it closed to new entrants on 30 September 2013.

If a householder is considering installing a new solar PV system, they will not be eligible for the solar feed-in scheme. They may, however, be eligible for a payment from their energy retailer.

If a householder has a solar PV system that SA Power Networks approved permission to connect to the grid prior to 30 September 2011, they may be eligible to receive 44c for every kilowatt-hour of excess electricity their solar PV system exports to the grid until 30 June 2028.

If a householder has a solar PV system that SA Power Networks approved permission to connect to the grid between 1 October 2011 and 30 September 2013, they were eligible to receive 16c for every kilowatt-hour of excess electricity their solar PV system exported to the grid. This payment finished on 30 September 2016.

Visit sa.gov.au/energy/solarfeedin for detailed information about the solar feed-in scheme, including full terms and conditions for different customer groups.

Battery storage systems

A battery storage system can be connected to a renewable energy generator, such as a solar PV system or wind turbine, and store energy until it's needed.

Any energy generated by the renewable system that isn't used in the home is stored in the battery bank for use at a later stage, e.g. when a solar PV system is not generating power at night.

In a grid-connected battery system, the battery bank can also draw electricity from the main electricity distribution network. If a home pays a time-of-use tariff to their electricity retailer, this means they can draw and store energy from the grid during off-peak (lower price) times for use when electricity is charged at a higher rate.

Battery storage systems may be setup to work as uninterruptable power supplies, meaning energy can be available when there is a power outage in the main electricity distribution network.

Stand-alone (off-grid) power systems are most commonly used in regional and remote locations where it more cost-effective to have on-site generation than it is to connect to the electricity distribution network.

If a household receives a solar feed-in tariff and installs battery storage or grid-connected renewable generator (e.g. micro wind turbine) on the same grid connection as their solar PV system, they will stop receiving the solar feed-in tariff after installing the batteries/generator. This is because it is not possible to distinguish between the electricity fed into the grid from the solar PV system and a storage device or generator.

The cost of battery systems is currently very high, and most householders will not recoup their installation costs over the life of the system. However, the cost of the components is decreasing rapidly, meaning the overall costs will become more worthwhile in coming years.

Find more information online at yourhome.gov.au/energy/batteries-and-inverters

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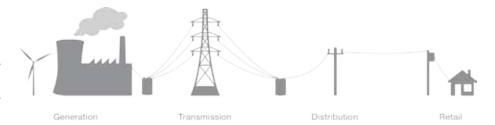
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Comments, reminders and tips for working with other clients on this topic

Electricity, gas and water supply in South Australia

For the vast majority of South Australia, electricity is generated by multiple organisations, transmitted by ElectraNet and distributed by SA Power Networks, which owns and maintains the distribution power lines and most household electricity meters. Electricity is sold to homes and businesses through a number of different retailers.



Gas is extracted from under the ground, transmitted by the SEA Gas Pipeline and Moomba to Adelaide Pipeline System, and distributed to homes and businesses by Australian Gas Networks, which owns the distribution pipe lines and household gas meters. Gas is sold to homes and businesses through a number of different retailers.



Drinking water in Greater Adelaide is most commonly pumped from the River Murray and reservoirs. It is treated and distributed to homes by SA Water, which also provides sewerage services. Homes not using water and sewerage services provided by SA Water may use rainwater or get their water from an irrigation trust or under a water allocation plan.



If a property has no SA Water service

Homes that rely solely on rainwater and have a septic system may not receive services or accounts from SA Water. Customers not receiving services may still be required to pay an SA Water availability or access charge if the services are available in their area and the property could be connected at a future time. Current water and sewerage prices are available on the SA Water website at sawater.com.au, and include access charge rates.

Local councils may include removal of effluent from a storage septic system as part of the council rates. For aerobic septic systems, the local council may have a requirement that the system is checked by a suitably qualified technician at set intervals to ensure it is functioning properly, who will then report their findings back to council. Any concerns about these services will need to be directed to the appropriate local council.

If the home is in a regional area and not receiving services from SA Water, it may be part of a private irrigation trust or receive water under a regional water allocation plan and will therefore not receive any bills from SA Water. Any concerns about water provided through either of these distribution programs will need to be directed to the relevant irrigation trust or natural resources management office.

Gas and electricity safety

Gas and electrical appliances should only be used for their designated purpose.

