



Emergency Electricity Payment Scheme

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Purpose

The purpose of the Emergency Electricity Payment Scheme (EEPS) is to provide monetary assistance to households in financial crisis who are unable to pay their electricity debt, where arrangements between the households and energy retailers have been exhausted and other hardship strategies have proven unsuccessful.

Guiding Principles

Development of manageable payment arrangements is expected to provide the greatest assistance to customers, with the purpose of avoiding disconnection and preventing debt escalation.

Customers and energy retailers share responsibility for managing situations of initial payment difficulty. They must work together to develop plans to repay customer debt, through exploration of options that are realistic and sustainable, such as bill smoothing and deferred or extended payment arrangements wherever possible.

The Department of Human Services provides assistance in cases where, despite the best intentions of all parties, the customer is unable to meet payment arrangements and their continued access to energy services are at risk.

Overview

An EEPS payment is provided to an applicant (one payment per household) which is suffering a financial crisis and unable to pay for an electricity account.

Applicants are entitled to apply for the payment once every three years after the date of their last EEPS payment.

EEPS assistance is given on the basis of a recommendation by a financial counsellor. The Department of Human Services (DHS), Concessions and Interpreting Services administers the EEPS and allocates the payment.

Applications for an EEPS payment are initiated by a financial counsellor who is assisting a customer in difficulty. Electricity retailers suspend action on the collection of accounts while an EEPS application is being processed.

The applicant completes the application form provided by the financial counsellor with details of their income and living arrangements.

The financial counsellor completes an assessment form then submits both forms to DHS.

The assessment of the application is carried out by DHS and is based on the information provided by the applicant and financial counsellor.

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If the information provided in the application is insufficient for an adequate assessment of the situation, contact is made with the financial counsellor for clarification of the circumstances. If the application is successful, a payment will be provided to cover part or all of the electricity debt, up to the maximum EEPS payment amount.

Prescribed customers

Prescribed customers are 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.

Payment amount

Emergency Electricity Payment Scheme amounts		
2022-2023	2023-2024	2024-2025
\$400	\$400	\$400

Eligibility criteria and general provisions

Applicants must:

- Be residing at their principal place of residence.
- Be financially responsible for the payment of the electricity bill (i.e. must be the account holder).
 - (In the case of prescribed customers) Be responsible for contributing to electricity credit on the household meter.
- Be unable to pay their electricity debt, (which should be no greater than \$2,000) with their current energy retailer.
- Disconnected from their current electricity retailer or at risk of disconnection from their electricity supply.
 - (In the case of prescribed customers) be disconnected or at risk of disconnection from their electricity supply as a result of action by their current electricity retailer, and not self-disconnected.

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- Experiencing significant financial difficulty in paying their electricity account as a result of one of the following criteria:
 - A significant increase in the use of electricity. For example, this may be due to a faulty household appliance, or an illness that requires extra heating or cooling in the home.
 - A recent decrease in income. This may be caused, for example, by separation, illness or unemployment.
 - 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 a critical time, or a high-risk event, which is causing general financial stress. These can include:
 - familial breakdown
 - the birth of a child/children
 - medical conditions (suffer from or caring for)
 - contractual and/or seasonal employment
 - sudden unemployment
 - increased housing stress, including default on mortgage or rent.

Or

- Experiencing acute, general, financial stress and have no other means of paying their electricity debt.

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

Other provisions and requirements

An EEPS payment is available to pay for a debt (including for a final bill) incurred by the applicant at their previous address, as long as the applicant has remained with the same electricity retailer when they moved to their current address.

An EEPS payment is available to cover the cost of re-connection with the applicant's current electricity retailer (for those customers who have had their electricity supply disconnected).

EEPS is not available for the payment of security deposits.

The applicant's electricity debt should be no greater than \$2,000.

The reason for the application must arise because of some pressing or unforeseen circumstance or financial stress, whether short-term or long-term.

- Applicants must demonstrate the emergency nature of their situation and produce evidence in support of their application.

Applicants can make a successful application for an emergency electricity payment once every three years after the date of their last EEPS payment.

Important considerations in determining eligibility

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

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

Recognised financial counsellors

To be qualified to submit an EEPS application for an emergency electricity payment, a financial counsellor must be eligible to become a full member of The South Australian Financial Counsellors Association (SAFCA).

Roles and responsibilities

Role of customers

Customers:

- are responsible for payment of their electricity bills.
- must engage with their energy retailer as early as practicable if they are experiencing payment difficulty.

- must actively participate in any alternative payment arrangements they enter into with their energy retailer and make payments to reduce their electricity debt.

Role of energy retailers

Energy retailers:

- are the first point of contact for customers who are unable to pay their bills on time.
- assist these customers by entering into alternative payment arrangements that support customers' ability to meet their financial obligations (e.g. bill smoothing, deferred payments, hardship programs).
- must comply with the *National Energy Retail Law*, and the *Australian Energy Regulator's Customer Hardship Policy Guidelines* when assisting customers with payment alternatives.
- must 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.
- work with customers and financial counsellors to arrange suitable payment arrangements for customers experiencing financial hardship and crisis; and
- ensure action on the collection of accounts is suspended while an EEPS application is being processed.

