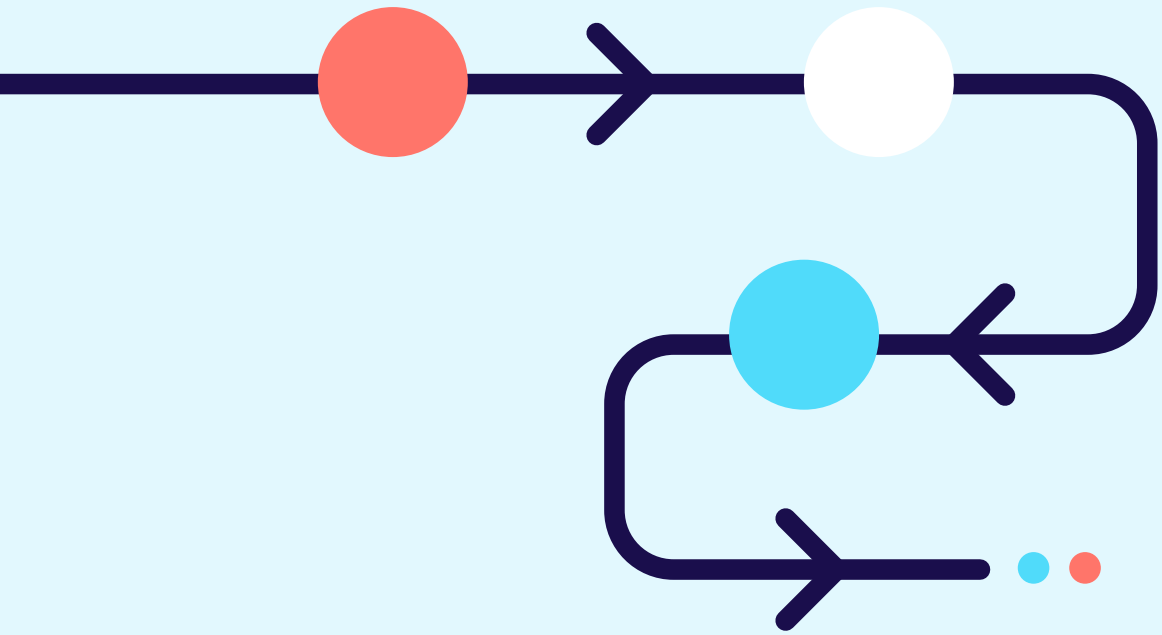
Putting energy efficiency to work at home

The Forgotten Fuel series

May 2025

Contents



Foreword

It's time to improve the efficiency and resilience of our homes

There's a reason we say in Australia that our home is our castle. Home is central to our wellbeing and to our relationships. For most households, our home is the most important purchase we'll ever make. When we spend so much time in our homes, we want them to be healthy and comfortable, and we need to ensure that our energy bills are affordable.

An energy efficient home that is well insulated and powered by efficient electric appliances is key to achieving this, but also has the added benefit of reducing our environmental footprint. With over 10% of Australia's total emissions coming from the energy we use in homes, changing the way we use energy at home can play an important role in the broader transition towards net zero.

But for something so important, knowing where to start is a challenge. Most Australian homes were built before the introduction of minimum energy efficiency standards, meaning that millions of households are paying more for energy than they need to. With Australian households looking for ways to reduce costs, even small measures to improve efficiency can make a big difference. We believe that sustainability should be accessible and practical for everyone - homeowners, renters and investors alike. It's about ensuring that every individual has a sustainable, safe and comfortable roof over their head.

This journey encompasses both the tangible transformations we can make to our homes, such as using efficient electric heat pumps to heat and cool our homes, and the everyday behavioural changes that collectively contribute to significant reductions in emissions and energy costs. Simple actions, like washing clothes when the sun is out and ensuring doors are closed when reverse cycle air conditioners are on, help in Australia's crucial energy transition and help everyday Australians' budgets.

Sustainability is about making conscious, everyday decisions in the places where we live our lives with the people we love.

Together, we can lead the way in making lasting changes that benefit our communities, the environment, and future generations. When we choose to prioritise energy efficiency to improve our health, comfort and financial wellbeing, we contribute to a broader transition to renewables and a more sustainable tomorrow.

Let's work together to build a brighter and better future.

Maile Carnegie

Group Executive Australia Retail
ANZ

Luke Menzel

Chief Executive Officer
Energy Efficiency Council (EEC)

The Forgotten Fuel series of reports is the result of a longstanding collaboration between ANZ and the EEC. The three reports explore the ways in which businesses and households can benefit from using energy efficiency as a tool to supercharge emissions reduction, save money and improve health and wellbeing. In this report, we highlight how Australian households can realise these goals.

