



Not just the bills

What happens when energy
and water are unaffordable?



Energy & Water
Ombudsman NSW

Community Workers Forum



Welcome to Country

Metropolitan Aboriginal Land Council



Energy & Water
Ombudsman NSW

Not just the bills

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and water are unaffordable?

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EWON Update

Janine Young, Ombudsman, EWON



Energy & Water
Ombudsman NSW
Free, fair and independent

The Energy & Water Ombudsman NSW (EWON) is the **Ombudsman** scheme for electricity and gas customers in NSW, and some water customers.

We are a not-for-profit organisation.

We can help customers if they have not been able to resolve a dispute with their provider.

We offer **free, fair and independent** dispute resolution.

We resolve complaints looking at the law, what is fair and reasonable, and what involves good industry practice.



> EWON's members



- **Electricity and gas providers operating in NSW** – eg EnergyAustralia, Origin Energy, AGL, Red Energy, Alinta Energy



- **Distributors** – Jemena (gas), Ausgrid, Endeavour Energy and Essential Energy (electricity)

- **Networks** – Transgrid



- **Embedded networks** – for electricity supply in some caravan parks, retirement villages and apartment buildings
- **Water providers** – Some water providers such as Sydney Water, Hunter Water, Shoalhaven Water and others licensed under the Water Industry Competition Act. Other water providers, like local councils, can choose to join EWON.



- **Renewable infrastructure** – EnergyCo, ACERZ

We consider and investigate complaints from



**Community workers
& advocates**



**Energy & water
customers**



**Small
businesses**

And support those who
need additional access



A close-up photograph of a person's hand holding a utility bill. The bill is white with black text and includes a barcode at the top. Below the barcode, it says "UTILITY BILLING STATEMENT". The bill also features a table with columns for "ACCOUNT NO", "CURRENT USAGE", and "CURRENT". The background is slightly blurred, showing other documents and a calculator. An orange banner with white text is overlaid across the middle of the image.

What's happening for customers?



> Complaints to EWON Snapshot

- **6,156 complaints** to EWON in Jan-Mar 2025
- **4% decrease** compared to the previous quarter

Billing complaints – down 12%

- High bills factored in 30% of complaints
- Estimated bills factored in 4% of complaints

Credit complaints – up 23%

- 8% of complaints were about affordability concerns
- Payment difficulties factored in 2% of complaints

68%

Billing

8%

Credit

5%

Digital meter exchange

4%

Supply

3%

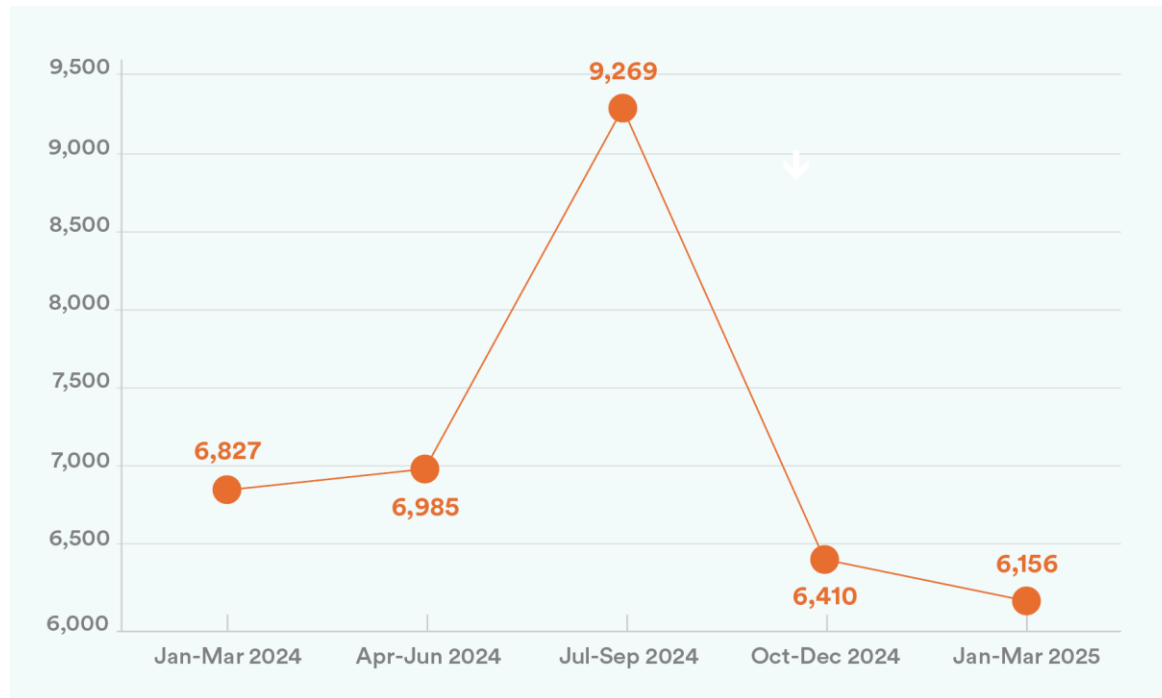
General

Core primary issues in Jan-Mar 2025



Energy & Water
Ombudsman NSW

Complaints to EWON



4,912

Electricity
complaints



908

Gas
complaints



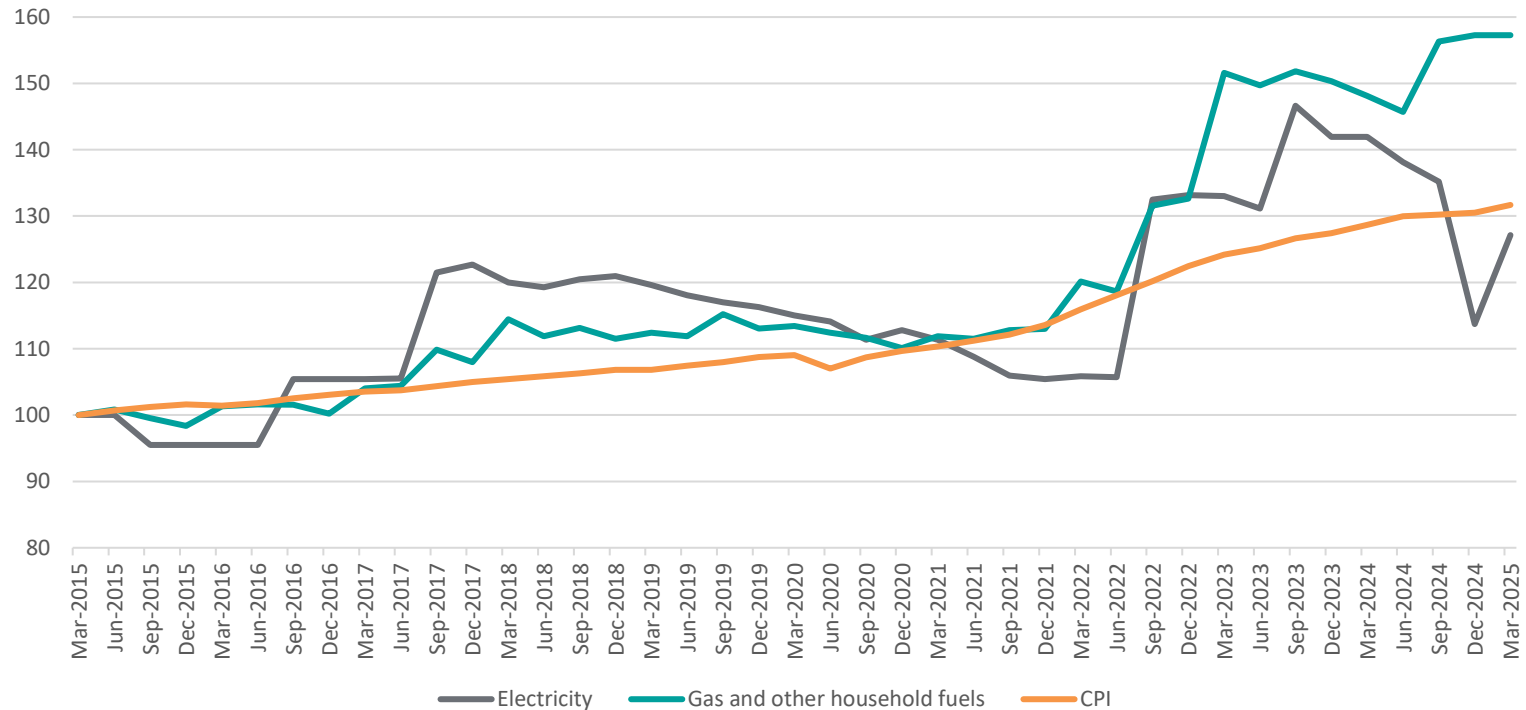
283

Water
complaints

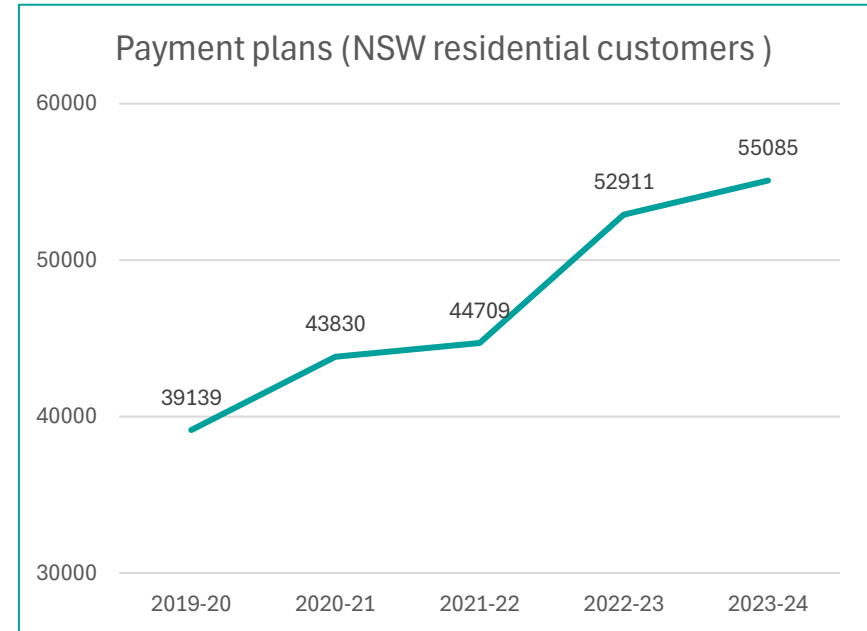
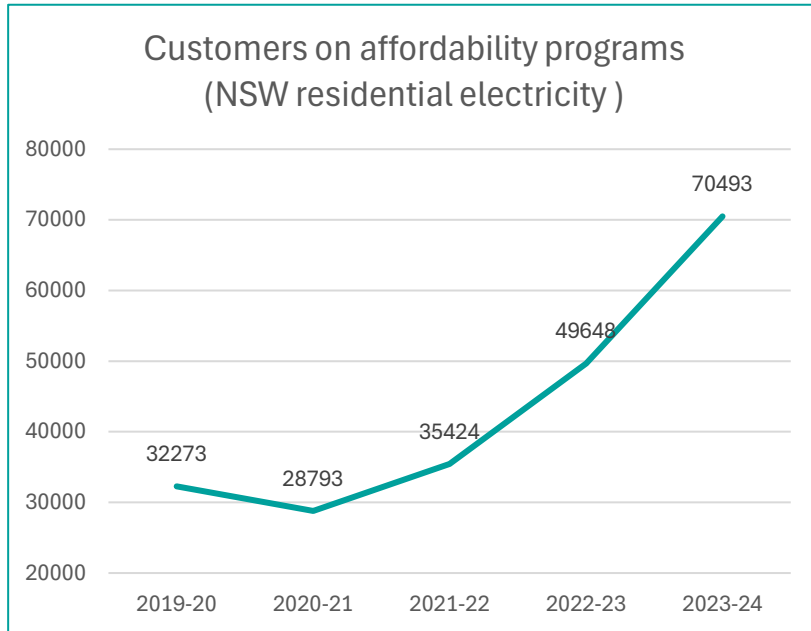
Jan-Mar 2025



