



T H E M C K E L L I N S T I T U T E

Equitable Transition

How the NSW Government Can Better Support Lower Income Households Challenged by Energy Prices

2025

Executive Summary

Australia is undergoing a radical transformation in its energy markets, characterised by a shift from electricity generated by fossil fuels to more renewable energy sources such as wind and solar, backed by new approaches to storage such as batteries and pumped hydro. The clean energy revolution offers profound economic opportunities. But at the same time, it is critical to ensure that those doing it tough aren't left behind.

Households and consumers are now active participants in our energy system. New energy technologies and services, like batteries and virtual power plants, mean consumers can be rewarded for the energy they generate, and they can store it for when it is needed most. This action is actively helping our energy system become more flexible, secure and reliable, while providing a way to save money at the same time.

But despite increasing availability and uptake of these bill saving technologies and services, the increasing cost of energy, driven largely by exogenous forces such as the rise in global LNG and coal prices, is adversely affecting disadvantaged, low-income and households experiencing vulnerability.

In NSW, incidences of energy hardship continue to rise. Data from the NSW Independent Pricing and Regulatory Tribunal shows that the number of electricity customers in NSW on energy retailer administered hardship programs has grown from 29,666 in March 2021 to 70,000 in March 2024¹. Over the period from FY22 to FY24, St Vincent de Paul NSW has seen a 15 per cent increase in the number of individuals supported and a 10 per cent rise in the total assistance provided². Energy hardship is a 'hidden hardship', forming part of the overall struggle to pay for food, bills and other essential household items contributing to more people seeking the Society's assistance, despite inflation and other economic indicators reducing.

There are clear opportunities for households in the energy transition, but the policy frameworks enabling this transition also need to provide appropriate support to communities experiencing vulnerabilities to ensure that they are not left behind.

The NSW Government has sought to establish a comprehensive approach to consumer issues by developing the NSW Consumer Energy Strategy, which includes 50 actions designed to help households and small businesses take advantage of the opportunities afforded by the energy transition. The Strategy includes several actions aimed at improving support to households experiencing vulnerability, including a commitment to review the overall approach to the provision of targeted financial relief to address energy related cost-of-living pressures more effectively, and to better target the rebates system and support those most in need. The review will aim to consolidate the existing rebate schemes to simplify the rebate application process and support increased uptake.

The NSW Government provides 6 energy rebate schemes, and a crisis support scheme to help vulnerable people to pay their electricity and gas bills. Demand for and access to these schemes is high. Overall rates of access to these 7 services have increased by 5% over the last 2 financial years and in FY2024 unique customers totalled over 1 million for the first time since data collection began in 2018.

Notably, the Government's crisis support scheme, Energy Accounts Payment Assistance (EAPA), which provides financial support to help people pay their energy bills when experiencing a crisis saw a 10% increase in approved applications and a 36% increase in support provided, with total government financial support just short of \$30 million.³ The St Vincent de Paul NSW EAPA dashboard reflects this growing demand, showing that approved transactions doubled from FY23-24 to FY24-25, with assistance increasing from \$141,850 across 456 applications to \$295,350 across 943 applications.⁴

It is clear households experiencing vulnerability are also experiencing significant pressures to pay for their energy needs. The implementation of the NSW Government's Consumer Energy Strategy, including the review of the existing rebate schemes and the design and delivery of the new Inclusive Outreach Program presents a great opportunity to better design and better target existing government support for households experiencing vulnerability.

This paper will review the effectiveness of existing approaches and identify actionable recommendations for reform to support the improved access and ongoing delivery of targeted financial assistance to support those in our community most in need and ensure the energy transition does not leave anyone behind.

Recommendations

Making energy rebates more targeted and hardship and crisis supports easier to access is critical to ensuring that no household is left behind in the transition to net zero. Complementary to this is improving the energy efficiency of households that are least able to achieve this.

Recommendation 1: Improving energy bill relief measures for households most in need

- (a) **Revise energy rebates to be a fixed percentage of a person's energy bill instead of a flat rate** to ensure that households experiencing vulnerability receive meaningful assistance that reflects the true cost of their households' energy bill. This support is a fiscally responsible measure that will flexibly align with household needs and the transition to net zero.
- (b) **Review and reform all NSW energy rebates by exploring means and asset tested eligibility criteria.** This will ensure that government funds are used to effectively target those most in need of high energy bill support. In particular, this would include those on government support programs, the unemployed, households with a health/disability condition, those in government subsidised renting and temporary visa holders.