Section 1

Supercharging emissions reduction

Supercharging emissions reduction

For Australian households, energy efficiency and electrification are essential to reducing energy bills and improving health and wellbeing. But improving energy efficiency and rolling out electrification in our homes doesn't just help the people living in them, they help us to achieve our ambitious emissions reduction efforts.

In 2021, Australia set itself the urgent task of achieving net zero emissions by 2050. Energy efficiency is key to this, as it helps us reduce emissions quickly. Switch out a high-power light bulb for an LED globe and you've reduced emissions today easier and faster than installing solar panels on a roof.

The energy we use in our homes, businesses and vehicles is responsible for around 80% of Australia's emissions.[1] While our energy systems are changing fast, they continue to be dominated by fossil fuels. This means any effort to use energy more efficiently – using less to provide the same service – saves money and reduces emissions at the same time.

Not all of Australia's emissions can be lowered easily. Some emissions, like those from food production, could take many years and not be completely reduced. Around the world, energy efficiency is already hard at work reducing emissions. Between 2000 and 2017, energy efficiency was responsible for reducing global emissions by 12%,[2] while the global economy grew by 65% at the same time.[3]

Many countries – and some Australian jurisdictions – have energy efficiency programs for household appliances. Think of the incentives to replace incandescent light globes with modern LEDs available in some states. Where these long-running programs exist, they've been shown to help reduce energy usage by more than half, and up to 84% for big, energy-intensive appliances such as air conditioners.[4] This creates fewer emissions and reduces costs while maintaining our quality of life.[5]

What does net zero mean?

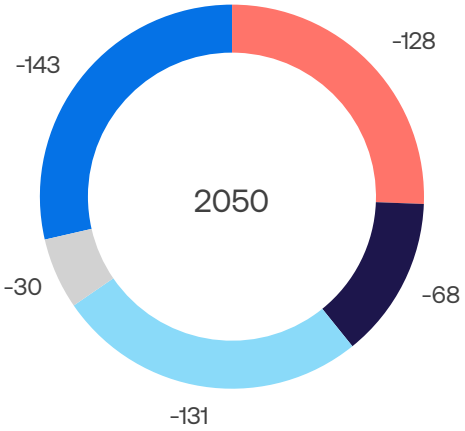
Net zero emissions means balancing the greenhouse gas emissions created and released into the atmosphere with the emissions removed from the atmosphere. A 'net zero economy' is achieved when the sum of activities results in no increase in emissions added to the atmosphere. Achieving this globally by 2050 (and almost halving emissions by 2030) is integral to achieving the Paris Agreement.[5]

1. Australian Department of Climate Change, Energy, the Environment and Water (DCCEEW) 2024, Quarterly Update of Australia's National Greenhouse Gas Inventory: September 2024.
2. International Energy Agency (IEA) 2019, `Emissions savings', Multiple benefits of energy efficiency: from "hidden fuel" to "first fuel".
3. World Bank 2023, GDP (constant 2015 US$).
4. IEA 2021, Energy Efficiency 2021.
5. United Nations n.d., For a livable climate: Net-zero commitments must be backed by credible action.

As important as renewables

To achieve net zero by 2050, experts predict energy efficiency and electrification will be responsible for 25% and 20% of all emissions reduction worldwide.[6]

Australia's emissions reductions (Mt CO_2-e) to 2050 in a low-cost scenario



-28.6%
● CO_2 removal

-25.6%
● Electrification

-13.5%
● Energy efficiency

-26.2%
● Renewable electricity

-6.1%
● Renewable fuels

Source: Northmore Gordon 2023, Energy efficiency scenario modelling.

In Australia, research commissioned by ANZ and the EEC suggests energy efficiency will deliver 19% of the emissions reduction we need by 2030 and 14% by 2050.[7] Energy efficiency can deliver us a larger part of our 2030 target because we can get started on it quickly, accelerating the energy transition and limiting emissions immediately.

Looking out to 2050, combined with electrification, which takes advantage of more efficient electric appliances, we can achieve 39% of the emissions reduction we need – a larger share of emissions reduction than renewable electricity.[8] Ramping up ambition on energy efficiency and electrification can be a cost-effective way to achieve net zero in Australia.