- Always read and follow the manufacturer's instructions.
- Do not use indoor appliances outside exposure to water, dust or excessive heat may cause them to malfunction and cause injuries or deaths.
- Never use an oven as a room heater it's not designed to operate safely for this purpose.
- Do not use outdoor appliances or LPG cylinders inside –
 without adequate ventilation, these appliances may not operate
 properly, leading to a build-up of carbon monoxide in the home,
 which can be fatal to occupants.
- Teach children not to play with the controls of appliances or light a gas appliance.

General information

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Comments, reminders and tips for working with other clients on this topic



- Keep combustible material such as paper, fluids, paint, curtains and clothes away from gas appliances and electric cooking and heating appliances.
- Never use or store aerosols, laundry products or cleaning aids near an operating gas appliance.
- If painting in a small, poorly ventilated space using solvent based paints, turn off the gas appliances in the room until the paint is dry and the solvent smell has disappeared.
- Read and strictly follow the manufacturer's instructions on the package when using an insect bomb to fumigate a home. The propellant used in these products is normally flammable and the vapours may be ignited by a gas appliance burner or pilot light.
- Have gas appliances serviced regularly by a licensed gas fitter or the appliance manufacturer.
- Regularly check that flues are not corroded or blocked. If a flue is damaged call a licensed gas fitter to have it repaired to prevent carbon dioxide from entering the home.

Gas is a safe and reliable source of energy if used correctly, but can cause fires and serious injuries if safety advice is not followed. Make sure that all gas appliances used in a home are safety approved and installed by a licensed gas fitter.

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Retailer contacts

Electricity	
AGL	131 245
Alinta Energy	133 702
Australian Power and Gas (part of AGL)	131 245
Click Energy	1800 77 59 29
Commander Power and Gas	133 914
Diamond Energy	1300 838 009
Dodo Power & Gas	13 36 36
EnergyAustralia	133 466
Lumo Energy	1300 082 589 (existing customers) 1300 926 153 (new customers)
Momentum Energy	1300 662 778
Origin Energy	132 461
Pacific Hydro	1800 010 648
Powerdirect	1300 307 966
QEnergy	1300 448 535
Red Energy	131 806
Santuary Energy	1800 109 099
Simply Energy	13 88 08
Urth Energy	1300 698 784
Gas	
AGL	131 245
EnergyAustralia	133 466
Origin Energy	132 461
Simply Energy	13 88 08

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SA Water contacts

Emergencies, water supply, water quality, leaking or faulty water meters, sewer blockage or overflow (24 hours/7 days)	1300 883 121
Customer service, billing, general queries, short-term payment difficulties	1300 650 950 customerservice@sawater.com.au sawater.com.au/forms/general-enquiry
Residential hardship assistance, privacy authorities, Centrepay enquires	7424 1650 customerassist@sawater.com.au
Feedback and complaints	feedback.management@sawater.com.au sawater.com.au/forms/feedback
Water Wise Hotline	1800 130 952

Other contacts

Australian Competition and Consumer Commission	1300 302 502
Australian Gas Networks	Gas leaks and emergencies: 1800 427 532
	General enquiries: 1300 001 001 maketheconnection.com.au/sa
Centrelink	132 307
	my.gov.au
Concessions Hotline	1800 307 758
	sa.gov.au/concessions
Consumer and Business Services	131 882
	cbs.sa.gov.au
Energy Advisory Service	8204 1888 or 1800 671 907*
	(*free call from landlines)
	energyadvice@sa.gov.au
	sa.gov.au/energy
Energy and Water Ombudsman SA (EWOSA)	1800 665 565
	ewosa.com.au
Energy Partners Program	8204 1888
	energyadvice@sa.gov.au
	sa.gov.au/energypartners

Energy Made Easy	1300 585 165		
,	energymadeeasy.gov.au		
Essential Services Commission of South Australi	-		
	escosa.sa.gov.au		
Housing SA	131 299		
	dcsihousing@sa.gov.au sa.gov.au/housing		
Ombudsman SA	8226 8699 (metro)		
Investigates complaints regarding South Australian	1800 182 150 (free call – country only)		
government and local government decisions to determine if they are fair, reasonable and lawful	ombudsman@ombudsman.sa.gov.au ombudsman.sa.gov.au		
South Australian Financial Counsellors Associati	on 8337 0898		
	safca.org.au		
SA Power Networks	Faults and emergencies: 13 13 66		
	General enquiries: 13 12 61 sapowernetworks.com.au		
South Australian Civil and Administrative Tribuna	al 1800 723 767		
	sacat@sacat.sa.gov.au sacat.sa.gov.au		
Tenancies South Australia	131 882		
	tenancy.advice@agd.sa.gov.au sa.gov.au/housing		
Utilities Literacy Program			
Training for community workers	8245 7148		
	utilitiesliteracy@ucwb.org.au ucwb.org.au/financial-health/utilities-literacy		
Information sessions for consumers	unitingcommunities.org/find-a-service/services/ utilities-literacy-program/		
Case management –	1800 722 363		
Utilities Literacy Helpline	fcsupport@aus.salvationarmy.org		

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Glossary

NOTES

Comments, reminders and tips for working with other clients on this topic

ACCC

Australian Competition and Consumer Commission.