Recommendation 2: Making hardship and crisis supports (including EAPA) more accessible

- (a) **The government should progress work, including by engaging with the Commonwealth and other jurisdictions to enable automated rebate and concession application.**⁵ While it is acknowledged this may involve complications and substantial systems upgrades, concessions and rebates are a crucial enabler of affordable and equitable access to essential energy services. Work should be commenced as a priority.
- (b) **Simplify application processes, offering multiple channels for application (online, phone, and in-person), and providing automatic eligibility checks where possible** will ensure fairer outcomes for those who experience the many barriers of the complex retail electricity market. Accessible support also requires clear in-person communication and culturally appropriate information so that people from diverse backgrounds, and those with low energy literacy, can easily understand and claim available assistance in a compassionate and dignified way.
- (c) **Fund community partners to deliver programs, including EAPA and other concessions, that combine practical energy efficiency upgrades with education, one-on-one guidance, and wrap-around support.** The automation of concessions won't solve everyone's affordability problems. Partnering with trusted local organisations enables practical support to reach households including in regional, remote, and communities experiencing disadvantage. Funding administration, advertising, co-ordination, resource and training costs of organisations embedded in local communities will importantly ensure First Nations, CALD, at-risk communities and people experiencing vulnerability do not miss out on these important programs and rebates.
- (d) **EAPA processes should also be reformed to recognise and rely on the professional judgment of community organisations and caseworkers who assess and refer clients for assistance.** Streamlining EAPA to automatically accept referrals from qualified advocates would reduce administrative duplication, minimise delays, and remove

the need for vulnerable individuals to repeatedly justify their need for support. This would create a more efficient and compassionate system that better reflects the trust and expertise of the community sector.

Recommendation 3: Improving efficient energy usage in households experiencing vulnerability

- (a) **Introducing stronger minimum energy performance standards for rental properties would cut energy bills and improve wellbeing.** Governments should prioritise long-term measures that address the underlying causes of energy inefficiency in households especially for those unable to effect appropriate changes. Housing quality appears to be a key driver of energy hardship and renters—especially those in social housing—are disproportionately affected. Introducing stronger minimum energy performance standards for rental properties would cut energy bills, improve wellbeing and continue the important transition to net zero emissions by 2050.
- (b) **Make EAPA payments more flexible, including by providing direct rebates,** so that people can use the payments to afford energy efficient saving measures such as block-out curtains, draught-proofing, air-conditioning and through new appliance replacement programs and energy audits. These measures can improve the energy efficiency of people’s homes, lower energy usage and/or make that usage more efficient.

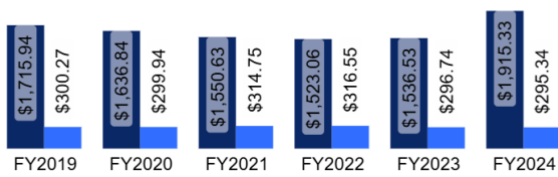
Part 1: How Energy Costs Are Challenging Lower Income NSW Households

The arrival of an energy bill can be a devastating blow for vulnerable households who continue to experience significant cost of living pressures, and who are often living day to day without financial, employment or housing security.

The NSW Government data⁶ bears out this ongoing and increasing pressure. In FY2024 there was a 25% increase in Energy Social Programs customers’ annualised electricity bills and a 5% increase in annualised gas bills across all networks from the previous financial year. These costs are not expected to reduce any time soon as Australian consumers continue to be exposed to volatile global gas prices that often sets the price of electricity within Australia’s east coast market.⁷

Average annual electricity bill and rebates

● Annual bill ● Annual rebate



Average annual gas bill and rebates

● Annual bill ● Annual rebate

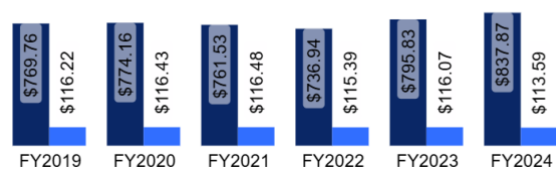


Figure 1: Average annualised electricity and gas bills of NSW ESP customers FY19-24 and average annual rebate amount provided. Rebates are the 6 rebate programs and one crisis support program delivered under the NSW Energy Social Program (ESP).⁴

Energy affordability issues are often characterised in terms of a short term crisis or crunch, usually the result of some complex interplay of global energy supply and demand issues beyond the bounds of domestic control. But for vulnerable energy consumers this price crunch is perpetual and getting worse. Data from the NSW Independent Pricing and Regulatory Tribunal (IPART) indicates that instances of energy bill hardship are on the rise and totalled over 70,000 customers in March 2024 up from 30,000 in March 2021.