Energy prices and CPI



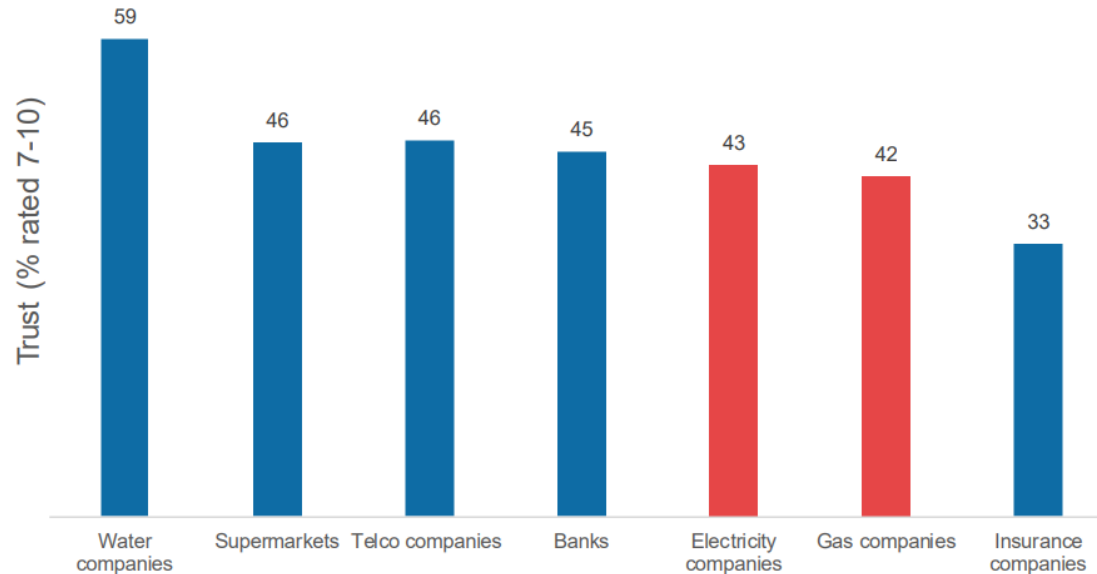
> Affordability indicators



Source: AER retail quarterly reporting: [Retail energy market performance update for Quarter 4, 2023–24](#) | Australian Energy Regulator (AER)



> Consumers trust electricity and gas companies less than supermarkets and banks



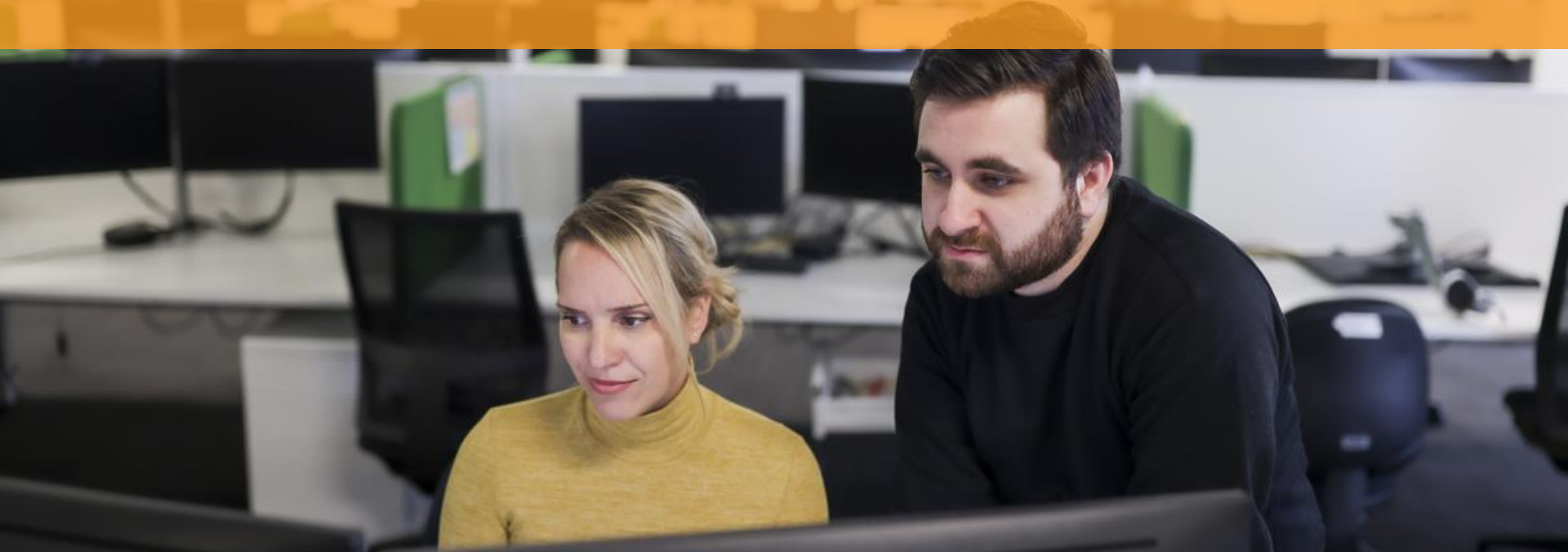
➤ Current environment

Building consumer trust and confidence is critical

- Australia's cost of living crisis
- High energy prices – plus 34% over the last two years, **with a further 8.3% - 9.7% increase from 1 July**
- Energy transition to renewables – electrification
- Low energy literacy
- Lack of trust in the energy sector
- Change, change, change



What's EWON seeing?





> Affordability complaints and consumer impact

Jan-Mar 2025:



4,166 billing complaints



1,911 disputed high bill complaints



513 complaints related to affordability issues



126 payment difficulties complaints



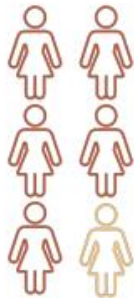
124 rebate/concession error complaints



> Information is complex

1 in 5

National Debt Helpline
callers with energy issues
in 2019 were experiencing
mental health problems



1 in 6

Australian
women have
experienced
physical and/or
sexual violence
by a current or
previous partner

2 in 3

Australians
experience some
level of financial
stress



1 in 5

Australians speak a
language other than
English at home



44%

of Australians
have low literacy



1 in 5

Australians
have a disability

30%

of Australians
have savings
of less than
one month's
income or
none at all,
placing them
only a few
pays away
from financial
difficulty





➤ The energy market is changing – and becoming even more complex

- New technologies, products and business models
- NSW Electricity Infrastructure Roadmap – impacts on consumers
- Embedded networks
- Rooftop solar systems / solar hot water
- Electric cars
- Battery storage

But of course, not everyone has access – creating a bigger divide





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➤ Retaining customer dignity?

- Customers find it **hard to reach out for help** – shame and embarrassment
- It's not that the customer can't afford the bill, the **energy bill is *unaffordable***
- **Language matters** - 'vulnerable customers' the customer is at the risk of experiencing, or is experiencing vulnerability, hopefully only temporarily



➤ Impacts on mental health

Energy sector's reputation for safeguarding physical health of staff and customers

- Natural disasters and power outages

The same emphasis needs to be placed on protecting mental health

- Impact of disconnections and accrued debt





Right now, people often only get support when they're at breaking point

Support seeking delays

1 in 4 didn't seek support

Of those who did...
1 in 2 delayed until they were
'very' or extremely distressed"

Healthy

Unsettled

Take action

Struggling

In crisis



> Cumulative and compounding factors

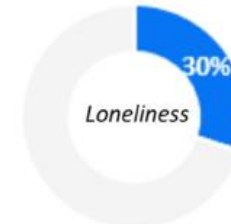
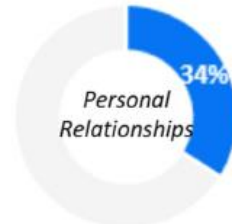
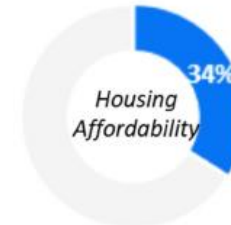
Australia's Mental Health & Wellbeing Check 2024

Select the top three reasons you delayed or didn't receive the professional mental health support you needed

(significant % change from 2022 survey results)



Have any of the following caused you distress over the last 12 months?



A middle-aged man with grey hair is smiling while wearing a headset. He is sitting at a desk in an office, with his hand on a computer mouse. He is wearing a blue button-down shirt over a white t-shirt and a rainbow-colored lanyard. In the background, there is a large window looking out onto a city skyline, and another person is visible working at a desk. An orange semi-transparent banner is overlaid across the middle of the image.

What assistance is available?



> Current measures to address affordability

Energy affordability is widely recognised across Australia

- State and Federal Governments have a range of rebates and programs to help customers with affordability issues
- Energy provider affordability programs are improving, and they are beginning to partner with community groups and government
- New, innovative government initiatives are being considered



> Government Rebates

Government agencies may offer payment assistance to eligible customers



Energy

- Low-income Household Rebate
- Family Energy Rebate
- Medical Energy Rebate
- Life Support Rebate
- Essential Medical Equipment payment (Centrelink)
- Seniors Energy Rebate
- Energy Accounts Payment Assistance (EAPA) vouchers for customers experiencing short term financial crisis or emergency



Gas

- NSW Gas Rebate
- Energy Accounts Payment Assistance (EAPA) vouchers for customers experiencing short term financial crisis or emergency



Water

- Payment Assistance Schemes (PAS) for Sydney, Hunter and Shoalhaven Water



> Energy Accounts Payment Assistance (EAPA)

- \$50 digital payments for emergencies
- Multiple payments - maximum of \$500 per bill twice a year (electricity and gas)
- Community organisations can help assess eligibility and/or request a special payment above the \$2,000 total limit
- Apply at Service NSW or at the link below

List of EAPA organisations available at
energysaver.nsw.gov.au/media/1331/download





➤ Retailer assistance

All retailers must assist customers with payment difficulties

- Historically, there has been widespread variation in the support offered by retailers and barriers to customers entering 'hardship' programs
- In response, the Australian Energy Regulator (AER) developed Guideline which all retailers must abide by
- AER Customer Engagement Toolkit launched to EWON Members on 8 May 2025
- EWON partnered with the AER



A close-up photograph of a man with a dark beard and mustache, smiling warmly while wearing a black headset with a microphone. He is holding the microphone with his right hand. He is wearing a white button-down shirt and a gold-toned metal watch on his left wrist. The background is a blurred office environment with another person visible in the distance. An orange semi-transparent banner is overlaid across the middle of the image, containing the text "What's EWON doing?".

What's EWON doing?