6. International Renewable Energy Agency (IRENA) 2022, World Energy Transition Outlook 2022.
7. Northmore Gordon 2023, Energy efficiency scenario modelling.
8. Ibid.

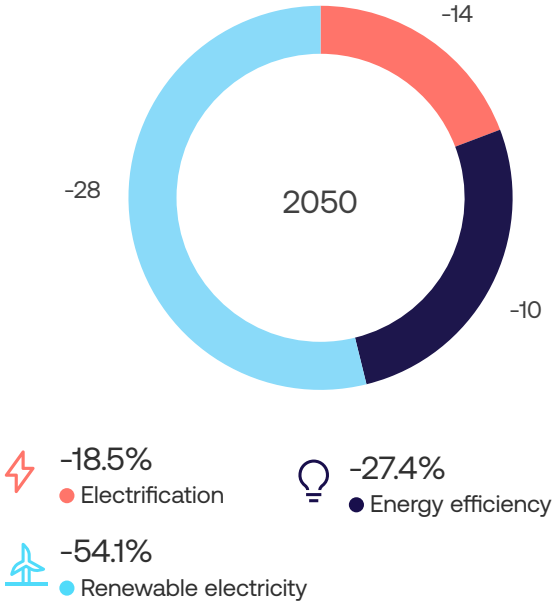
The opportunity for net zero emissions is amplified in our homes, where efficiency and electrification can provide 27% and 19% of emissions reduction out to 2050.[9] The modelling also demonstrates the sizeable emissions reduction opportunities from renewable electricity in our homes where almost all of the remainder of the emissions reduction is expected to come from renewable electricity. This includes putting solar photovoltaic (PV) panels on our roofs and switching the electricity we buy from the grid to wind, hydro and solar power generation.

Energy efficiency and electrification choices that reduce emissions are available now and can be more cost-effective, giving us a better chance of achieving our emissions reduction targets as quickly as possible and saving on energy bills.

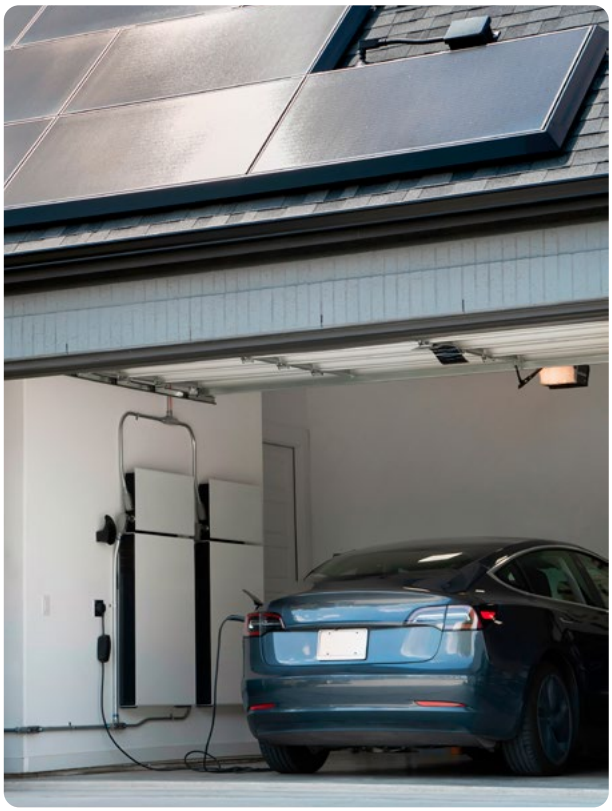
Energy efficiency scenario modelling

In 2023, ANZ and the EEC commissioned Northmore Gordon, a leading provider of energy and carbon advisory services across Australasia, to undertake research into the role of energy efficiency and electrification in decarbonising Australia. The modelled scenarios all support a net zero economy by 2050, with the business-as-usual scenario based on what Australia is currently doing, within current policies and programs. The low-cost enhanced energy efficiency scenario is based on ambitious but demonstrated and available energy efficiency improvements. The modelling is explored in more detail in the first Forgotten Fuel series report.

Australia's residential emissions reductions (Mt CO_2-e) to 2050 in a low-cost scenario



Source: Northmore Gordon 2023, Energy efficiency scenario modelling.



9. Northmore Gordon 2023, Energy efficiency scenario modelling.

Section 2

The benefits of energy efficiency

The benefits of an energy efficient home

Improved comfort in the home

We spend so much time at home, it's important we're staying cool when it's hot and keeping warm when it gets cold. Energy efficiency measures like insulation and draught proofing can significantly improve your home's ability to hold its temperature, making it more comfortable for longer. Not only does it make your home cosier for the whole family, but it can also make your home safer. Improving the energy efficiency of Australian homes makes sense. We can make households more comfortable, and reduce energy bills and greenhouse gas emissions.