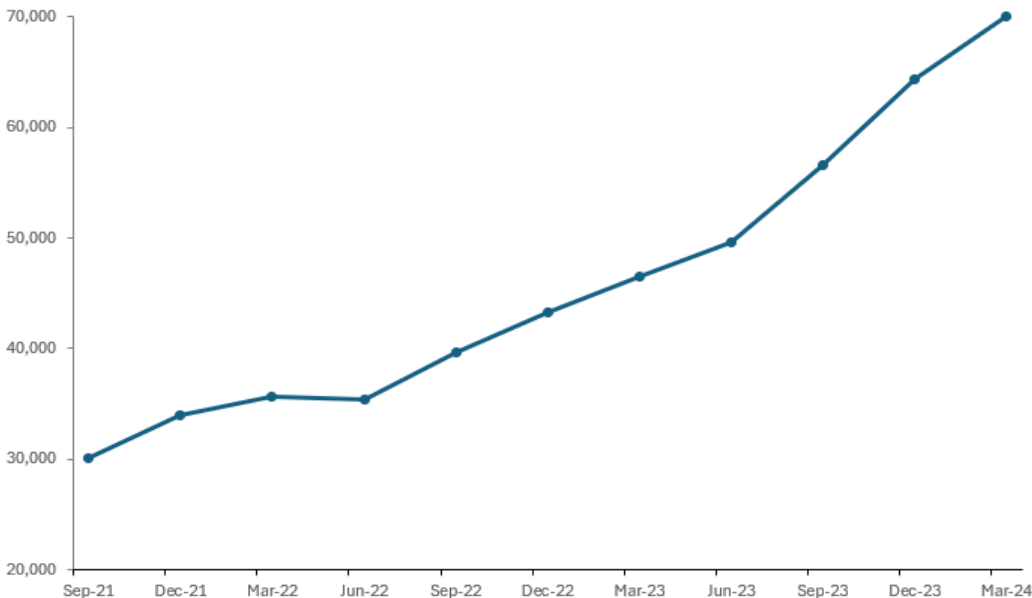


Figure 2: Number of NSW electricity customers on retailer administered hardship programs³

Government support is welcomed but poorly targeted

The NSW Government offers 6 unique energy rebates programs and one crisis support program under its Energy Social Programs (ESP) banner. The intent of these diverse rebate programs is to help low income households, vulnerable families, seniors, veterans and people with certain medical conditions pay their energy bills. In FY2024 the NSW Government provided \$324 million of financial support, an increase of 5.2% on the previous year.⁸ Figure 3 demonstrates the growing demand for these supports. However, problems persist with the design of this support, the administration process and eligibility rules. Further, NSW Government 2025 budget announcements to reduce the amounts of rebates and EAPA to 2023 levels is likely to increase energy hardship for people already experiencing it and to push others, already struggling to pay bills, into further energy debt.



Figure 3: Number of unique customers accessing support under the ESP and the total amount paid to customers⁴

Complexity in determining eligibility and applying for support and inequities in program design

The structure of the existing 6 rebate schemes and one crisis support scheme, with overlapping eligibility is complex for consumers to navigate. Consumers may be eligible for more than one of these rebate programs, but are required to apply separately for each and are encouraged to assess their eligibility for each before doing so. For consumers experiencing severe cost of living pressures or experiencing crisis or hardship, this requirement acts to deter people from accessing support and presents a barrier to access.

Inequities in the design of Energy Social Programs

Rebate schemes in NSW are based on a flat fee structure, where households are eligible for a flat fee of financial support if eligible under the rebate scheme. Ongoing rebate schemes where every household receives the same value rebate are simple to administer, but do not target varied circumstances and need. A flat fee rebate structure does not recognise different household sizes, or variations in energy costs across NSW, dependent on network provider and individual retailers, or the thermal efficiency of housing. Many households, particularly those in low-quality and inefficient housing, face higher bills as a result.

