



Emergency Electricity Payment Scheme

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Document name	Emergency Electricity Payment Scheme (<i>EEPS</i>)	
Purpose	This document defines the eligibility criteria, payment amount, application and assessment requirements, and responsibilities of <i>retailers</i> and the Department of Human Services (DHS) in administering <i>EEPS</i> .	
Responsible	Minister for Human Services	
Custodian	Director, Concessions and Interpreting Services, DHS	
Scheme commenced	January 1989	
Version	2.1	
Effective date	13 September 2024	
Version comments	2.1 2.0	<p>Financial Capability Workers able to submit applications</p> <ul style="list-style-type: none">• Program expansion:<ul style="list-style-type: none">– remove \$2,000 debt limit– increase maximum payment amount to \$800– increase maximum payment frequency to every two years• Consolidation of <i>retailer</i> and DHS responsibilities from the <i>SA Government Customer Concession Scheme for Energy</i>• Format update

Overview

Purpose

EEPS is part of the South Australian Government Customer Concession Scheme for Energy (Energy Scheme), administered by ConcessionsSA within DHS.

EEPS aims to assist households that are in financial crisis and unable to pay their electricity debt, where other hardship strategies have proven unsuccessful.

Payments

Payment amount	Up to \$800 (one payment per household), with amount not to exceed the value of the <i>eligible EEPS customer's</i> debt
Payment frequency	No earlier than two years from the <i>customer's</i> last <i>EEPS</i> payment
Payment method	Paid as a credit to the <i>eligible EEPS customer's</i> electricity account

Guiding principles

EEPS is not a primary intervention but it can contribute to manageable payment arrangements that provide the greatest assistance to *customers* by minimising their risks of disconnection (if still connected) and debt escalation.

Customers and *retailers* share responsibility for managing initial payment difficulty. Where possible, they must work together to develop debt repayment plans based on realistic and sustainable actions, such as bill smoothing and deferred or extended payment arrangements.

EEPS can assist in cases where, despite the best intentions of all parties, the *customer* is unable to meet payment arrangements and their access to current or future energy services is at risk. This can include customers who are at risk of failing to make agreed payments under a hardship payment plan.

Accessing EEPS

- *EEPS* applications are initiated on the recommendation of a *financial counsellor* working with a *customer* who is in financial crisis and unable to pay for an electricity account.
- The *customer* completes the customer form provided by the *financial counsellor* with details of their income and living arrangements.
- The *financial counsellor* completes an assessment form then submits both to DHS.
- *Retailers* suspend action on the collection of accounts while an *EEPS* application is being processed.
- DHS assesses the application and if further information is needed contacts the *financial counsellor*.
- If the application is successful, DHS arranges payment to the relevant *retailer* to cover part or all the electricity debt, up to the maximum *EEPS payment* amount.
- If the application is unsuccessful, DHS informs the *financial counsellor* and provides reasons.

Definitions

financial counsellor means a financial counsellor who is eligible to become a full member of the South Australian Financial Counsellors Association (SAFCA) or a financial capability worker who is an affiliate member of SAFCA.

prescribed customers means residential *customers* in the Anangu Pitjantjatjara Yankunytjatjara Lands, Yalata, and Oak Valley who are provided with electricity via prepayment metering through the Remote Area Energy Supply scheme, administered by the Department for Energy and Mining.

This includes residents in the communities of Amata, Iwantja, Kalka, Kaltjiti, Kanpi, Mimili, Murputja, Nyapari, Pipalyatjara, Pukatja, Umuwa, Watinuma, Yunyarinyi, Yalata, Oak Valley, and associated homelands connected to these networks.

For all other definitions, refer to the Energy Scheme at dhs.sa.gov.au.

Eligibility

Requirements

To be eligible for an *EEPS payment*, a *customer* must meet all the following requirements:

- Living at their *principal place of residence*.
- Financially responsible for the payment of the electricity bill, meaning they are:
 - the account holder, or
 - a *prescribed customer* who is also responsible for contributing to electricity credit on the household meter.
- Unable to pay their electricity debt to their current *retailer*.
- Disconnected or at risk of disconnection meaning they are:
 - disconnected from their current *retailer* or at risk of disconnection from their electricity supply (noting that this requirement does not apply where a *customer*, or other person living at the address, is dependent on a life support system), or
 - a *prescribed customer* who is disconnected or at risk of disconnection from their electricity supply because of action by their current *retailer*, not because of self-disconnection (noting that this requirement does not apply where a *prescribed customer* is classified as a 'do not disconnect' customer and is unable to self-disconnect or be disconnected by the *retailer*).
- Having significant financial difficulty in paying their electricity account because of:
 - a significant increase in the use of electricity; for example, due to a faulty household appliance, or an illness that requires extra heating or cooling in the home, or
 - a recent decrease in income caused, for example, by separation, illness or unemployment, or
 - a large or unexpected increase in expenses on essential items; for example, medical expenses, funeral costs, or repair/replacement costs for essential household items, or
 - experiencing acute, general, financial stress and have no other means of paying their electricity debt, or
 - experiencing a critical time or a high-risk event that is causing general financial stress, such as:
 - family breakdown
 - the birth of a child or children
 - medical conditions (suffer from or caring for)
 - contractual and/or seasonal employment
 - sudden unemployment
 - increased housing stress, including default on mortgage or rent.

These circumstances may have arisen anytime within the previous 12 months, not just within the current electricity billing cycle.

Key considerations

Before being considered for an *EEPS payment*, where appropriate, *financial counsellors* should explore whether the financial hardship needs of the *customer* can reasonably be met by alternative means. These can include:

- instalment arrangements, including Centrepay
- an extension of time to pay
- entering the *retailer's* hardship program
- financial or other assistance provided by welfare agencies, non-government organisations and government, or a combination of the above measures.

Other provisions and requirements

- An *EEPS payment* can go towards a debt (including for a final bill) incurred by the *eligible EEPS customer* at their previous address if the *eligible EEPS customer* is with the same *retailer* at their current address.
- An *EEPS payment* can go towards the cost of reconnection with the *eligible EEPS customer's* current *retailer* (for *customers* who have had their electricity supply disconnected).
- *EEPS* is not available for the payment of security deposits.
- Applications must be the result of some pressing or unforeseen circumstance or financial stress, whether short-term or long-term.
- Applications must be supported by evidence of the emergency nature of their situation.
- *Customers* can be approved no more than once every two years after the date of their last *EEPS payment*.

Roles and responsibilities

Customers

- are responsible for payment of their electricity bills
- must engage with their *retailer* as early as practicable if they are experiencing payment difficulty
- must actively participate in any alternative payment arrangements they enter into with their *retailer* and make payments to reduce their electricity debt.

Retailers

Retailers must:

- be the first point of contact for *customers* who are unable to pay their bills on time

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- assist these *customers* by entering into alternative payment arrangements that support a *customer's* ability to meet their financial obligations (for example, bill smoothing, deferred payments, hardship programs)
- comply with the *National Energy Retail Law*, and the *Australian Energy Regulator's Customer Hardship Policy Guidelines* when assisting customers with payment alternatives
- provide sufficient time for *customers* to repay a debt and not contribute to further hardship through unreasonable payment arrangements
- provide information to *customers* who are having difficulty in paying their electricity account about access to government, community and financial counselling services and assistance, including *EEPS*.
- refer hardship customers in financial crisis, who have been disconnected or are at risk of disconnection to an accredited *financial counsellor* for an assessment.
- work with *customers* and *financial counsellors* to arrange suitable payment arrangements for customers experiencing financial hardship and crisis
- suspend action on the collection of accounts while an *EEPS* application is being processed
- communicate regularly with DHS to provide timely information and response to operational aspects of the administration of *EEPS payments*, including regular meetings if required.

Financial counsellors

Financial counsellors should:

- respond to *customer* enquiries about *EEPS*
- can receive referrals from *retailers* for assistance where alternative payment arrangements have not been successful in settling a *customer's* electricity debt
- assess *customers'* suitability for an *EEPS payment* as part of a financial counselling session
- where necessary, inform *customers* of alternative payment options; for example, *retailer* hardship programs or instalment arrangements
- investigate a *customer's* *EEPS* history (through DHS)
- assist *customer* to complete an application for an *EEPS payment*
- verify information provided by a *customer* in applying for an *EEPS payment*
- liaise with *retailers* to confirm the total amount owed by a *customer*
- liaise with *retailers* about pending *EEPS payments*, particularly in circumstances where disconnection or other action is likely
- submit applications for *EEPS payments* to DHS and advise the *customer* of the outcome.