There are a range of ways to increase the energy efficiency of a home, which means it can be hard to estimate just how much a household can save through energy upgrades and retrofits. Modelling in 2019 by the Australian Council of Social Service and the Brotherhood of St Laurence found a one-off capital investment of around $2,000 for apartments and $5,000 for houses can result in average savings ranging from $290 per year for apartments to more than $1,000 each year for houses.[10]

Energy costs were cheaper in 2019 than they were in 2024,[11] so it's reasonable to assume that the savings would be even greater today. This means energy efficiency upgrades could pay for themselves within a few years, creating savings for homeowners well into the future.

Reduced energy bills

Reducing your energy bills is a clear benefit of improving the energy efficiency of your home. There are lots of cost-effective ways you can start reducing your energy consumption before investing in big-ticket items:

- Create basic draught proofing and sealing
- Use external shading, blinds and curtains
- Use fans to minimise the use of more energy intensive air conditioning
- Shift your energy use away from evening peak hours when electricity prices are high
- Set the thermostat to 25-27°C in summer, and 18-22°C in winter for a comfortable temperature that minimises electricity use. Each degree of extra heating in winter or cooling in summer increases energy consumption - and associated costs - by 5-10%.[12]

The bigger picture

Alongside efficiency, electrification and renewables, smart energy use is critical to cutting emissions. During summer daylight hours, Australia already meets most of its electricity needs from solar and other renewables. However, our demand on power in the home still needs to be met when the sun goes down. Behavioural changes such as 'load shifting', for example, using washing machines and dishwashers during the day, can cut costs for both households and the energy system as a whole. Combined with consumer energy resources, such as solar and batteries, these savings can be significant.

10. Australian Council of Social Service (ACOSS) and Brotherhood of St Laurence 2019, Affordable, clean energy for people on low incomes.
11. Australian Energy Market Operator (AEMO) 2020, Quarterly Energy Dynamics: Q4 2019, p. 9 & 28. AEMO 2025, Quarterly Energy Dynamics: Q4 2024, p. 14 & p. 50.
12. Australian Government, n.d., 'Heating and cooling', Your Home.

Understanding NatHERS star power

The Nationwide House Energy Rating Scheme (NatHERS) provides energy ratings for houses and apartments. This is helping create energy efficient, resilient and comfortable homes for the future that cost less to run.[13]
The NatHERS star rating is included in an energy assessment for a new home, major renovation or existing home.[14]

NatHERS star ratings provide information about the thermal performance (heating and cooling needs) of a home. A star rating is out of 10 and considers a home's design, orientation, construction materials, as well as the local climate.

Upgrades to older homes can save more than three times as much energy as upgrading a home that already has a four-star rating and improving it to seven stars - the current minimum standard for new homes. In other words, the biggest energy and cost savings opportunities exist in the least efficient homes.

The types of upgrades required to lift the energy performance of the least efficient homes are relatively cost effective and generally include basic draught proofing, installing insulation and replacing inefficient appliances with modern electric ones.

Did you know?

Modelling has shown that upgrading an average one-star Melbourne home to four stars could save a household at least $2,275 each year.[15]

13. DCCEEW n.d., 'About NatHERS', National House Energy Rating Scheme.
14. DCCEEW n.d., 'Energy assessments for new homes', National House Energy Rating Scheme.
15. Energy Efficiency Council (EEC) 2022, Energy Efficiency Council response to the National Energy Performance Strategy discussion paper, pp. 52-53.

Case study

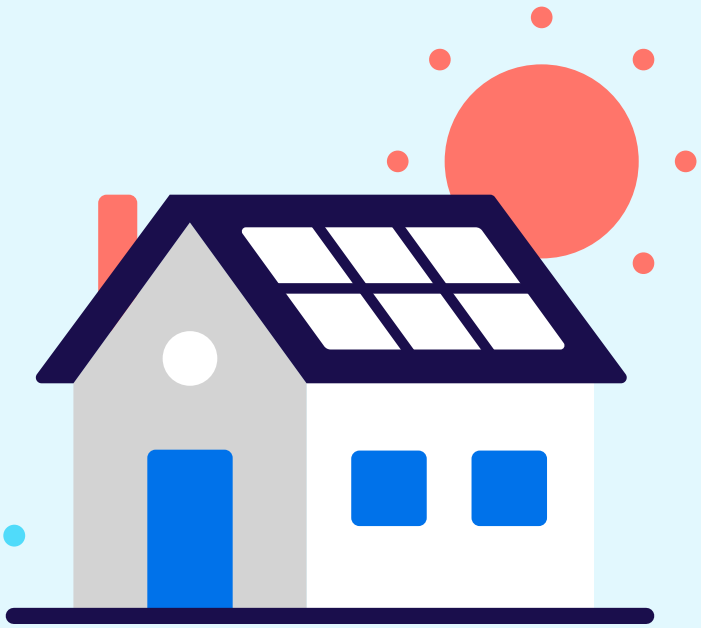
Building an environmentally conscious family home in Melbourne