It is no surprise that renters are more likely to face energy hardship given that rental homes consistently do not reach performance standards with respect to energy and appliance quality.⁹ Renters lack the funds, security of tenure and ability to retrofit their homes. Due to ‘split incentives’ landlords have little economic motivation to invest in energy

upgrades that immediately benefit renters. Rental properties have less insulation than owner occupied properties and there are significant barriers for renters to adopt rooftop solar.¹⁰

Other jurisdictions that distribute energy rebates have implemented more flexible models that adjust based on need. For example, the Victorian State Government pays a rebate calculated as a percentage of part of the householder's bill.¹¹ The rebate structure in NSW allows households with both electricity and gas accounts to receive two rebates, the Low Income Household Rebate valued at \$285 and the Gas Rebate valued at \$110, a total of \$395. Households using only electricity can only access the Low Income Household Rebate, with a value of \$285. The mix of energy types in the home is not usually something the householder controls readily, particularly those renting homes. This can be compounded by the fact consumers experiencing vulnerability don't have the financial means to invest in electrification and other energy saving technologies for the home.

Prioritising digital approaches marginalises CALD, remote and First Nations communities

The NSW Government has established a digital application process for consumers to apply for support and proposes to replace the EAPA digital system with a new system. This is supplemented by the ability to apply in person at Service NSW centres and with trusted EAPA providers. This digital first approach further marginalises vulnerable groups who may not have access to an internet device, internet service, the literacy levels required to navigate an application process. This approach presents several barriers to access for these supports.

Eligibility for embedded network consumers is complex to understand

In some sites like apartment blocks, retirement villages, caravan parks and shopping centres, the electrical wiring is configured in such a way to allow the owner of the site to sell energy to all the tenants and residents based there. This is known as an embedded network. The owner of a site with an embedded network usually buys energy from an energy retailer and then 'onsells' the energy to the different consumers at the site.

For consumers experiencing vulnerability this distinction is difficult to identify and understand. The effect of being a consumer in an embedded network is that they have no choice of provider, a limited say in how their energy bills are calculated and limited rights of redress when bills are not calculated fairly. Research from Energy Consumers Australia shows that energy literacy is low in Australia. Fewer than 1 in 3 households were confident they knew the unit of measurement on their electricity bill. Alarming, around 40% of Australian households were unaware of what type of retail electricity tariff they are on.¹²

That said, we acknowledge the Ministerial Statement of Expectations is a step in the right direction and we encourage the Government to expedite legislative and regulatory changes requirements. However, there are concerns that there are still some people that may be missing out on consumer protections and pricing guarantees as the statement does not apply to all embedded network situations.

Households often have limited choice in the energy market, which makes stronger consumer protections essential, along with education to ensure people understand their rights and available options. This challenge is not limited to households

experiencing vulnerability but affects many consumers more broadly, creating further barriers to access and deterring people from seeking support. Renters face structural disadvantages, including limited ability to enhance housing quality or thermal efficiency, choose their energy provider, or access the concessions they are entitled to.¹³

Embedded network providers are not required to administer Energy Accounts Payment Assistance

Critically, many consumers on embedded networks are not eligible for the NSW Government's Crisis Support program, Energy Accounts Payment Assistance (EAPA). EAPA is administered with the support of energy retailers, but energy providers in embedded networks are not required to do the same though are able to opt-in to deliver EAPA support. At a time when demand for and support provided under EAPA is rising - levels of financial support are up 36%¹⁴ in FY2024 - many households experiencing vulnerability continue to be locked out of accessing this critical support.

Outreach is insufficient and consumers aren't aware of supports

Outreach and promotion programs in support of these programs is limited and could be significantly improved. The NSW Government only began promoting the Energy Social Programs at community events in FY2024.¹⁵ Consumers experiencing vulnerability who do not interact meaningfully with government, live in remote or regional areas or have diverse needs are not likely to be aware or have access to these supports available to them.

These difficulties, and the effect they have on awareness and access, are reflected in the data, although other factors are also likely to influence rebate take-up. NSW Government figures show that 27.7% of NSW energy customers received an electricity rebate in FY2024, representing a 1.1% decrease on the previous year. Only 19.8% of customers accessed a gas rebate, which was also down 0.9%.¹⁶

A recent cost of living survey conducted by the NSW Council of Social Services also indicates awareness for NSW Government rebate programs and cost of living support remains persistently low – 17% in 2024 compared to 18% in 2023 and 19% in 2022.¹⁷ The survey data also shows that only 22% percent of potentially eligible consumers are aware of the government's EAPA program, and only 25% of this cohort reported accessing the support.¹⁸

It is clear energy consumers in NSW, particularly those experiencing hardship, will benefit from reforms that make support simpler and more automatic, rather than placing the onus on households to navigate a complex energy market. Outreach and education remain important, but many people experiencing vulnerability face significant barriers to comparing offers or switching providers. Many people, particularly those who are older and in low-income households, may not recognise that they are living in energy hardship. Instead, they see coping behaviours—such as reducing heating or cooling—as normal, and therefore do not seek assistance.¹⁹ Automated application of rebates and concessions, with retailers proactively and respectfully identifying and supporting customers facing energy hardship, while ensuring consumers are not left on less favourable offers, would deliver more effective and equitable outcomes.²⁰