Energy & Water
Ombudsman NSW

➤ How we can help

- EWON can provide assistance with:
 - accessing affordability programs / payment plans
 - preventing disconnection
 - rebate / concession information

Extended Federal Government energy bill rebate

\$150 automatically credited to all households
from 1 July - December 2025



➤ Using complaints data



- We identify what's working/not working through our complaints data, systemic issues investigations, community outreach and stakeholder engagement activities.
- Use our evidence-based data in submissions to government and regulator reviews.
- Publish regular systemic issues reports.
- Share information with industry, regulators, in conference presentations and speeches, media interviews, newsletters, and articles provided to stakeholder publications.

➤ Our outreach program

Our approach

1. Educates consumers, small businesses and community workers about energy and water issues
2. Helps us to learn about matters affecting consumers and identify systemic issues, which we address in our Policy work
3. Reduces the volume of complaints by making customers aware of financial affordability programs and initiatives our members offer



➤ Building trust in the sector

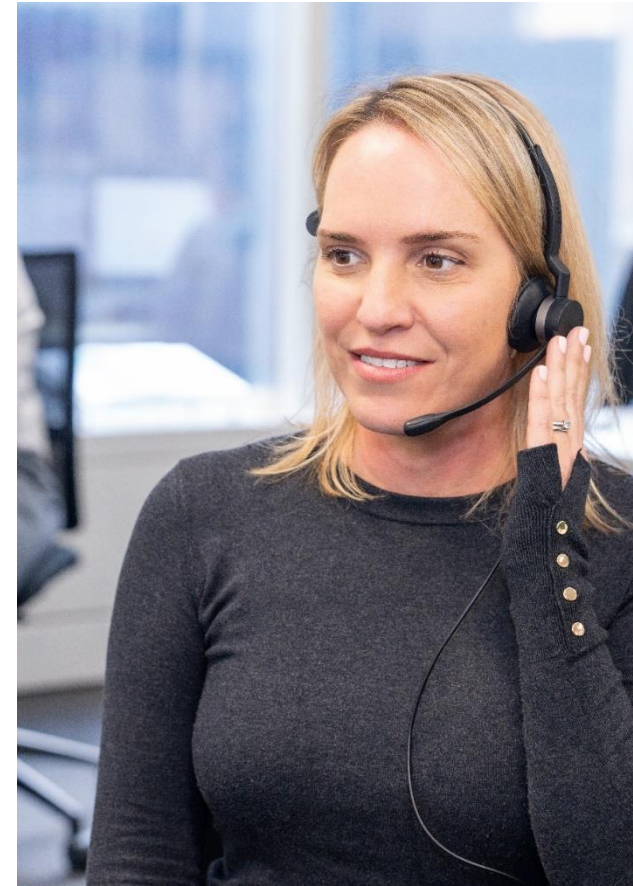
EWON driving sector-wide initiatives which would collectively trigger this shift

1. More inclusive and proactive **affordability programs**
2. **Offering energy plans** that align with customer energy usage
3. Removing the **loyalty tax**
4. Clear communications about **tariff changes**
5. Closing the **equity gap** for consumers who can't afford Consumer Energy Resources (CER)
6. Explore the introduction of a **social tariff**

➤ Future planning

Complaint numbers are stable – but we're ready for whatever happens

- Increased cost of living/energy pricing
- More complaints following natural disasters
- Complaints about solar, batteries, virtual power plants
- Overall increase in complaint volume and complexity



➤ Together, we make a big difference

Call EWON if your client has been:

- Disconnected/threatened with disconnection
- Refused connection or supply
- Hasn't received a bill
- Received a back bill – especially those over 9 months

Or if the provider:

- is, in your opinion, being too harsh or not assisting a client
- demands a payment the customer can't afford or lump sum payments up front
- refuses to negotiate an affordable plan
- provides incorrect information

> Questions?

Today is about sharing information and learning from each other

- Questions, comments, suggestions are encouraged
- From the floor, at morning tea or lunch time... or now





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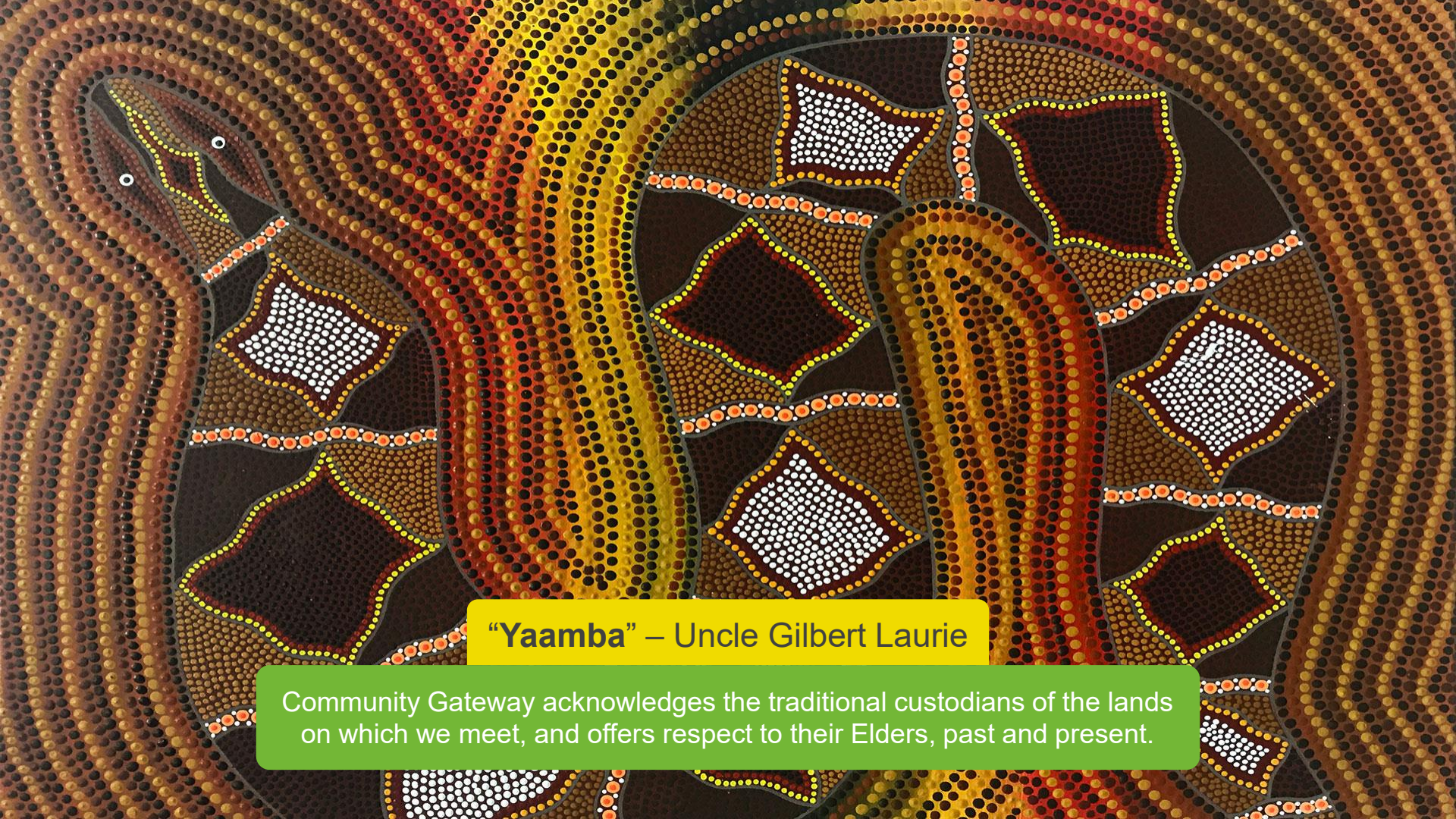
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Community Workers Forum

Financial Inclusion focus

Renee Bailey, Senior Financial Counsellor,
Northern Rivers Community Gateway



“Yaamba” – Uncle Gilbert Laurie

Community Gateway acknowledges the traditional custodians of the lands on which we meet, and offers respect to their Elders, past and present.



Many tracks, one road, sustaining community.
Northern Rivers Community Gateway

Financial Wellbeing

Renee Bailey
Senior Financial Counsellor

Visit nrcg.org.au

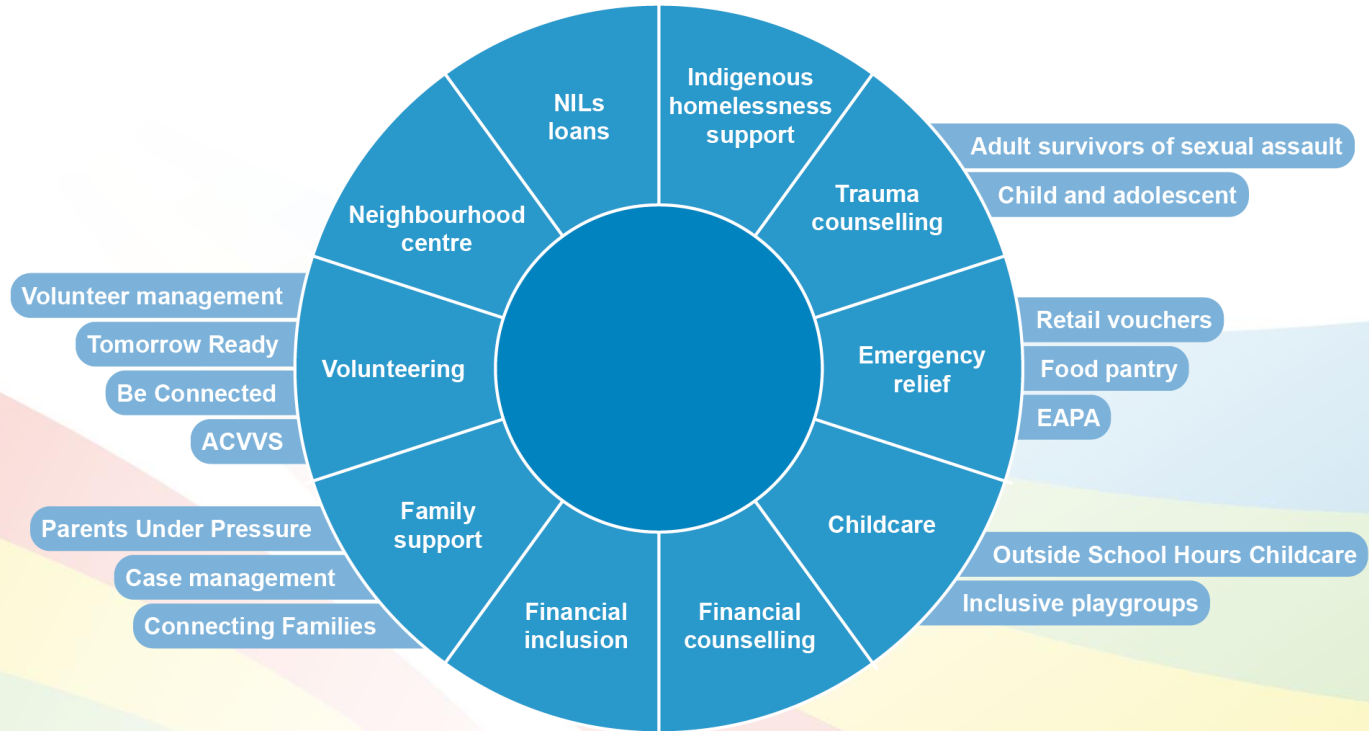




Northern Rivers
Community
Gateway



Northern Rivers Community Gateway
MANY TRACKS, ONE ROAD SUSTAINING COMMUNITY



Our Clients

Of the 2,364 clients that accessed our service in the last 12 months

52% Women

32% Indigenous

20% homeless or at risk of homelessness

36% disability



What challenges do our clients face

- Increasing cost of living
- Shortage of available housing
- Limited public transport/access to services
- Mental health concerns

All contributing to the financial stress our clients are experiencing



The villages provided sense of security, it also came with a number of challenges:

- Limited housing options
- Lack of transport options
- Isolation and lack of support networks
- Increased reports of crime

Common Water and Energy Issues

Outstanding accounts pre flood

Two or more accounts

Limited access to EAPA

Low digital literacy

Lack of access



Case Study

The client is a woman in her mid-50s who lives alone without close family or social support networks

Despite having prior work experience, ageism and health-related barriers have prevented her from maintaining secure employment. She survives on a low income and faces ongoing financial stress



REASON FOR SEEKING ASSISTANCE

- The client presented to the service in acute emotional distress. She had received a notice for an outstanding electricity bill and was experiencing food insecurity.