Nathan, an ANZ home loan customer and employee, recently decided to build a sustainable home in Melbourne driven by his passion for a sustainable future. Nathan's new home is an example of eco-friendly living, fully electrified with solar panels, double glazing, and climate-smart insulation. He also embraced thoughtful garden design and landscaping, rainwater harvesting systems and energy-efficient appliances to make his home as green as possible.

Living in Melbourne's variable climate, Nathan's choices ensure his home stays comfortable and energy-efficient all year round. His motivation? To reduce emissions and move away from fossil fuels, creating a healthier environment for his family and future generations.

With the support of an ANZ construction loan, Nathan turned his vision into reality. Not only is he contributing to a greener planet, but he's also enhancing his financial wellbeing by cutting down on energy costs and boosting his home's value. Nathan's journey doesn't stop here – he's planning to add a battery storage system and an electric vehicle to further his commitment to sustainability.

Nathan's story is an inspiring example of how making green choices can benefit both the environment and your wallet.



What is electrification?

Electrification involves replacing technologies that use fossil fuels with technologies that use electricity instead. Importantly, electric appliances and equipment not only enable the use of renewable electricity, but are more efficient than gas appliances and internal combustion engine vehicles. Common examples for households include reverse cycle air conditioners, heat pump hot water systems, induction cooktops and electric vehicles.

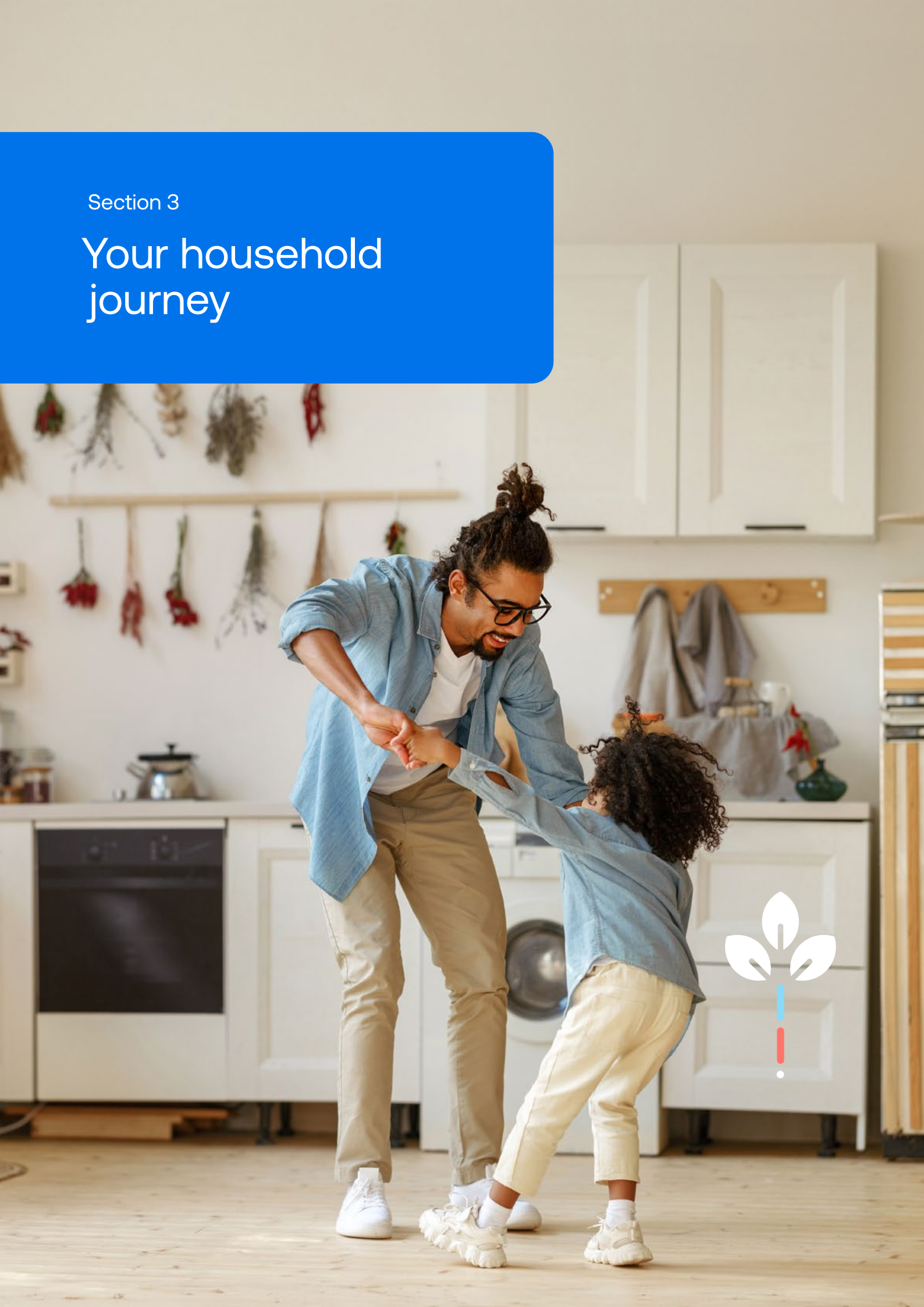
An electric car is usually around three to four times more efficient than a comparable petrol car.[16] Heat pumps used in reverse cycle air conditioners and hot water systems can provide three to four times as much heat energy as they take to run.[17]