Yet there is evidence that energy consumers – particularly those identified as vulnerable to, or experiencing, energy hardship – are not switching retailers at higher rates than others, despite being more likely to benefit.²¹ Survey data from Energy Consumers Australia shows that only 64% of households identified as vulnerable to, or experiencing, energy

hardship say they review their energy plan at least once a year. This is less than those who did not report any hardship indicator.

There is opportunity for the NSW Government to do more to improve the promotion of and access to supports, as well as education to empower vulnerable energy consumers to make more informed choices.

A reduction in rebate amounts

In 2025 we saw a decrease to some energy rebates to 2023 levels, including a reduction of Energy Accounts Payment Assistance caps per application from \$500 to \$400.²² Resulting in a potential \$400 overall reduction in assistance provided across a financial year.²³

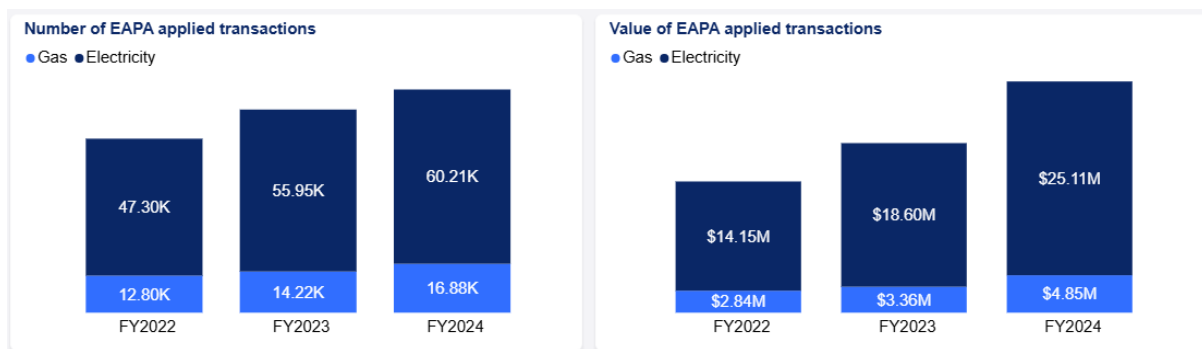


Figure 4: EAPA transactions and value of assistance provided FY2022-2024

Source: <https://www.energy.nsw.gov.au/nsw-plans-and-progress/regulation-and-policy/nsw-social-programs-energy-code/energy-social-programs>

With energy prices in NSW set to rise in 2025 by up to 9% depending on where you live,²⁴ there is a real and present concern for people experiencing vulnerability reliant on government assistance. Compounding this, the National Energy Bill Relief program, which provides \$150 worth of support is set to expire on 31 December 2025, at which time people experiencing vulnerabilities will be under even greater pressure to pay for critical essentials. Most households vulnerable to or experiencing energy hardship have very high energy bills.²⁵ Further, many recipients of government support programs still experience energy hardship and the disparity is even more pronounced for unemployed individuals. At this critical time those experiencing vulnerability are being left behind.

Part 2: How the NSW Government can better support lower income households

Review Energy Social Programs

EAPA Reform

Support provided under EAPA is critical for people experiencing a crisis, and may be the difference between keeping the lights on or being disconnected from power.

Reforming EAPA presents an opportunity to consider how this support could be extended to improve the lives of people experiencing crisis. For example, consumers experiencing vulnerability often don't have the means to make investments in energy saving technologies to help improve the energy efficiency of their homes. Under the Consumer Energy Strategy, the NSW Government has committed \$238.9 million over 4 years to develop and deliver Home Energy Saver, a new program to help households cut their energy bills, reduce cost of living pressures, reduce emissions and support grid reliability. However, this program will create a real assistance gap for consumers experiencing vulnerability who will not have the financial means to co-contribute to investment in energy saving technologies alongside government support and incentives, as is already the case with the Energy Savings Scheme.²⁶ This cohort are potentially missing out on the \$2000 worth of energy bill savings a typical household could realise from investment in energy saving technologies.²⁷