DISCUSSIONS AND AGREEMENTS

- EAPA assessment and establishment of a realistic payment plan with her electricity provider, based on a reviewed household budget.
- Immediate access to food and material aid.
- A referral to internal services (sexual and reproductive health) and external mental health supports.



Northern Rivers
**Community
Gateway**

Thank you

Contact us for more information

02 6621 7397

nrcg.org.au





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Community Workers Forum

Family Violence focus

Bridgette McManus, Thriving Communities
Australia, and Jessica Shipway, Energy Australia



Thriving
Communities
Australia

EWON Community Workers Forum

Thriving Communities Australia, Energy Australia

June 2025



TCA was founded in Naarm in Wurundjeri Woiwurrung Country.

As an organisation, and as humans, we pay our respects to the Traditional Custodians of the lands on which we all work and live, and to the elders of these lands; past and present.

We recognise and celebrate the rich values of knowledge sharing, storytelling, connected ecosystems and human-centred thinking that has been a part of Aboriginal and Torres Strait Islander cultures for thousands upon thousands of years.



one stop
one story
hub



Thriving
Communities
Australia

“Understanding and paying
your energy bill should not
be the hardest thing in your
life today.”

- SOUTH EAST COMMUNITY LINKS

Thriving Communities Australia

TCA is a **cross-sector partnership** that believes we achieve the best results when a movement of organisations work together

Competition has no place in vulnerability

110 partners including industry, community sector, ombuds and regulators

The challenge is **not to fix people** but to shape a system around the needs of those experiencing hardship or impacted by FDV

Connect,
Capability &
Change



Thriving
Communities
Australia



Jess Shipway

Affordability and BPO Operations



One Generation is a cross-sector alliance of Australia's leading essential service organisations with an ambitious goal to ignite business solutions at scale for customers experiencing domestic and family violence.



Thriving
Communities
Australia

FLEQUITY



OPTUS



South East
Water



Lara Olsen
MD, South East Water

Frank Calabria
CEO, Origin

Steve Johnston
CEO, Suncorp

Ciara Sterling
CEO, Thriving Communities Australia

Rosie Batty AO
Australian of the Year 2015

Pat McCafferty
MD, Yarra Valley Water

Stephen Rose
CEO, Optus

Damien Nicks
CEO, AGL

Mark Collette
CEO, EnergyAustralia

Catherine Fitzpatrick
Founder & Director, Flequity Ventures

Issues We Heard from Lived Experience Research

BUSINESS

- Interrogation and demands for proof when asked for help
- Support request ignored or delayed
- Inserting bias
- Making victim-survivors re-tell a story
- Being asked to contact their perpetrator
- Privacy breaches
- Coercion by 3rd party debt collection

PERPETRATOR

- Property damage
- Products used to stalk
- Fraudulent accounts
- Running up debt
- Disconnection threats used as coercion



What victim-survivors need from Industry

KEEP ME SAFE

Protect my physical, digital and financial safety. No forced contact. No exposure to further harm.

SUPPORT MY INDEPENDENCE

Help me regain control of my financial stability now and into the future. Protect me from economic abuse.

MEET ME WITH CARE

Be trauma-aware, compassionate and flexible beyond crisis. Don't judge. Make it easy to reach out.

UPHOLD MY RIGHTS

Protect me through strong, consistent regulation. Make sure it's safe, fair and trauma-informed and applied with care, not just compliance.

MAKE SERVICES WORK FOR ME

Make it simple, timely and clear. Remove barriers—don't add them.

CHANGE THE SYSTEM WITH ME

Train your staff. Design systems with survivors. Prevent harm before it starts.

When one need is unmet, others fail. Meet them all together.

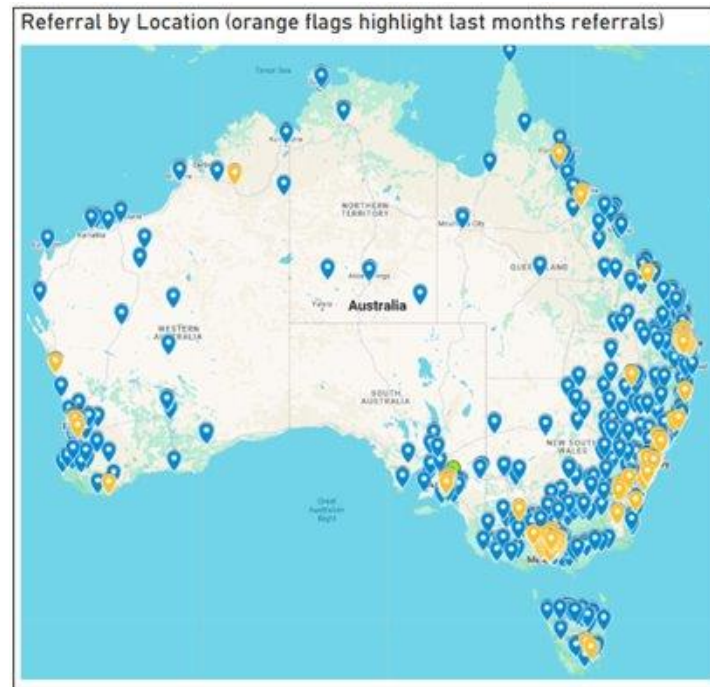


We need your feedback !



The One Stop One Story Hub

Over 7500+ referrals
60-70% of referrals have related to
domestic and family violence
People Only Telling Their Story
Once: (1000+ multis)



Thriving
Communities
Australia

one stop
one story
hub

One Stop One Story Hub Partners



Where to?

More partners!
Expanding scope for tailored
communities/ life events
Better Practice
Ethical use of data to evaluate unmet
needs in community



Thriving
Communities
Australia

one stop
one story
hub

Thank you!

To learn more about
these TCA initiatives,
scan the QR codes...



Coffee break

20:00

mins:20 secs:0 type: Coffee ▾



Energy & Water
Ombudsman NSW

Not just the bills

What happens when energy
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Community Workers Forum

Multicultural focus

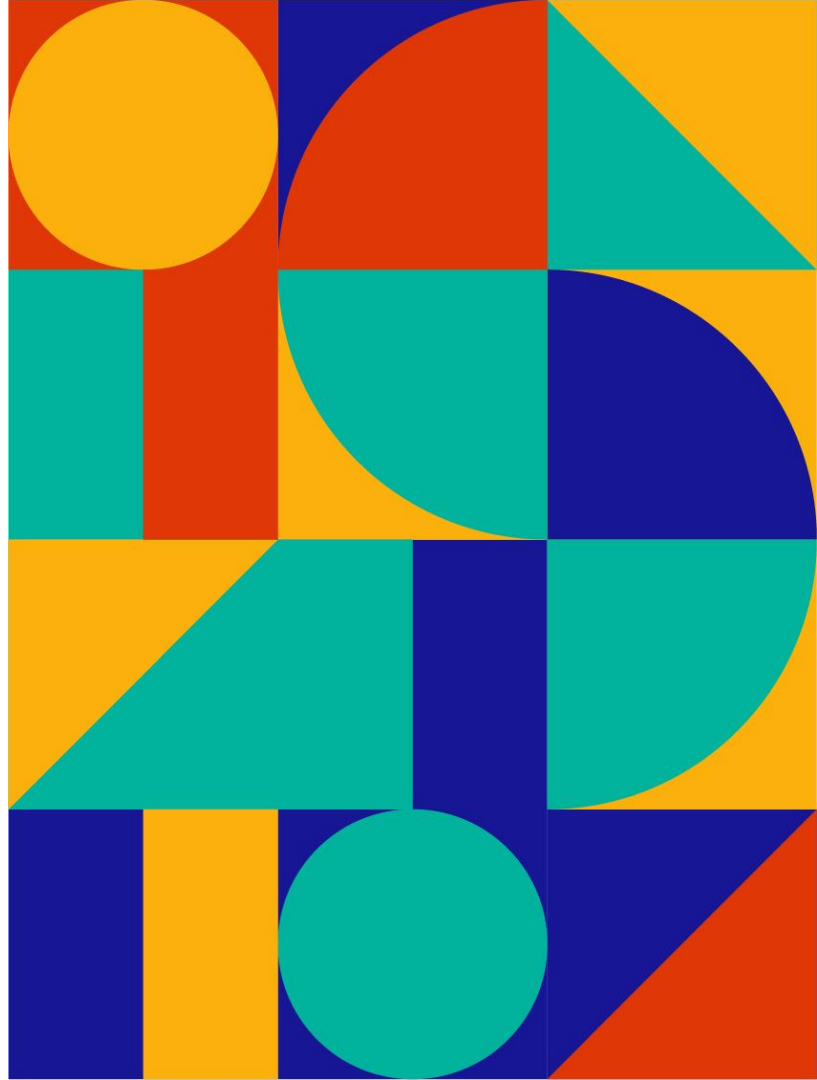
Elfa Moraitakis,
SydWest Multicultural Services



Live a better life in Western Sydney

‘Beyond the Bill’: Inclusion, Advocacy and Action

Elfa Moraitakis



Our MISSION
is to deliver quality services
meeting diverse needs
to maximise individual
and community outcomes



Greater Western Sydney

- ❑ 150 different languages
- ❑ 50% born overseas
- ❑ 65% of settlement



Western Sydney Region Settlement Consortium (WSRSC)



A bill is never just a bill

电力账单

\$985.00

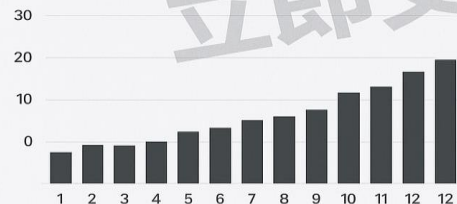
帐户号: 123456789

Max Micheals

到期日: 上月 20 日

使用摘要

使用化率



到期应支付的金额

\$985.00



The people behind the numbers



Our experience





Energy Accounts Payment Assistance (EAPA) Voucher

Name: John Smith
Voucher ID: 1234567890
Date issued: 24 April 2024
Amount: \$50
Energy Retailer AGL

This voucher is to be used towards your electricity or gas bill.