AER

Australian Energy Regulator.

Block tariffs

A block tariff is where the price of electricity charged is different for different blocks of consumption up to certain thresholds. When more than a given threshold is used, customers are charged at the price of the next consumption block.

Cancellation fee

See 'exit fee'.

Centrepay

A payment arrangement where gas and electricity bill payments are debited directly from Centrelink benefit payments.

Conditional discount

A conditional discount is a discount customers will receive only if they behave in a certain way. For example, a pay-ontime discount is conditional, which means they will receive it only if they pay their bill by the due date.

Consumption charge

See 'tariff'.

Controlled load

See 'off-peak tariff'.

Cooling off period

By law, customers have a 10 business day cooling off period if they sign a new electricity or gas market retail contract. This means they can cancel the new energy contract without having to pay an exit fee within 10 business days of agreeing to the contract.

Daily supply charge

See 'tariff'.

Demand tariff

Demand tariffs include two different components: a consumption charge and a demand charge.

The consumption charge component is a price per kilowatt-hour of electricity used in a home. It is cheaper than the consumption charges under the current network tariffs associated with standard or market contracts.

The demand charge component is based on the maximum amount of power used in a home for 30 minutes within a peak demand timeframe (4-9pm daily). The home's electricity demand is measured every day for a month, and the day with the highest demand determines the demand charge. The maximum demand is recalculated each month, so customers may be able to lower the demand charge component of their tariff

if they can lower the amount of electricity they use during the peak demand timeframe. A higher demand charge applies during summer (November to March).

Some customers will benefit from demand tariffs and others may pay more. Customers who are able to use less electricity during peak demand times are most likely to benefit.

Demand tariffs are only available to households with advanced digital (smart) electricity meters.

Designated retailer

A designated retailer must offer a standard contract to a householder. If the home has an existing electricity and/or gas connection, the designated retailer is the last retailer to supply electricity and/ or gas to the home (i.e. the financially responsible retailer). If the customer is connecting electricity or gas to the home for the first time, the designated retailer is AGL for electricity and Origin Energy for gas. The designated retailer may request the householder pays a security deposit before services are connected.

Distributor

The electricity or gas distributor is the company that owns the network of power lines, poles and gas pipes that provide electricity and gas to homes. Distributors also own and are responsible for reading most electricity and gas meters.

Do Not Call register

Householders can add their telephone number to the Australian Government's Do Not Call register to stop telemarketers from telephoning them.

Early termination fee

See 'exit fee'.

Energy contract

An energy contract is an agreement that customers have with an energy retailer for the sale and supply of electricity or gas.

Energy and Water Ombudsman SA

The Energy and Water
Ombudsman SA can assist
customers to resolve disputes
with a utilities retailer or
distributor.

Energy rating label

Energy rating labels provide energy efficiency information for electrical and gas appliances.

Energy retailer

An energy retailer is the company responsible for billing householders for the gas and/or electricity used by the household. Some customers have the same retailer for both electricity and gas.

Energy star

Products earn the Energy Star label by meeting energy efficiency requirements contained in Energy Star product specifications.

Evergreen contract

An evergreen contract is a contract that is automatically renewed at the end of the agreed contract period, unless cancelled by either party. For evergreen energy contracts, the specified contractual period is called a fixed benefit period. See 'fixed benefit period'.

Exempt seller

An exempt seller resells electricity and/or gas to customers in multi-dwelling premises, such as an apartment, shopping centre, caravan park or retirement village.

Exit fee

If a customer ends an electricity or gas contract before it is due to expire, they may have to pay an exit fee, sometimes called a 'cancellation' or an 'early termination' fee.

General information

Glossary continued

Feed-in tariff

The price received by customers for selling energy into the main electricity grid that they generate on their property.