This gap will further exacerbate the persistent assistance gap that exists within the National Energy Customer Framework which governs the retail energy market and sets obligations for retailers in responding to consumers facing payment difficulties and hardship. Data from the Australian Energy Regulator shows that customers on payment and hardship programs are most likely to receive incentive payments, discounts or debt reduction and are almost never provided with assistance to understand energy usage, lower energy usage or make that usage more efficient through new appliance replacement programs or energy audits.²⁸

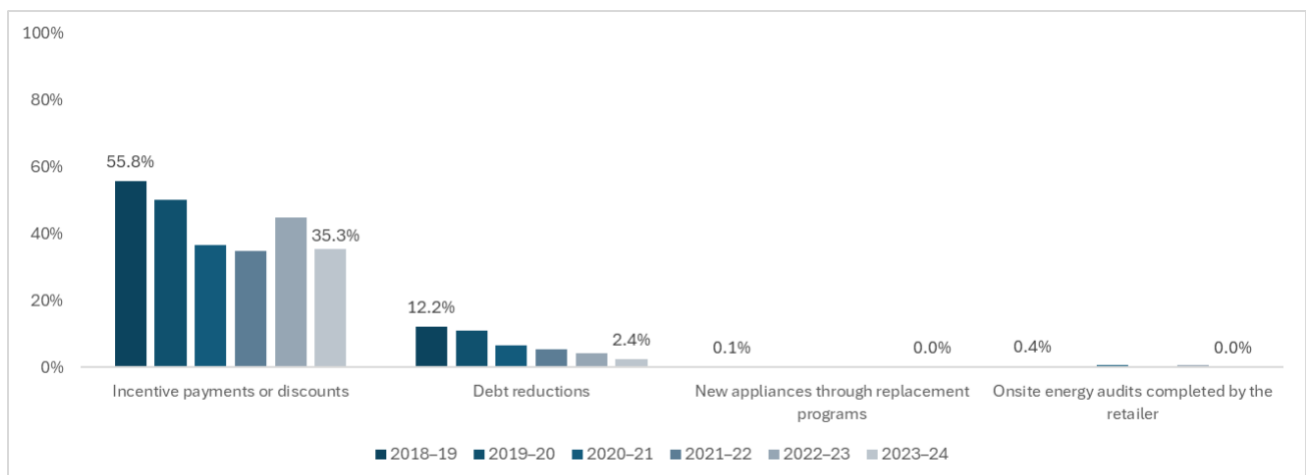


Figure 5: Proportion of electricity customers on hardship programs who received assistance to lower energy costs (quarterly average)²⁹

Providing small scale grants through EAPA to help consumers experiencing vulnerability to make small energy efficiency upgrades in their homes, such as installation of block out blinds or curtains and draft proofing, can be an extremely impactful way to empower these consumers to take control of their energy usage and improve usage efficiency in small but meaningful ways.

Energy efficiency upgrades are some of the easiest, cheapest and fastest ways to reduce household energy costs. The energy saving potential of efficiency upgrades is huge – for example, the energy needed to heat and cool a single 1.5-star home (based on the Nationwide House Energy Rating Scheme (NatHERS) energy efficiency star ratings) is the same amount used to heat and cool three 7-star homes.³⁰

Small behavioural changes, paired with energy efficiency upgrades can save substantial amounts of energy over time. Simple changes such as choosing appliances and water fixtures with high star ratings, changing air conditioner settings, and closing curtains and doors to stop draughts can save households up to \$500 a year.³¹

Reforming and implementing the findings of the 2022–23 EAPA review, including expanding eligibility to cover bottled LPG gas used by vulnerable communities such as those in regional and remote areas, First Nations households, and residents of caravan parks and retirement villages, would help close assistance gaps, deliver long-term bill savings, reduce ongoing reliance on government support, and improve health outcomes for people experiencing vulnerability.³² EAPA should also be reformed to automatically accept referrals from caseworkers and community organisations, recognising the professional expertise of advocates who have already verified a client’s circumstances and established genuine need. This would reduce unnecessary bureaucracy, remove duplication, and prevent vulnerable households from having to repeatedly justify their situation to access essential support.

Improving existing rebate programs

The Consumer Energy Strategy commits to a review of existing rebate programs, with a view to streamline existing rebates, improve the customer experience and ensure support reaches customers who need it most. This is an important start, but the review needs to go further. To ensure rebates have a real impact, consideration should be given to moving towards a percentage-based concession model, and to requiring retailers to develop systems that can automatically apply concessions or rebates when anyone in the household is eligible. Such reforms would also help to seriously reduce the current take-up gap and be more equitable and responsive to change in both energy price and energy consumption.³³ Although automating concessions and rebates may present significant challenges and require substantial system upgrades, these complexities should not justify ongoing low uptake and inadequate outcomes for individuals needing support.

