

Assessing energy hardship

This fact sheet can help you quickly decide how best to help your client.

- Below are some questions you might ask your client to evaluate their circumstances and needs.
- On the reverse is a chart that indicates broadly how urgent your client's needs are, how you can help and where to find relevant information in the *Energy Assistance Guide*.

To obtain copies of the Guide, please contact:

NSW Trade & Investment

Phone: 1300 136 888

Email: energy.info@industry.nsw.gov.au

Issues to consider in assessing your client

These questions are suggestions only. Your organisation may have its own structured set of questions. If you are assessing a client for Energy Accounts Payment Assistance (EAPA), please refer to the process set out in the *EAPA Guideline for Community Welfare Organisations*.

- Has the client been disconnected?
- Has the client been notified that they are at risk of being disconnected?
- Has the client contacted their energy retailer to tell them they are having difficulty paying their bills?
- Is this the first time the client has had difficulty paying their energy bill? If so, has the client tried asking their energy retailer for extra time to pay it?
- Does the client often have difficulty paying their energy bills? If so, have they thought about asking their energy retailer to put them on a payment plan (i.e. payment by instalments)?
- If the client is already on a payment plan, are they managing to keep up with the payments? Is it a realistic payment plan?
- Is the client aware of any government rebates or other kinds of financial assistance (such as the EAPA scheme) that they might be entitled to? Have they applied for any of these?
- Does the client think their bill is unusually large? If so, do they have any ideas why?
- Has the client taken any steps to reduce their household's energy usage? Would they like advice about this?
- Is the client experiencing financial difficulty in other areas? If so, have they thought about seeing a financial counsellor?
- If the client feels that their retailer is not treating them fairly, have they raised the matter with them? Have they discussed their complaint with the Energy & Water Ombudsman NSW (EWON)?



FOR MORE INFORMATION

- Visit our website: www.energy.nsw.gov.au
(Copies of this fact sheet can be downloaded from the website.)
- Contact the Energy Info Line on 1300 136 888
- See Appendix A of the *Energy Assistance Guide*. (Copies can be downloaded from the website.)

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What's your assessment?

The chart indicates broadly the ways in which you might need to help your client. Your organisation may of course have its own procedures. The key point is that the level and kind of assistance a client needs will depend on the urgency of their situation.

(References are to the *Energy Assistance Guide*.)

VERY URGENT

Your client has already been disconnected

- Go to Section 4 *Dealing with disconnection and reconnection*.

Your client is at risk of being disconnected or is having serious difficulty paying their energy bills

- Contact the energy retailer. See Appendix A for contact details of the retailer.
 - Tell the retailer that your client is having difficulties paying their bills.
 - If you are in the process of assessing your client for EAPA vouchers let the retailer know (with the client's permission). See Section 6 *Getting financial assistance*.
 - Help your client negotiate with the retailer to (a) set up a long-term payment plan or (b) sign up for Centrepay. (Your client is eligible for Centrepay only if they already receive a government benefit or concession.) See Section 5 *Finding easier payment options*.
 - Ask the retailer if there is any other assistance available to your client through the retailer's hardship program.
- Check if your client is likely to meet the EAPA eligibility criteria. If they are, arrange for an assessment. See Section 6 *Getting financial assistance*.
- Refer your client to a financial counsellor (see page 54) who can assess their financial situation thoroughly and offer advice. A financial counsellor can, for example, help calculate a long-term payment plan that's affordable.
- Use any sections of this Guide relevant to your client's situation to offer them suitable advice.

Your client is not likely to be disconnected but still needs help paying their bills and managing their energy usage

- Advise of special payment options. For details, see Section 5 *Finding easier payment options*.
- Advise of rebates that may apply. For details, see Section 6 *Getting financial assistance*.
- Advise of ways to manage energy use. For details, see Section 8 *Reducing energy costs*.

LESS URGENT

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