Fixed benefit period

Fixed benefit period means a period of a market retail contract during which a benefit (such as a price discount) is available to the customer. There may be an exit fee if the customer ends the contract during the fixed benefit period. Customers can contact their retailer to find out if this applies to their contract.

Fixed term retail contract

Fixed term retail contract means a market retail contract that contains a term or condition that specifies:

- the date on which the contract will end; or
- a method for calculating the date on which the contract will end and which is ascertainable at the time the contract is entered into.

Generally available offer

A generally available offer is an electricity or gas offer that is widely available to most residential and/or small business customers in a given distribution zone with an appropriate metering configuration. Offers such as club memberships or others of limited availability are not generally available offers, and are not displayed on the Australian Government's Energy Made Easy website.

Generator

A company that produces electricity.

GreenPower

Renewable electricity that is accredited under the Australian Government's GreenPower accreditation scheme.

Hardship program

A program including a range of measures that all energy retailers offer to customers with difficulty paying their electricity and/or gas bills.

Kilowatt (kW)

A measure of electricity equal to one thousand watts.

Kilowatt hour (kWh)

A measure of electricity equal to one thousand watt hours. It is the unit measure used on an electricity bill.

Liquefied Petroleum Gas (LPG)

Liquefied petroleum gas is bottled gas.

Market contract

See 'market retail contract'.

Market retail contract

Contracts for electricity or gas that include minimum terms and conditions prescribed by law. Market contracts also include other terms and conditions not included in standard contracts.

Meter reading

Electricity and gas meters are read by meter readers (employed by distributors) to determine how much electricity and/or gas has been used. If a home has an advanced digital electricity meter (smart meter), it can be read remotely, which means no one has to visit the home. The meter reading information is used for billing purposes.

Megajoule (MJ)

A measure of gas equal to one million joules. It is the unit measure used on a gas bill.

Megawatt (MW)

A measure of electricity equal to one million watts.

Megawatt hour (MWh)

A measure of electricity equal to one million watt hours.

MIRN (Meter Installation Reference Number)

Each gas meter has a unique serial number located on its front. As a meter number changes when a meter is replaced, there is a second identifier called a Meter Installation Reference Number (MIRN). The MIRN is a unique number that is attached to the address of the property and is written on the gas bill.

NMI (National Meter Identifier)

Each electricity meter has a unique serial number located on its front. As a meter number changes when a meter is replaced, there is a second identifier called a National Meter Identifier (NMI). The NMI is a unique number that is attached to the address of the property and is written on the electricity bill.

Non-conditional discount

A non-conditional discount is a guaranteed discount that a customer will automatically be entitled to receive when they sign up to an offer.

No contact list

Customers can ask a retailer to add them to a 'no contact list' to stop receiving telephone calls or visits from a representative of a retailer about switching contracts.

Off-peak tariff

An off-peak tariff or 'controlled load' tariff is a cheaper price for electricity used to heat water at 'off-peak' times, when the demand for electricity is at its lowest. These tariffs are generally only available when the hot water system or other appliance is separately metered and can be time-controlled to operate at low-demand times.

Off-peak tariffs may be applied to:

- permanently installed storage water heaters with a capacity of 125 litres or more (including electric-boosted solar water heaters)
- underfloor (slab) heating
- heat bank systems
- swimming pool or spa heating elements (not pumps or other related equipment).

Ombudsman

See Energy and Water Ombudsman South Australia.

Payment plan

An arrangement that customers can enter with a retailer to assist them in paying their electricity and/or gas bills.

Photovoltaic (PV) panels

PV or photovoltaic panels are solar panels that consumers can install to generate electricity.

Renewable energy

Renewable energy comes from sources that can be naturally replenished, such as the sun, wind, waves or hydro.

Retailer

See 'energy retailer'.

Retailer of last resort

If an authorised energy retailer suddenly exits the market and, as result, can no longer sell energy to its customers, the customers will automatically transition to a standard retail contract with the Retailer of Last Resort (RoLR). In South Australia, the default RoLR for electricity is AGL and the default RoLR for gas is Origin Energy.

Security deposit

If a customer has been disconnected, they may have to pay a security deposit (an advance payment) before a retailer will re-connect their service, unless they have been identified as a hardship customer. This applies to customers on standard retail contracts and market contracts, if the contract includes this information in the terms and conditions.

Service charge

See 'tariff'.

General information

Glossary continued

Single rate tariff

A single rate tariff is a flat rate charged for the electricity customers use no matter what time of day it is used.