The difficulties consumers face in accessing energy hardship support in a complex retail electricity market highlights the broader limitation of relying on retail competition alone to deliver fairer outcomes. A more targeted rebate structure is also required.³⁴ A renewed approach to reviewing and reforming energy concession eligibility is fiscally responsible while ensuring those most in need receive sufficient financial support to access energy for their health and well-being. This

should explicitly include people on bridging visas and seeking asylum who miss out on a range of other benefits. Exploring a targeted, means-tested rebate would help ensure that limited government support reaches the one in five households experiencing or at risk of energy hardship, as identified through indicators such as spending more than 6% of income on energy bills, finding it very difficult to pay those bills, or having to turn off heating and cooling to save money.³⁵ For example, the Seniors Energy Rebate in NSW is \$200 per financial year for independent retirees with a Commonwealth Seniors Health Card, while the Family Energy Rebate is \$180 for standard customers or \$198 for embedded network customers, such as those in retirement villages. The gas rebate is \$110 per year for eligible concession card holders, but not for Seniors Health Card holders. Households in NSW can only receive one primary electricity rebate per year, but those eligible for separate schemes may receive both an electricity and a gas rebate if they hold the required concession cards. Clearly community consultation will inform such a review.

Expand and Leverage Bring your Bill Days

There are simple, actionable solutions to help to achieve these aims. The NSW Government began attending community led events, such a Bring Your Bill days in 2024.³⁶ In NSW, several events took place during the last financial year, some led by the Energy and Water Ombudsman, to connect people experiencing difficulties paying or even understanding bills with representatives from companies and support organisations to access support.

These events present a practical, relatively low cost approach to provision of in-person service and support for communities with high areas of vulnerability. There is an opportunity to increase their frequency and reach and the NSW Government has a real opportunity to drive this forward. A modest allocation of funding to run these events in communities experiencing vulnerabilities, particularly communities who have difficulty accessing services and support, whether it be regional and remote communities or those with diverse needs, will drive a big impact.

Expand Support to organisations delivering EAPA

Further to this, there are opportunities to expand outreach and provide access to communities experiencing vulnerabilities who have a distrust in government by leveraging the skills, experience and relationships of community organisations who often act as intermediaries between vulnerable people and government. A modest funding allocation to support the outreach work of these organisations, resourcing them to deliver support, particularly through EAPA would be a low cost, but impactful step to improving access to existing government support. Currently these organisations, like the St Vincent de Paul Society NSW, are funding all the resources and administration required to deliver this support, which drags funds away from providing direct services and assistance to people in need.

Address Geographic Inequities in Access

This also presents an opportunity to address some of the geographic inequities that exist in the provision of support. For example, many of the regional conferences of the St Vincent de Paul NSW who comprise volunteer members that provide food, material assistance and other supports to people they assist, are not adequately resourced to provide EAPA, including communities that are many kilometres away. NCOSS also asserts that the 2025 NSW Budget has failed to provide the necessary resourcing needed to secure the essential community services sector's future and deliver on its

commitments under the Secure Job and Funding Certainty Roadmap,³⁷ highlighting that without targeted investment, frontline services and energy support programs risk being under-resourced, particularly in regional and remote areas, leaving vulnerable households without timely or adequate assistance.

The geographic distribution of customer accounts receiving support under Energy Social Programs in NSW supports the existence of this gap, with the majority of consumers accounts accessing support located in regional areas along the State's eastern seaboard. Communities in western and far western NSW are particularly underserved, highlighting the urgent need for more equitable allocation of resources and support across the State.

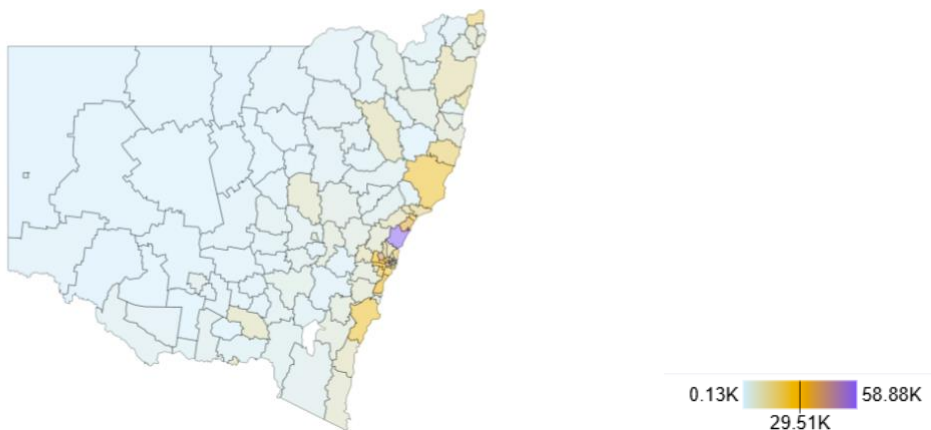


Figure 6: Number of customer accounts receiving support under the NSW Government's Energy and Social Programs, by Local Government Area³⁸