Department of Human Services

DHS must:

- respond to enquiries from *financial counsellors* about *EEPS* within three business days

- provide *financial counsellors* with information about a *customer's* *EEPS* history
- liaise with *financial counsellors* about pending *EEPS* applications
- where necessary, liaises with *retailers* about pending *EEPS* applications
- assess *EEPS* applications
- process *EEPS* payments to *retailers*
- advise *financial counsellors* of the outcome of *EEPS* applications
- maintain records on all *EEPS* applications and *EEPS* payments
- report on *EEPS* as required.

Application process

Applications are made to DHS via *financial counsellors* who have undertaken an initial assessment of their client's circumstances and endorsed the need for *EEPS*. Whilst the application is being processed *retailers* suspend action on the collection of accounts.

Referral by a financial counsellor

1. *Customer* has trouble paying their electricity bill on time.
2. *Customer* seeks alternative payment arrangements from their *retailer*.
3. *Retailer* may refer the *customer* to a *financial counsellor* for further assistance, or *customer* may seek out a *financial counsellor* for further assistance.
4. *Financial counsellor* discusses relevant options with *customer*, including their eligibility for all South Australian Government concessions.
5. *Financial counsellor* assesses the *customer's* circumstances and checks with DHS whether the *customer* has received an *EEPS* payment in the last two years.
6. If DHS advises that the *customer* can apply for an *EEPS* payment, the *financial counsellor* assists the *customer* to complete an *Application for Emergency Electricity Payment* form.
7. *Financial counsellor* completes a *Financial Counsellor Use Only* form, which includes the following checklist:
 - *customer's* eligibility for an *EEPS* payment
 - confirmation from DHS that the *customer* has not received an *EEPS* payment in at least two years
 - confirmation in writing from the *retailer* with details of the following attached:
 - the *customer* is a current *customer* of the *retailer*
 - any payment arrangements with the *retailer* to consolidate the remaining debt (if applicable)
 - the current amount owing on the electricity account
 - copy of *customer's* income and expenditure details are attached

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- *financial counsellor* has provided sufficient comment in support of the application.
- 8. *Financial counsellor* contacts the *retailer* to advise it about the pending *EEPS payment*:
 - *Retailer* to be advised to allow 20 working days for the application to be processed and payment to be made. (If this timeframe is not appropriate for the client's needs, the *financial counsellor* should negotiate with the *retailer*.)
- 9. *Financial counsellor* submits the *Application for Emergency Electricity Payment* and *Financial counsellor Use Only* forms to DHS.

Application assessment

10. DHS assesses the forms and checks them for completeness and accuracy, including:
 - checklist and recommendation are completed
 - *customer* signature
 - documentation attached, including latest electricity account.
11. DHS follows up with the *financial counsellor* on any incomplete *EEPS* forms.
12. DHS determines whether the application is approved and completes the *Financial counsellor Use Only* form (DHS - Use Only section).
13. DHS updates the *EEPS* records.
14. DHS emails the *financial counsellor* to advise them of the outcome and, if the application is approved, the expected date of payment to the *retailer*. Where an application is not approved, the email will advise the *financial counsellor* of the reasons.
15. *Financial counsellor* advises the *customer* of the outcome of their *EEPS* application and updates the *retailer* on the status of the application.

Approval and payment

16. For approved applications, DHS processes the *EEPS payment*:
 - DHS calculates the payment amount against the amount that is overdue (exclusive of GST). If the amount owed by an *eligible EEPS customer* to a *retailer* is less than \$800, the lesser amount owing will be the amount of the *EEPS payment*, applied to the *eligible EEPS customer's* account.
 - DHS forwards the *retailer* the authority to issue an *EEPS payment* to the *eligible EEPS customer*, specifying the amount of the *EEPS payment* to be made.
 - The *EEPS payment* is made to the *retailer* (through Shared Services SA).
 - In the case of *prescribed customers*, the *EEPS payment* is applied to the household meter in accordance with the payment processes used for the energy concession.
 - It takes up to 20 working days from the date the completed application is received by DHS until the *EEPS payment* is issued to the *retailer*.
17. At the request of DHS, the *retailer* will provide to DHS evidence that the *eligible EEPS customer's* electricity account has been discounted by the total *EEPS payment* provided to the *retailer* by DHS.

Review of declined applications

A *financial counsellor* can ask DHS to review a declined application. A request must be lodged in writing to concessions@sa.gov.au for the attention of the Manager, Concessions Programs within four weeks of notification. Requests must include additional information to support the case.