Smart meters

Advanced digital meters (smart meters) can record electricity use in a property every 30 minutes, so householders can see how much electricity they use and when they are using it.

For more information, see **Smart meters on page 65**.

Solar contract

When a customer installs a solar power system and is connected to the main electricity grid, they enter into a solar contract with an electricity retailer.

Solar power

Electricity generated from solar panels that customers install on their property.

Standard contract

See 'standard retail contract'.

Standard retail contract

A basic contract for electricity and gas with terms and conditions that are prescribed by law and designed to protect customer rights.

Supply charge

The supply charge may also be known as the service charge (or service to property charge), or fixed charge.

This is the cost of getting electricity, gas or water to a home, even if none is used.

Switching

A customer switches contracts when they enter into a new contract for the supply of electricity and/or gas, either with their current retailer or a different energy retailer.

Tariff

A tariff is the price of energy under a contract. The tariff includes two price components: a fixed charge (often called the service charge or daily supply charge) and a variable charge (often called the usage charge or consumption charge). Tariffs are set by energy retailers.

Usage charge

See 'tariff'.

Useful forms

Keeping a meter diary

Taking regular meter readings is a good way to track how much energy is being used and see how energy saving changes affect energy use. Record results in a simple meter diary and keep note of what changes have been made. Regular readings taken weekly, or even daily, can show what changes like using the clothes line instead of the dryer or turning off a second fridge makes.

The template on the next page can be photocopied and used with householders. Give them extra copies so they can keep their own meter diary.

Example meter diary

Date	Days between readings	Meter reading	Energy used since last reading	Average daily use	Notes about appliances used and changes made
19/1	_	24318kWh	_	-	Starting point
24/1	5	24443 kWh	125 kWh	25 kWh	School holidays – kids home most days using TV, computer, lots of washing and clothes drying. Used ducted refrigerative air con for approx 7 hours daily at 21°C.
30/1	6	24545 kWh	102 kWh	17kWh	Kids back to school so fewer appliances used during the day. Hot weather – ran air con for approx 3 hours in evening each day. Adjusted thermostat to 24°C.
2/2	3	24578 kWh	33 kWh	11 kWh	Cooler weather so no air con needed. Big drop in use!
6/2	4	24618kWh	40kWh	10kWh	Still no air con. Hung washing outside instead of dryer. No TV on school nights.
8/2	2	24654 kWh	36kWh	18kWh	Warm nights – ran ducted refrigerated air con for approx 4 hours in evening at 24°C.

To calculate average daily energy use, divide the amount of energy used since the last reading by the number of days between readings. In this case: $125 \div 5 = 25 \text{ kWh}$.

Meter diary worksheet

Using a meter diary to record meter readings is a good way to track how much energy is being used in your home. It can also help you check how your energy saving activities are making a difference to the amount of energy you use.

Take regular readings – every week or even every few days – and note down what changes you have made in your home. An example entry on the first three lines gives you an idea of what you can do.

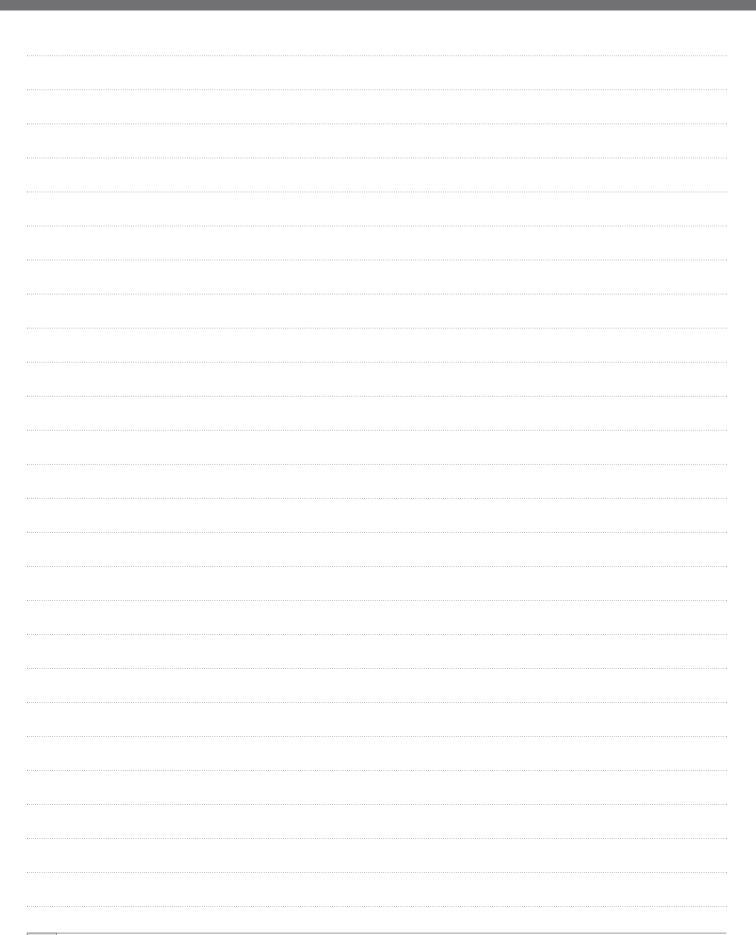
Changing the way high energy consuming appliances are used, like reverse cycle air conditioners, will make the most obvious difference to your average daily energy consumption. Changes to smaller energy consuming appliances, such as washing clothes on a cool cycle and hanging them on the line instead of using a clothes dryer, will take longer to show any difference.