Ensure administration doesn't exclude vulnerable communities

The digital platforms through which consumers experiencing vulnerability can apply for and access support improves ease of service delivery for government. However, for those experiencing vulnerability, consumers in regional and remote areas and First Nations consumers, digital-first process can be exclusionary. The NSW Government must ensure other avenues - such as phone or paper based approaches - are also available and accessible for those groups.

There is a need to reduce red tape for other administrative and process barriers to eligible consumers accessing their concessions and rebate entitlements to resolve verification of identity issues³⁹, verification of renewed cards, review of explicit informed consent requirements, flexibility for address changes, and the need for ongoing verification for permanent concessions.⁴⁰

This also presents an opportunity to better resource the community and social services sector to act on behalf of the people they assist to assess consumer needs and make applications for support on their behalf. Doing this would greatly reduce the burden felt by people experiencing vulnerability and significantly expand the outreach and access of existing supports. Removing onerous agency and consent requirements acknowledges the key role the sector plays in acting on behalf of those experiencing barriers and should lead to improved uptake of rebates and hardship programs.

Approaches to addressing these opportunities are complementary and could leverage off one another to provide comprehensive outreach and support systems under the Energy Social Programs that will drive maximum benefit for energy consumers experiencing vulnerability.

Inclusive Energy Outreach with Financial Supports

Co-funding community and not for profit organisations to help deliver lower energy bills and energy efficiency upgrades to homes can target communities experiencing vulnerability in the energy transition. Providing small scale grants to organisations to provide energy audits, and install small energy efficiency upgrades in their homes, such as installation of block out blinds or thermally efficient curtains, draft proofing, or heat-throws, and energy efficient appliances together with one on one guidance to deliver education and information resources, is an impactful way to empower people to take control of their energy usage and improve usage efficiency. These organisations, who are trusted in their local communities, are already set up and well placed to deliver these types of programs. The programs will impactfully coincide with other wholistic supports these organisations provide to consumers experiencing vulnerability. This approach effectively combines elements of existing government priorities, such as home energy saver programs to ensure funding reaches people experiencing vulnerability, and community outreach initiatives that provide practical energy information and tips directly to consumers.

The Vinnies ACT/Goulburn Home Energy Efficiency Program has helped over 6000 people from low-income households and to support indigenous, culturally and linguistically diverse households, and households affected by family violence. This free program delivers practical support through thick block-out curtains in two living areas, draught-proofing, and an energy saving kit that includes a heated throw rug, cooling towel, and thermometer. Education and support are offered around using appliances, heating/cooling, water heating, using efficient solar energy, reading and understanding bills, and checking energy concessions or rebates.⁴¹ This program recently won a 2025 Energy Efficiency Council award.

Minimum energy efficiency standards

Improving the energy efficiency of rental homes can reduce energy bills and improve health and wellbeing. It would ease the cost-of-living pressures on low income renters from rising energy prices and reduce carbon emissions.⁴² Minimum rental standards are an important tool to improve the energy performance of Australian homes. In 2019, Australian governments committed to develop a National Framework for Minimum Rental Requirements as a step towards improving the performance of existing rental properties. It is a necessary regulatory response to the needs of renters, particularly in the face of higher temperatures and more frequent extreme heat. The most vulnerable in our community have no power to avoid this risk and it is the responsibility of the government to improve building standards that will protect them.⁴³

Endnotes

- ¹ NSW Independent Pricing and Regulatory Tribunal, 2024, *Data Appendix - NSW Retail Electricity Market Monitoring Report - 2023-24*, accessed 3 August 2025 <https://www.ipart.nsw.gov.au/documents/spreadsheet-model/data-appendix-nsw-retail-electricity-market-monitoring-report-2023-24?timeline_id=18568>
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- ⁴ St Vincent de Paul NSW, 2025, EAPA Dashboard, *St Vincent de Paul NSW*.
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