987654 3210987654

Authorised by SydWest Multicultural Services

☐ **EWON**

☐ **EAPA**

☐ **Rebates**

☐ **Advocacy training**



- ☐ **Community led programs**
- ☐ **In language support**
- ☐ **Ongoing advocacy**





We recommend:

- ☐ Culturally tailored education
- ☐ Translated materials
- ☐ Community navigators
- ☐ Referral networks
- ☐ Advocacy for reform





Energy & Water
Ombudsman NSW

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Power Outages and lived experience

Bec Jolly, Adam Johnston and Carolyn
Campbell McLean, the Energy Charter



#BetterTogether Protecting Life Support Customers

Chair, Adam Johnston and Deputy Chair Carolyn
Campbell-McLean, Lived Experience Panel for Life
Support in the Home

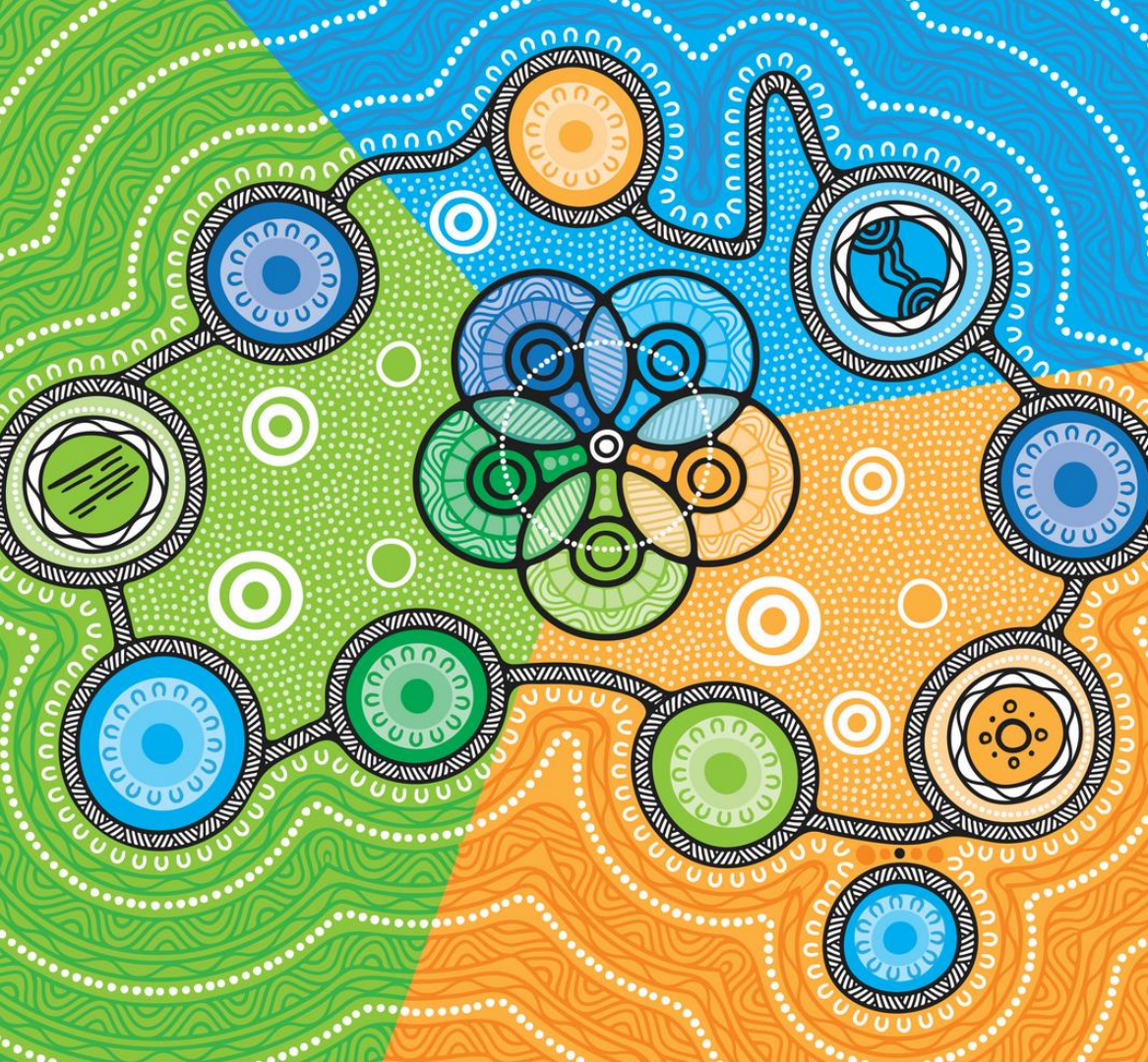
Bec Jolly, Director Energy Equity

June 2025



The Energy
Charter





Acknowledgement of Country

We acknowledge the Traditional Custodians of the land and pay respect to their Elders, past and present.

We recognise and value the continuing rich culture and the contribution of Aboriginal and Torres Strait Islander people.

This artwork was created by Jordan Lovegrove. It tells the story of energy, how it connects all of Australia and the Energy Charter's commitment to create a better energy future for all Australians.

Recognition of Lived Experience

We would also like to recognise those with a lived experience of ill-health and recovery, and particularly those who have chosen to share their experiences of navigating the energy sector to support our work.

We acknowledge the determination and courage it takes for people to revisit difficult memories in the hope of shaping a better future for themselves and others.

We are deeply appreciative of this, particularly those who are in attendance today.





For more information

Visit our web <https://www.theenergycharter.com.au/life-support/>

Visit the campaign <https://lifesupport.poweroutageplan.com.au/>

Contact Bec bec.jolly@theenergycharter.com.au





Energy & Water
Ombudsman NSW

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Tenancy focus

Leo Patterson Ross,

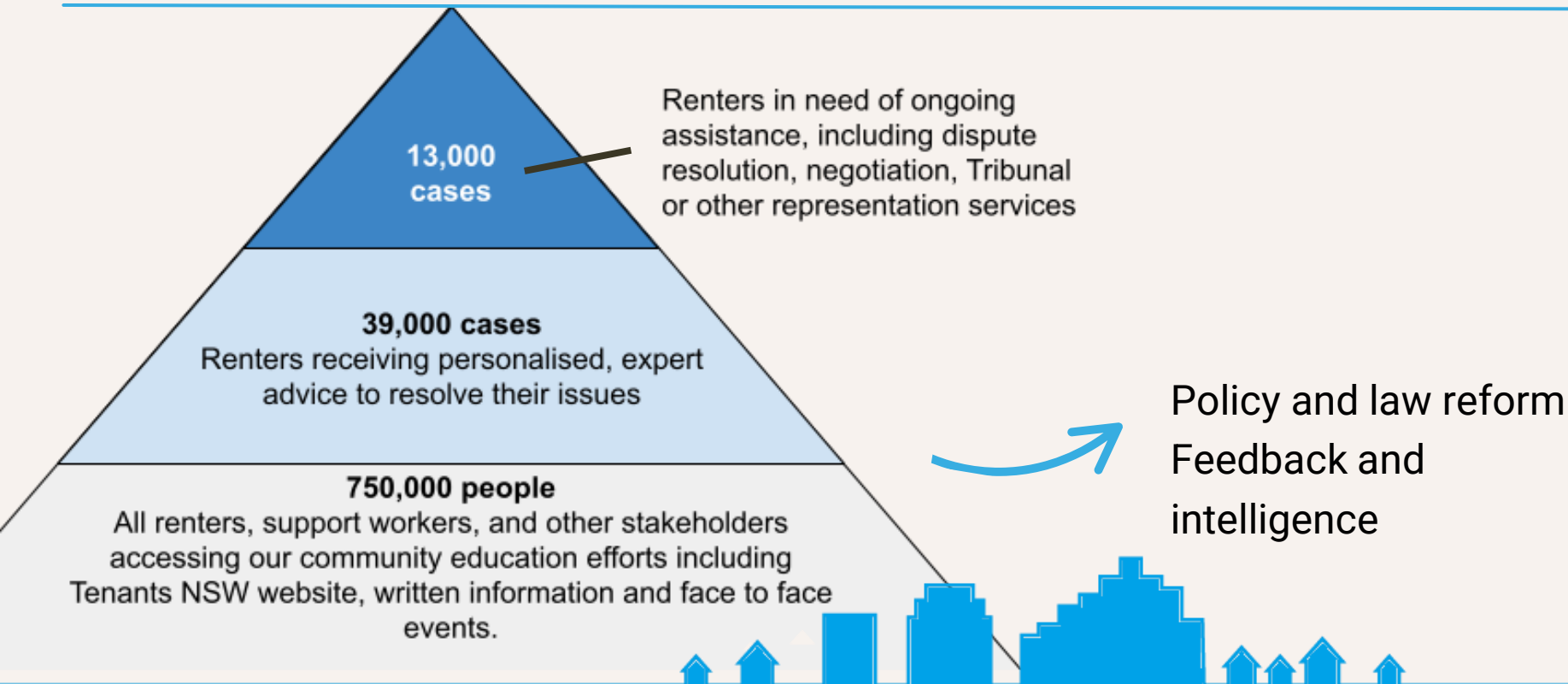
Tenants Advice & Advocacy Service

Renters' experiences with energy and water costs

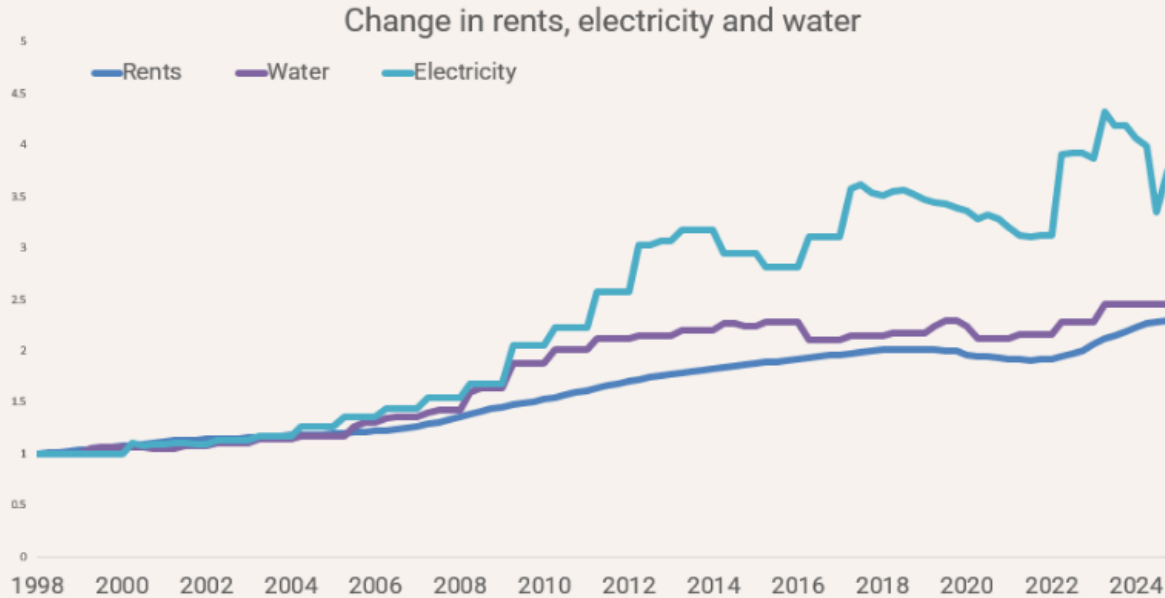


Leo Patterson Ross, Tenants' Union of NSW
2025 EWON Community forum

How TAAS helps:



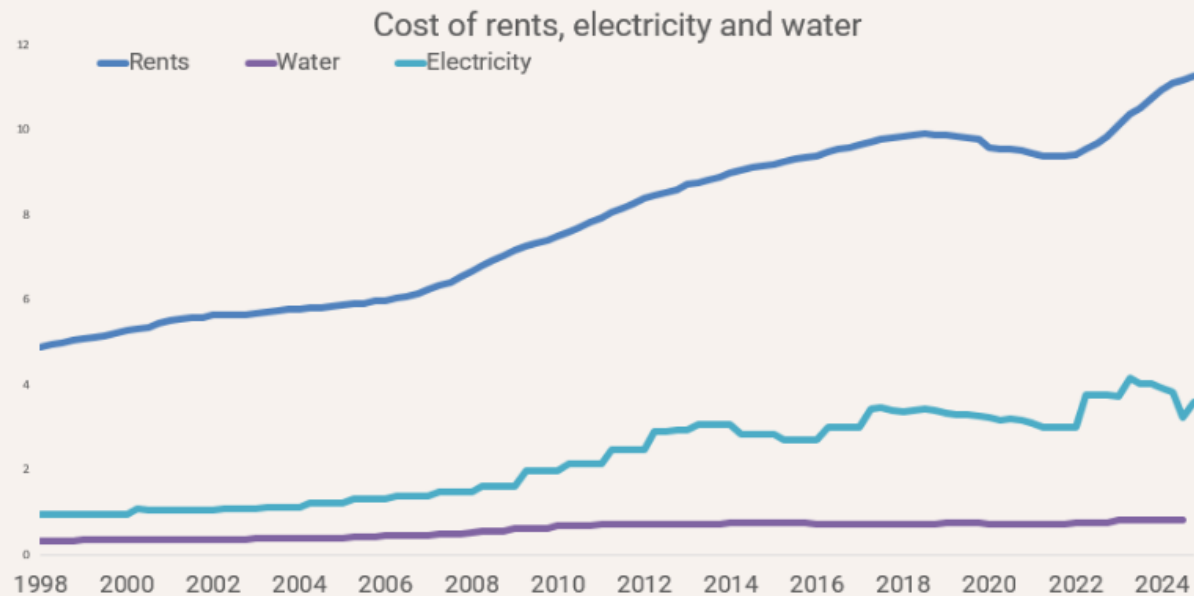
The rent eats first



ABS 2025 Consumer Price Index, Sydney
re-indexed to 1998



The rent eats first



ABS 2025 Consumer Price Index, Sydney, 2024 points contribution and indexed





“By the time the first days of summer came around, Sarah had purchased a thermometer to monitor the temperature inside her apartment and consistently observed the indoor temperature being higher than that outside her flat. On one very hot December day, her unit reached 36.5 degrees.”

Renters' experiences

Disconnection from the structure

Separate meters

Poor efficiency and high cost

Repairs and maintenance – for example draughts,
leaking taps,



<https://www.tenants.org.au/reports/listening-renters-voices>

6 Forums, 220+ renters
Community Champions identified topics,
designed sessions and materials and
Partnership with Sydney Alliance and Rental
Commissioner, NSW Fair Trading



- Poor housing conditions lead to adverse health impacts and impact overall wellbeing.
- Cost of living pressure made worse by high energy bills, often due to energy-inefficient homes that are too hot in summer and too cold in winter, with a lack of adequate heating & cooling options.
- Poor quality homes impact renters' wellbeing, creating discomfort, anxiety, and embarrassment.





- a home that is genuinely affordable.
- a home that is cheap to cool and heat while being better for the climate, with access to energy-efficient features and renewable energy options.





Energy & Water
Ombudsman NSW

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First Nations focus

Mark Holden, Mob Strong Debt Help



MOB STRONG
DEBT HELP

Financial Rights
LEGAL CENTRE

First Nations People and Energy & Water

EWON

Mark Holden

Senior Solicitor and Policy Advocate

12 June 2025



Acknowledgement of Country

We acknowledge and pay respect to the Traditional Owners and Custodians of the Country from which we are presenting to this meeting today, the Gadigal people of the Eora Nation, and also to the many lands that people are working from today; we recognise their continuing connection to land, waters and culture.

We pay our respects to their Elders past, present and emerging. And welcome any First Nations colleagues in this meeting.



MOB STRONG
DEBT HELP

Contents

- **What is Mob Strong**
- **Working with First Nations Peoples and money**
- **Energy issues we are seeing**
- **Water issues we are seeing**
- **What needs to be done by the utilities industry?**



MOB STRONG
DEBT HELP

Mob Strong Debt Help

What do we do?

Mob Strong Debt Help is a free nationwide legal advice and financial counselling service for Aboriginal and Torres Strait Islander people. The service specialises in consumer finance (such as credit cards, pay day loans and car loans), banking, debt recovery and insurance (including car, home, life and funeral insurance).

We're here to help - since 2016 Mob Strong Debt Help has been guided, developed and operated by Aboriginal and Torres Strait Islander staff, supported by all our colleagues at Financial Rights.

Our team is small but dedicated, and includes solicitors, policy advocates, financial counsellors. This team brings years of experience to lead the work of Mob Strong. They are backed up by the larger team of solicitors and financial counsellors in Financial Rights, who share the caseload.



MOB STRONG
DEBT HELP

First Nations People and Money

Talk in roundabouts



MOB STRONG
DEBT HELP

How Mob relate to money

Achieve one small result, to open the door



MOB STRONG
DEBT HELP

Energy Stories

- Client Isabelle had a very high energy bill because lots of family came to stay over and help her with her illness
- Isabelle lives on Centrelink and is a vulnerable elderly client.
- Isabelle wanted some help with getting a NILS loan to pay energy debt.
- Isabelle would not get a NILS loan for an open utility account and the loan amount would not have covered the debt anyway.

*Not the client's real name



MOB STRONG
DEBT HELP

Energy story 2: Electric Boogaloo

- Client Jerry just got orders for his two infant children to live with him as a single father.
- Jerry had to leave his job to look after the children. He was living on Jobseeker and having problems with getting parenting payments.
- Jerry called us on the day he got disconnected. Had no idea about who was looking after his power and did not update the energy company on his new contact details.
- We called up the Energy provider and told them about his circumstances and vulnerability and he:
 - Was placed on the do not disconnect list
 - Had bills sent to an updated address and by post for free
 - Was placed on a payment plan and EAPA. And the energy company agreed to amend the plan after he sees a financial counsellor.

*Not the client's real name



MOB STRONG
DEBT HELP

Water and Council Stories

- Elderly pensioner client Gary living in coastal NSW. Much higher water bill but could not find any water leaks.
- Gary got a plumber to do a full and proper check and they found a hidden leak and fixed it. Also they found the meter number was incorrect.
- Water bill was with the local council who were not part of Sydney Water and ran their own water rates process.
- The bill was higher than \$4,000. Gary asked for hardship but they only offered assistance with a cap of \$1000. Gary can't afford the rest.
- Got a Financial Counsellor involved and attempted to negotiate with the council with the industrial standard of other water providers and asked for 50% reduction. Council said No and no way around it.
- Client still got another high bill because there was an incorrect meter installed

*Not the client's real name



MOB STRONG
DEBT HELP

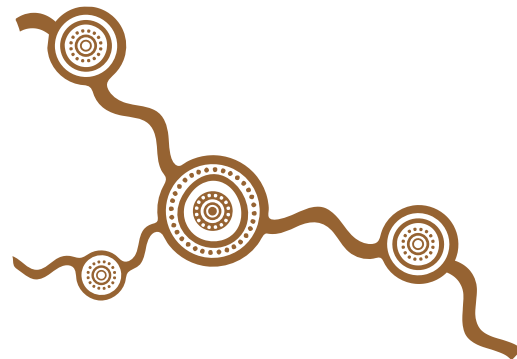
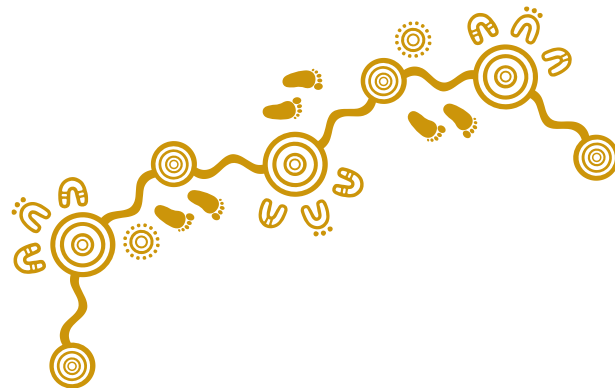
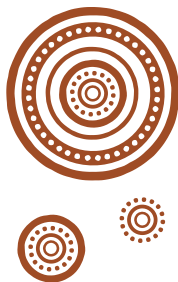
Cultural Safety

Equity and Accessible Communication

- Empower the client
- Avoid gratuitous concurrence
- Understanding your client's community:
 - Remoteness
 - Access to services including expertise to give second opinion/ provide repairs.
 - Internet access and digital literacy
 - Weather and seasons
 - Cultural and family obligations
 - Access or barriers to banking or financial services



MOB STRONG
DEBT HELP



MOB STRONG
DEBT HELP



MOB STRONG
DEBT HELP

Financial Rights
LEGAL CENTRE

Thanks for listening

Any questions?

Lunch time

30:00

Start

Stop

Reset

mins: 30

secs: 0

type: Lunch



Breaktime for PowerPoint by Flow Simulation Ltd.

Show Settings ☐



Energy & Water
Ombudsman NSW

Not just the bills

What happens when energy
and water are unaffordable?

Community Workers Forum

Delivering quality social and affordable housing

Renee Wirth, Executive Director of Housing
Strategy and Policy, Homes NSW

Delivering Quality Social and Affordable Housing

12 June 2025

Renée Wirth
Executive Director
Housing Strategy & Policy



Who is involved in Social & Affordable Housing delivery in NSW?



'Mainstream' and Aboriginal community housing providers



1

Service delivery outcomes

Affordability for social and affordable housing tenants

Social housing:

Housing for people on very low and low incomes, prioritised to people with additional needs

Tenant households eligible for a rent subsidy, pay 25 to 30% of gross household income in rent

Tenants eligible for Commonwealth Rent Assistance (CRA), also pay 100% of CRA entitlement in rent

Affordable housing:

Housing for people on very low, low and moderate incomes, primarily targeted to lower income workers

Rent set at a below market rates – up to 74.9 -80% market rents

Certain programs require rents to be set at rates no more than 30% of household incomes

Information sharing:

- Cost of living pressures impact the capacity of tenants to sustain their tenancies
- Rental arrears & debt is a key driver of at-risk tenancies
- Key information to share with tenants:
 - NSW Energy Rebates
 - National Energy Bill Relief
 - Energy Accounts Payment Assistance (EAPA)
 - Energy Made Easy
 - Utility provider hardship relief
 - Payment assistance for water bills through Sydney Water, Hunter Water etc

Support service referrals e.g.:

- Financial counselling
- Budget management services
- National Debt Helpline
- Legal Aid

2

New supply outcomes

Reducing water & energy costs for social & affordable housing tenants

Building for Homes NSW

\$6.6 billion package in 2024-25 Budget



\$5.1 billion over four years for new social housing. This will fund the land purchase and construction of 8,400 new social homes, which includes 2,200 replacement dwellings with a focus on housing for women leaving domestic violence.