When electric systems are powered by renewables, the emissions savings are realised from both energy efficiency and renewable energy usage, making electrification a win-win.

16. IEA 2019, Global EV Outlook 2019.
17. EEC and A2EP 2023, Harnessing heat pumps for net zero: the role of heat pumps in saving energy and cutting emissions, p. 15.

Section 3

Your household journey



Your household journey

Owner-occupier wanting to upgrade their home

Upgrading your home can include simple energy efficiency upgrades and replacing larger appliances like hot water systems. Depending on your home design and location, these might include installing insulation, installing solar or batteries, or replacing gas appliances with efficient and flexible electric alternatives like reverse cycle air conditioning.

Owner-occupier buying or building their next home

Buying or building a home can be a great opportunity to include energy efficiency measures. From understanding the energy efficiency of an existing home or planning a new build with energy performance in mind, your new home can be a blank canvas.

Renter

Renting your home still gives you plenty of opportunities to improve energy efficiency and save on energy bills through simple steps like draught proofing, appropriately shading, choosing efficient plug-in appliances and load shifting. You can also choose an energy plan that suits your needs and sources energy from renewables.

Investor

Investors can make a difference for the tenants when they invest in energy efficient upgrades. Taking steps to improve energy efficiency in your investment property can reduce bills for tenants, make the home more comfortable and potentially more valuable in the long run.[18]

Apartments

Apartment buildings, flats and other multi-unit dwellings face a unique set of opportunities and challenges when it comes to improving energy performance.