Role of financial counsellors

Financial counsellors:

- respond to customer enquiries about the EEPS.
- can receive referrals from energy retailers for assistance where alternative payment arrangements have not been successful in settling a customer's electricity debt.
- assess applicants' eligibility for an EEPS payment as part of a financial counselling session.
- where necessary, inform customers of alternative payment options e.g. energy retailer hardship programs, instalment arrangements, etc.

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- investigate applicants' EEPS history (through DHS).
- assist applicants to complete an application for an EEPS payment.
- verify information provided by applicants in applying for an EEPS payment.
- liaise with energy retailers to confirm total amount owed by applicants.
- liaise with energy retailers about pending EEPS payments, particularly in circumstances where disconnection or other action is likely; and
- submit applications for EEPS payments to DHS for approval and payment.

Role of the Department of Human Services

The Department of Human Services:

- responds to enquiries from financial counsellors within three business days.
- provides financial counsellors with information about applicants' EEPS history.
- receives applications for EEPS payments from financial counsellors.
- liaises with financial counsellors about pending EEPS applications.
- where necessary, liaises with energy retailers about pending EEPS applications.
- assesses and approves EEPS applications.
- processes EEPS payments to electricity retailers.
- advises financial counsellors of the outcome of EEPS applications.
- maintains records on all EEPS applications and payments; and
- reports on EEPS, as required.

EEPS Application and Payment Process

Assessment of Eligibility and Application

1. Customer experiences difficulty in paying their electricity bill on time.
2. Customer seeks alternative payment arrangements from their energy retailer.

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3. Energy 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 applicant's eligibility and checks with DHS whether the applicant has received an EEPS payment in the last three years.
6. DHS advises financial counsellor if applicant has previously received a payment.
7. Where the applicant is eligible for an emergency electricity payment, the financial counsellor will assist the applicant to complete an *Application for Emergency Electricity Payment* form.
8. Financial counsellor completes a *Financial Counsellor Use Only* form, which includes the following checklist:
 - applicant's eligibility for an EEPS payment
 - confirmation from DHS that applicant has not received an EEPS payment in at least three years
 - attach confirmation in writing from the electricity retailer with details of the following:
 - the applicant is a current customer of the electricity retailer
 - any payment arrangements with the electricity retailer to consolidate the remaining debt (if applicable)
 - the current amount owing on the electricity account
 - copy of applicant's income and expenditure details are attached to the application
 - financial counsellor has provided sufficient comment in support of the application.
9. Financial counsellor contacts the electricity retailer to advise it about the pending EEPS payment.
 - Electricity retailer to be advised to allow 20 working days for the application to be processed and payment to be made to the retailer. (If this time frame is not appropriate for the client's needs, the financial counsellor should negotiate with the electricity retailer.)

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10. Financial counsellor submits the *Application for Emergency Electricity Payment* and *Financial Counsellor Use Only* forms to DHS.
 - The completed forms can be posted or scanned and sent by e-mail (faxes will auto-covert to email format).

Assessment of Application

11. DHS assesses the EEPS forms and checks them for completeness and accuracy, including:
 - checklist and recommendation are completed
 - customer signature
 - documentation attached, including latest electricity account.
12. DHS follows up with the financial counsellor on incomplete EEPS forms.
13. DHS determines whether the application is approved and completes the *Financial Counsellor Use Only* form (DHS - Use Only section).
14. DHS updates the EEPS records.
15. DHS e-mails the financial counsellor to advise them of the outcome of its assessment of the customer's EEPS application and, if the application is approved, the expected date of payment to the retailer.

Where an application has not been approved, the e-mail will advise the financial counsellor of the reasons for the refusal.

16. Financial counsellor advises the customer of the outcome of their EEPS application and updates the electricity retailer of the status of the application.

Approval and Payment

17. For approved applications, DHS processes the EEPS payment.
 - The EEPS payment will be processed directly to the electricity retailer (through Shared Services SA).
 - In the case of prescribed customers, the EEPS payment will be applied to the household meter in accordance with the payment processes used for the energy concession.
 - The EEPS payments will take up to a maximum of 20 working days from the date the completed application is received by DHS until the payment is issued to the electricity retailer.

Review of decisions

Should an applicant or financial counsellor be dissatisfied with the decision made, the financial counsellor is able to contact DHS (by telephone or e-mail) to have the decision reviewed. The period in which a request for review may be lodged is limited to four weeks from the date of notification of that decision.

The financial counsellor should provide any additional information which supports their case to have the decision reviewed.

If not satisfied with the outcome of the review, the financial counsellor will be advised to present in writing (including by e-mail) any additional information which supports their case for a further review to the Manager, Concessions and Interpreting Services.