\$810 million for critical maintenance and minor works that bring homes back online and prevent disrepair.



\$202.6 million over four years to the Aboriginal Housing Office to support critical capital maintenance of First Nations social homes.



\$527.6 million over 4 years across a range of homelessness services including reforming temporary accommodation, building back our specialist homelessness services, and establishing a new Homelessness Innovation Fund, to leverage the skills and capacity of the homelessness and housing sectors.



Extension of the partnership with Community Housing Industry Association NSW (CHIA NSW) for a further 4 years to deliver the Homes NSW Cadetship program, which continues to bring more lived experience and genuine employment outcomes in the social housing sector.

How do we decide what to build? – supporting people and families in need

- Social housing plays an important part in preventing and addressing homelessness.
 - There is a growing trend of people becoming homeless in later life for the first time.
 - In NSW, 17% of people experiencing homelessness are over 55.
 - Homes NSW is working to right-size the social housing portfolio because the majority of demand, including for **older people, is for 1-2 bed homes**.
 - We take the needs of older people into account when planning and designing new homes - we consider how close these homes will be to shops, services and transport, and how easy it will be for people to get around their neighbourhood.
 - In new social housing developments, we aim for best practice in access and liveability to meet the needs of people with mobility needs, including people who are older or ageing in place in social housing.
 - All our homes are minimum 'silver' accessible design.
-

The right development for the right people in the right way

- This document was in partnership with the Government Architect NSW (GANSW).
- It explains the relevance of good design for social housing, and what's important when new homes are designed and built.
- Good design is NSW Government policy, and it underpins the creation of better places that support the physical, social, cultural, environmental, and economic wellbeing of the community.
- Homes NSW is committed to create housing that not only benefits tenants, but enhances neighbourhoods and generates social and economic value for NSW.





Current Design Practice



New homes are considered for their whole-of-life costs, including operation and maintenance efficiency.

Measures include:

- Well orientated dwellings to ensure thermal comfort
- Optimise cross ventilation through location and size of windows
- Good insulation to reduce running costs
- Taps and fixtures such as shower heads with high efficiency ratings
- Air conditioning and associated PV have recently been included in new construction across all climate zones

Adoption of Centralised Electric Water Heating Systems



- Social and affordable housing providers are adopting centralised electric water heating systems in medium to large developments.
- Compared with their gas equivalents, benefits include:
 - ✓ Lower installation and operating costs
 - ✓ Reduced floor space usage
 - ✓ Lower noise output
 - ✓ Improved aesthetics
 - ✓ Improved safety

Image: Midtown Development Stage 1



CASE STUDY

Bigge Street, Liverpool



Efficient use of resources, saving on bills

- Energy-efficient fittings, appliances and lighting were thoughtfully selected to promote sustainability and reduce tenant household bills
- Clothes drying racks have been provided, concealed from public view. Drying racks are incorporated into the building design as an integral, functional element.
- Provision has also been made for the installation of air conditioning units at a later date if required.
- All the apartments are fitted with ceiling fans and blinds
- In the summer the thermal heat gain is reduced by triple sunhoods on the west elevation, integrated into the facade design, and single-hood shaded glazing on the north.



CASE STUDY

Phillip Street, St Marys



The architects focused on passive environmental design strategies to provide cost-effective, low maintenance and energy-efficient outcomes for both the tenants and Homes NSW.

- The lobbies are naturally ventilated
- Projecting balconies to take advantage of sun and views
- Living areas and bedrooms are provided with ceiling fans and there are
- Foldable clotheslines that are screened and installed at a height that allows quick clothes drying. In addition to this the project includes a
- 15-kW solar photovoltaic system5,000-litre rainwater re-use system.





Energy & Water
Ombudsman NSW

Not just the bills

What happens when energy
and water are unaffordable?

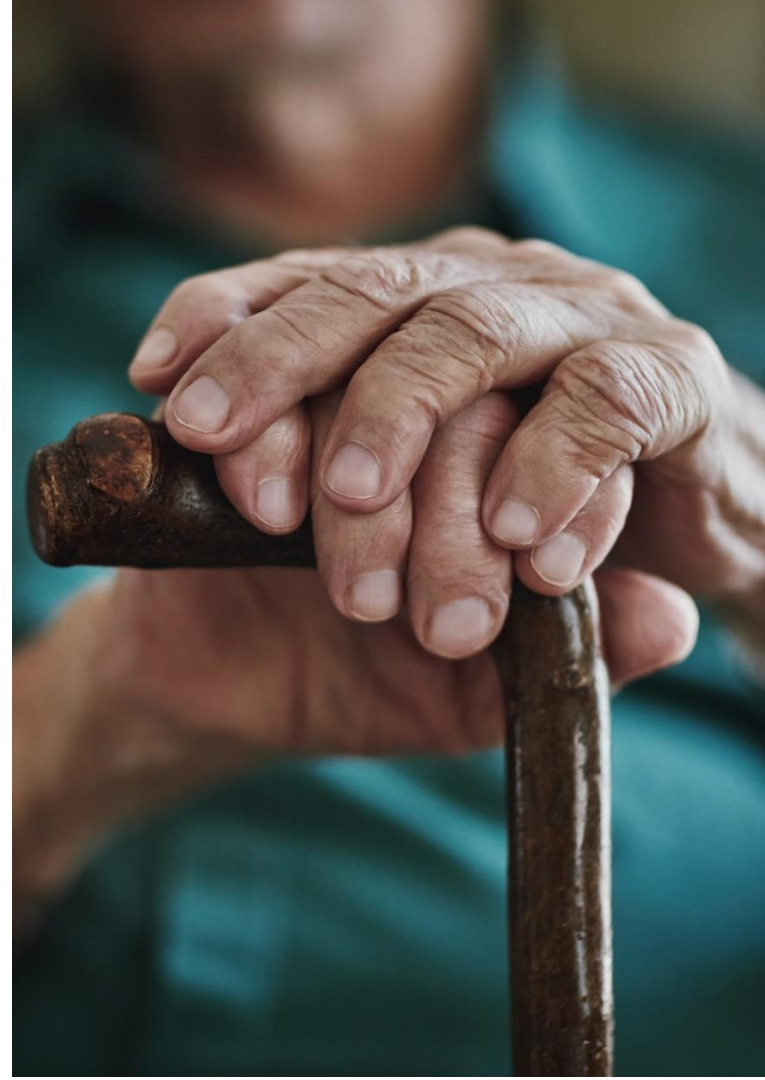
Community Workers Forum

EWON Extra Help Team

Tamara White, Team Lead

➤ Extra help for those who need it

- Increase in customers presenting with long-term or complex hardship
- New **Extra Help Team** established in November 2024
- Dedicated to supporting customers experiencing long term or complex financial and personal vulnerabilities, including:
 - Family and domestic violence, incarceration, unemployment, homelessness, disconnection, serious medical conditions, disability with impairment and lower literacy.



➤ What are we doing differently?

- A **one touch approach** for enhanced customer experience
- Shortened timeliness benchmark – contact made within 24 hours
- Asking retailers the tough questions
- Working directly with community organisations including **two-way referral systems**
- A more wholistic view
- Safe processes for those affected by family violence



The image features a series of high-voltage power line towers, also known as pylons, silhouetted against a vibrant sunset sky. The sky transitions from a deep blue at the top to a bright orange and yellow near the horizon. The towers are constructed from a complex lattice of metal beams and are connected by high-tension power lines that stretch across the frame. The perspective is from a low angle, looking up at the towers, which creates a sense of scale and height. The overall composition is symmetrical, with the towers arranged in a line that recedes into the distance.

Case study one



Case study

Melinda's story

- Melinda was concerned about high and estimated bills averaging \$1,000 per quarter
- **\$23,877 outstanding balance**
- Accumulated debt from previous years
- Lives alone in a small social housing unit
- Financial vulnerability and medical circumstances
- On an affordability program, received EAPA and was working with financial counsellors

How did Melinda get here

- The provider said the meter was functioning correctly
- Faulty thermostat contributing to excessive bills
- Housing provider caused delays in replacing the thermostat
- She had been pursuing housing provider for a contribution to the arrears



Case study

EWON's review

- The bills were reasonable until April 2023 and gradually increased until October 2024
- Bills peaked at **139kWh per day**, for a one-person household living in a small unit
- Housing provider replaced the thermostat in October 2024
- After the thermostat was replaced consumption returned to **33kWh per day**

The story continues

- Over the months when her bills began to increase, she had a total of six financial counsellors assisting with making payment arrangements
- None questioned why the bills continued to increase
- Melinda was increasingly anxious

As part of EWON's investigation:

- As this was a tenancy issue, EWON's assistance may be limited
- Unsuccessful in asking the provider to consider absorbing some costs
- Submission for consideration of a debt waiver in line with its hardship policy



Case study

The outcome

- Provider waived \$18,501 on closure of EWON's complaint file, leaving an amount owing of \$6,168
- When the current arrangement to pay \$10.00 per fortnight expires, if she has made all payments, it will waive a further \$6,168
- **Total of \$24,669 to be waived**
- All bills issue after 21 January 2025, will be payable.

Lasting impact

- If not for the Extra Help Team, this complaint may have been dismissed as a tenancy issue
- Assisted referral to the Financial Rights Legal Centre, given her previous experience with multiple financial counsellors
- Additional referrals to tenancy organisations
- EAPA referrals

The background of the slide is a close-up photograph of water. The top half shows the surface of the water with bright, shimmering reflections of light. The bottom half shows a turbulent area with many small, white bubbles and foam, suggesting a wave or a splash. A solid orange horizontal band runs across the middle of the image, serving as a backdrop for the text.

Case study two



Case study two

Courtney's account management

Courtney's story

- Courtney's account was not properly closed when she was incarcerated
- This led to accumulation of debt for energy she did not use
- Courtney was a vulnerable customer and sought advice from EWON to determine her liability and explore any possible assistance.

EWON's approach

- We engaged in a collaborative discussion with Courtney to understand her complaint
- Obtained documents to establish Courtney's lack of responsibility
- Raised the complaint and presented documentation to the provider
- Encouraged the provider to waive the debt as Courtney had not been able to sustain payments and the likelihood of lifelong debt due

The outcome

- The provider acknowledged the situation and **waived the \$12,591 debt**
- Reversed all issued electricity bills and backdated the account closure to align with the start of Courtney's incarceration

➤ Extra support – is it working?