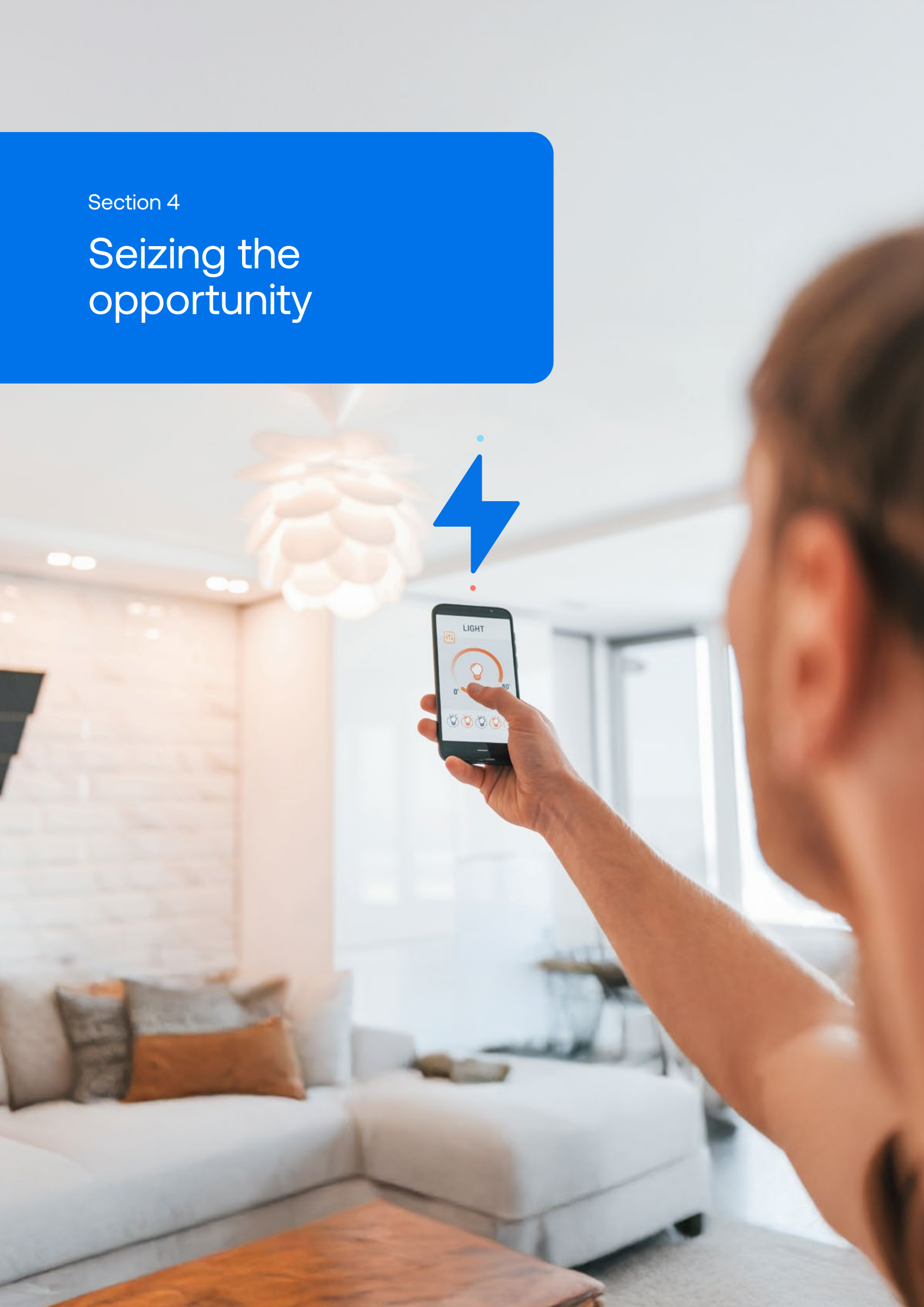
Up to 60% of energy use in large apartment buildings can come from common areas or shared services.[19] Collective decisions through strata or building management are particularly important for shared services such as centralised heating and hot water systems, common spaces and facilities, or any major upgrades to a building's thermal efficiency. Some key options available include centralised heat pump heating and hot water in place of gas, efficient common area lighting and facilities such as electric vehicle charging.

Some upgrades such as the choice of efficient plug-in appliances or sealing draughts may be quickly and easily available to individual residents. In some cases (and in most smaller buildings or townhouses) owners are solely responsible for upgrades such as heating and cooling appliances, electrification and thermal upgrades like windows or shading.

18. Origin & PropTrack 2024, The Australian Home Energy Report, p. 3.
19. National Australian Built Environment Rating System (NABERS) n.d., Apartment Buildings.

Section 4

Seizing the opportunity



Seizing the opportunity with

efficiency and electrification

Thermal efficiency

Keeping your home at a healthy temperature makes homes safe and comfortable.[20]

Draught proofing, insulation, efficient windows and shadings contribute to a stable temperature. Insulation can reduce the cost of heating and cooling by up to 45%,[21] with ceilings being the most important place for insulation, and walls and floors also providing great opportunities.

Sealing gaps in walls, floorboards or around doors is a simple and very affordable step that can significantly improve comfort. Double-glazed windows can make a significant impact, and inexpensive and easy actions such as hanging heavier curtains or creating shade with external plants can keep indoor temperatures more comfortable.

Hot water

Like heating and cooling, we don't need to replace our hot water services very often. But, when the time comes to update your system, replacing it with a heat pump hot water system can use up to 75% less electricity than other, older solutions.[22]

Heat pump hot water systems are the most energy efficient option for water heating, while low-cost electric resistive systems are also available. If you have solar hot water, set heating to occur when the sun is shining. If you have a heated swimming pool, switching to a heat pump can provide another opportunity to reduce energy consumption.[23]

Heating and cooling

Heating and cooling accounts for 20% to 50% of energy used in Australian homes, depending on the climate zone.[24] The good news is there are some simple things we can do to maximise energy savings that reduce cooling and heating loads.