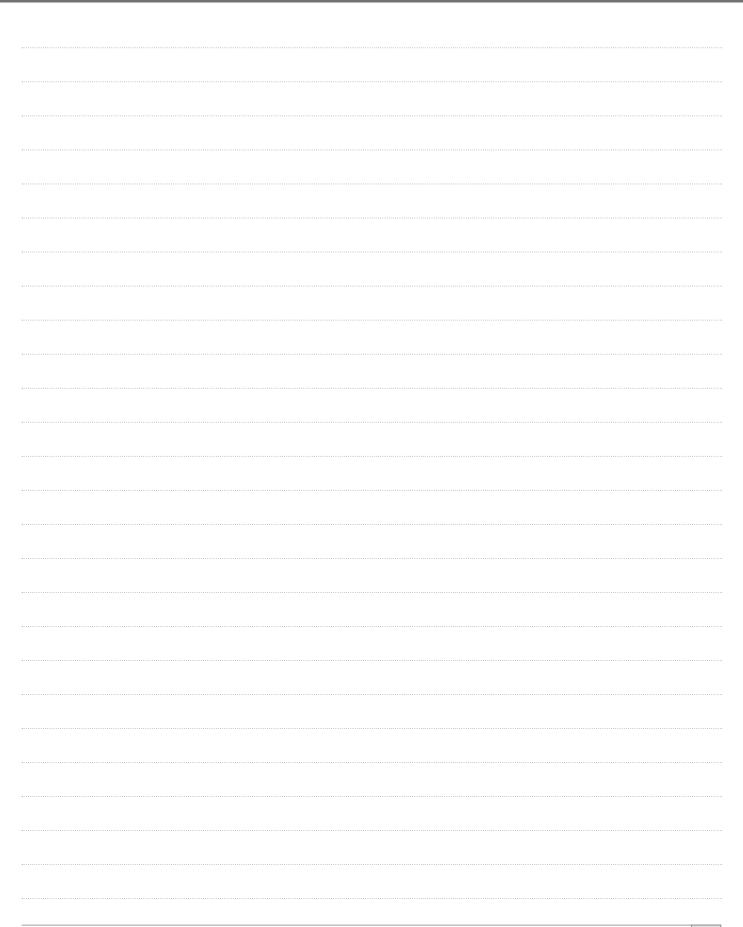
Date	Days between readings	Meter reading	Energy used since last reading	Average daily use	Notes about appliances used and changes made
19/1	_	24318kWh	_	_	Starting point
24/1	5	24443 kWh	125kWh	25 kWh	TV on for 8 hours daily. Clothes dryer used 5 times. Ducted refrigerative air con for approx 7 hours daily at 21°C.
30/1	6	24545 kWh	102kWh	17kWh	Hot weather – ran air con for approx 3 hours in evening each day. Adjusted thermostat to 24°C.

Useful forms

Notes

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For more copies of the guide or for further information, contact the Government of South Australia's Energy Advisory Service

Online: sa.gov.au/energy

Email: energyadvice@sa.gov.au

Phone: 8204 1888 or 1800 671 907 (free call from fixed lines)

Disclaimer

This guide brings together information from multiple sources and organisations, assembled in good faith and accurate at the time of publishing. The information is of a general nature and should not be regarded as a substitute for professional advice.

Pricing, contact information and links to websites are included for convenience. These details may be subject to change. Users of this guide should check specific details with the relevant service provider.

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