Results from the first six months of the trial

- Providers responded to complaints as a priority
- Faster, more impactful outcomes
- Targeted referrals and prioritised support
- Providers engaging with the program to ensure customers treated with urgency, dignity, and care
- Customers reported feeling more supported, understood, and empowered

This team will become permanent





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Ombudsman NSW
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Free call: 1800 246 545

Email: complaints@ewon.com.au

Web: ewon.com.au

Free post: Reply Paid 86550 Sydney
South NSW 1234



Scan for EWON
Facebook page



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Energy & Water Ombudsman NSW



TRANSLATING
AND
INTERPRETING
SERVICE

National

Relay

Service



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Water focus

Daniel Peacock and Julie Ryan,
Sydney Water

Sydney Water

Supporting our customers

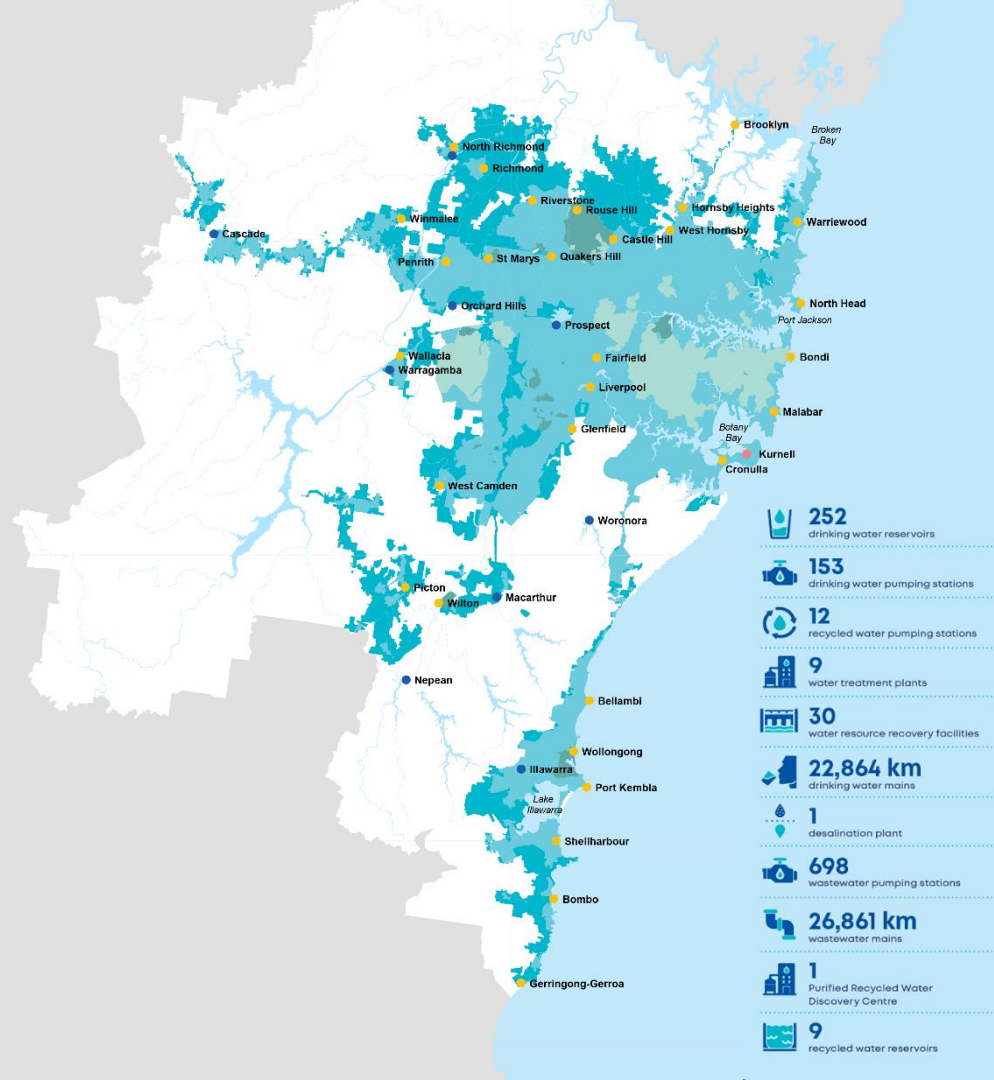


Sydney Water

Sydney Water is Australia's largest water utility.

We provide safe, high-quality drinking water to 5.4 million people and over 122,000 businesses every day across Greater Sydney, the Blue Mountains and the Illawarra.

We are committed to maintaining healthy, world-class waterways that support thriving, liveable and sustainable cities.



How Sydney Water supports customers in times of need

Support with Bills / Payments

Helping our customers be in control of their usage and bill

Providing our customers with extra assistance when they are in need

Provide practical support when things go wrong

How we assist and work with our customers to get things resolved

How we work with our customers regarding complaints & compensation



Residential



Non-Residential

Helping our customers be in control of their bill



Helping Reduce Bills

- WaterFix suit
- Smart Metering



Payment Flexibility Options

- Payment deferrals & arrangements
- Payment smoothing – pay in advance to reduce bill shock



Applicable rebates available

- Pensions Rebates

- For WaterFix services requiring a payment, customers will not pay anything up front
- Sydney Water offers instalment plans for items over \$200 (plus an administration fee), so customers can spread their payment equally across four consecutive bills.

For a \$44 call out fee, our plumbers can help with:

- **FREE** indoor tap leak repairs
- **FREE** leaking outdoor tap replacements
- **FREE** minor toilet leak repairs
- **FREE** WELS 4 star rated basin tap aerator installations
- **FREE** WELS 4 star rated showerhead installations.

Up to 24 months deferral of payment, interest free
Monthly payment smoothing in advance to limit bill shock

- Customers can receive a rebate if they are a holder of a Pension Concession
- Rebate is applied to the service charges of customers' bill, with maximums of:
 - Water service: 100% of the quarterly service charge/ maximum of \$70.95 annually
 - Wastewater service: 86% of the quarterly service charge/ maximum \$531.88 annually
 - Stormwater (if applicable): 50% of the quarterly service charge/ \$44.09 house or \$14.10 apartment annually



Support with Bills / Payments



Residential



Non- Residential

Providing our customers with extra assistance when in need



Helping Reduce Bills

- PlumbAssist

Emergency and essential plumbing which includes:

- check for leaks and ways to improve water efficiency
- repair or replace toilets, taps, showerheads, and hot water systems
- refer to specialist plumbers for sewer clearing, and concealed leaks
- ensures that customers have access to basic services, efficient and sustainable water use

- Residential plumbing service for customers unable to afford private plumber
- Customer must be assessed by Customer Care team via financial assessment
- Must be an owner-occupier and not own any other property

Not eligible

- Social housing and private tenants are not eligible for PlumbAssist



Financial Support Offerings

- Payment Assistance Scheme

Financial assessment completed to determine eligibility

- Owner occupier - \$1200.00 per year
- Tenants - \$600.00 per year for water use only

Not eligible

- Customers with multiple properties are not eligible for PAS, but can still be managed by Customer Care
- Social and Community Housing customers are not eligible



Holistic Support Offerings

- Thriving Communities Partnerships
- OSOS – One stop one story

Referrals to support services such as:

- No Interest Loans (NILS)
- Financial counselling
- Emergency relief
- Energy Accounts Payment Assistance (EAPA)
- Register customers for Centrepay

Water IS OUR LIFE

Provide practical support when things go wrong

How we assist and work with our customers to get things resolved

24/7 Faults contact – 13 20 90

- Report a fault
- Register for outage alerts

Education and information

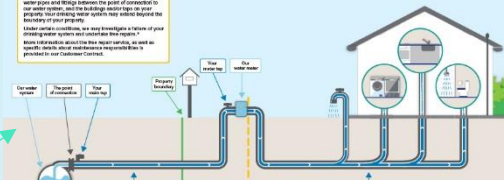
- Customer Contract – system diagrams
- Webpages – outage map, general plumbing information and how to prevent wastewater blockages

Courtesy Repair Services

- Mains to meter
- Private sewer in public land

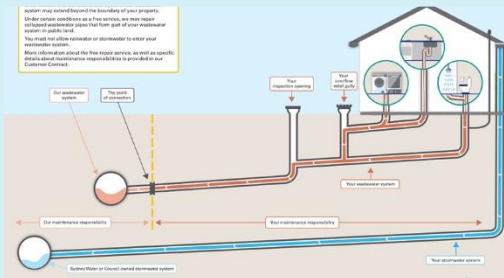
Drinking Water System Maintenance responsibilities

Important
You are not responsible for maintaining all drinking water pipes in the Sydney Water network. You are responsible for the water system, and the building, within the property boundary. Your Drinking Water System Responsibility Map shows the boundary of your property.



- Our **mains to meter** courtesy service is for the private water pipe that runs from our water main up to 1m within the private property or the water meter, whichever is nearer.
- The **Private Sewer in Public Land** service is for property owners whose private wastewater pipe travels outside of their property boundary to connect to our wastewater main, and it has collapsed under a hard surface that would be costly to excavate and restore, such as the footpath or road.

Customer may extend the boundary of their property. Sydney Water conditions and the terms of the contract apply to all private sewerage pipes that form part of your sewerage system or public land.



Provide practical support when things go wrong

How we work with our customers regarding compensation

During an asset failure

- Water outage map – advises of known water outages and gives an expectation of when water will be turned back on
- Faults line open 24/7 if assistance is required
- Customer Advocate team on call 24/7

After a Sydney Water asset failure

- Relevant rebates are applied automatically – customers do not have to apply for them
- If bottled water was purchased during an outage, we can reimburse customers who submit receipts
- Our claims process is available to help customers try to recover costs where possible if their loss was a result of a failure of a Sydney Water asset.

See if we're working in your area

Start typing your suburb name

Suburb

- Our **Customer Advocates** are passionate about customers and are here to help. They handle all of our complaints relating to service faults and assist customers with resolving what can be complex, challenging issues.
- During water outages, where a customer is vulnerable or has health concerns, Customer Advocates can be dispatched to provide bottled water.
- During wastewater overflows, they are available to assist with the immediate impact where there has been property damage or impact to the customer's home through face-to-face or telephone support.
- Customer Advocates will assist customers through the insurance claims process, and give advice if a customer is not insured
- There is a Customer Advocate on call after hours so they're ready to provide support 24/7
- Sydney Water manages over **22,000km** of water mains and about **27,000km** of wastewater mains. While we try our best to maintain this massive system, sometimes unforeseen events cause impact to our customers and communities.
- We have a team who review claims submitted by customers or plumbers where there has been a loss or damage that is not covered by the owner or tenant's insurance.
- The two main types of claims we receive are **claims for damages** and **wastewater blockage claims**.

We've turned the water off to complete essential repairs.

Our crews are working around [redacted] to restore the water supply as quickly as possible.

9 properties are affected by this outage.

Provide practical support when things go wrong

How we work with our customers regarding complaints

Internal Complaints Handling Framework

- Three-stage complaints escalation process


Working closely with EWON to resolve external escalations

- Dedicated Customer Resolution Specialists within my team who are passionate about customer service and resolving issues for customers

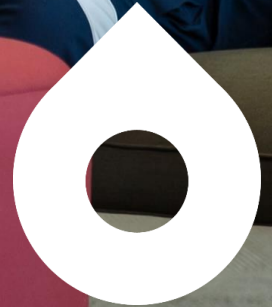


- Contact us by phone or email by visiting sydneywater.com.au to lodge your complaint

- Sydney Water receives approximately 30 matters from EWON per month, and in the last financial year averaged 0.2 complaints per 10,000 customers.
- The main categories that customers reach out to EWON are around:
 - Account issues such as questioning high water usage
 - Disputing the outcome of Hidden Leak Allowances or claims
 - Ongoing service faults



Thank you
Questions?





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**Thanks for participating.
Your feedback is much appreciated!**



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TRANSLATING
AND
INTERPRETING
SERVICE

National

Relay

Service