Appliances like reverse cycle air conditioning provide heating and cooling. They're also 300-500% more efficient, which means it can take one unit of electrical energy and turn it into between three to five times as much heating or cooling energy.[25] This can make reverse cycle air conditioning a cheaper heating option. Updating your heating and cooling can be a costly exercise, so when you're next upgrading, consider reverse cycle air conditioners that can be used in summer and winter.

EVs

Electric vehicles (EVs) are becoming more common in Australia. Plug-in hybrid and fully electric vehicles can be charged at home if your vehicle has access to a power point or fast charger. Aligning the charging of EVs with rooftop solar output or off-peak times when electricity prices are lower can save on energy bills.

20. The World Health Organisation (WHO) considers temperatures between 18 and 24°C to be healthy - see WHO 2018, WHO Housing and health guidelines, p. 33.
21. Commonwealth Science and Research Organisation (CSIRO) 2024, Insulating against rising electricity costs.
22. Ibid, p. 58.
23. Ibid, p. 59.
24. DCCEEW n.d., Heating and cooling.
25. A2EP and EEC 2023, Harnessing heat pumps for net zero, p. 15.

Seizing the opportunity with

efficiency and electrification

Appliances, cooking and lighting

Everyday household appliances like fridges and washing machines are large energy consumers. When you purchase new or replace old appliances, choosing efficient electric models that have higher energy star ratings will reduce your energy consumption and associated bills.

If you're upgrading your kitchen, it's worth considering swapping to electrified sources of cooking that use substantially less energy and can be better for your health.[26]

Induction stoves are both efficient and highly responsive. In some states, there are rebates to replace gas cooking in existing homes and new homes cannot be connected to gas supply in the ACT and Victoria.

New appliances also often have 'smart' features that can allow you to use energy at the times when it is cheapest to do so, such as when the sun is shining, or you're being charged an off-peak electricity rate.

26. National Asthma Council Australia n.d., Fact sheet: gas stoves and asthma in children.

Seizing the opportunity with

renewables

Solar PV

Solar photovoltaic (PV) panels allow households to consume zero emission electricity generated onsite from the sun. The panels capture sunlight and convert it to power. This electricity can be used in the home where it was generated, exported to the grid or saved into batteries. All these options can help reduce household energy bills substantially.

The biggest savings can be realised by households that optimise the use of the energy they generate at home. This can include timing appliances like hot water systems to heat during the day or charging home batteries and electric vehicles when the panel output is highest.

Did you know?

Australia has the highest uptake of household solar in the world with 1 in 3 households having panels on their roof.

Batteries

Batteries allow you to store energy to be used later. They are popular alongside solar PV systems as they can be charged during the day, allowing you to consume energy during peak evening demand. Not only do batteries give you more control over your energy consumption, they can be used as a reliable source of energy during a blackout, or help relieve pressure on the broader energy grid.

Renewable electricity and green power from the grid

More than ever, it's possible to choose your power source when you pick your energy provider. Choosing an electricity provider that offers GreenPower means that more of the energy you use in your home is sourced from accredited renewable sources like solar or wind.

Seizing the opportunity with

everyday actions

Behaviour change

Simple changes in daily habits can lead to significant energy savings. Managing your energy use at home can be as easy as:

1. **Shifting your electricity use away from the evening peak hours, which can include:**
   - Using timers and smart devices to set usage times for washing machines and dishwashers and minimise your effort
   - Setting big electricity users like hot water heating or pool heating to operate when your rooftop solar is generating electricity, or when you are consuming off-peak electricity from the grid
2. **Setting the thermostat to 25-27°C in summer, and 18-22°C in winter** to minimise electricity use and maintain comfort
3. **Using a ceiling or pedestal fan in summer** instead of a reverse cycle air conditioner or turning your air conditioner to fan mode instead on cool mode on mild days
4. **Using your reverse cycle air conditioner** for heating in winter instead of high energy consumption heaters
5. **Taking small everyday steps** to avoid using energy you don't need - you can do this by:
   - Wearing appropriate clothing for the season to minimise your heating and cooling needs
   - Switching off appliances and lights when they are not in use
   - Only using the hot tap when needed
   - Limiting the length of showers
   - Boiling water in an electric kettle before putting it in the pot on the cooktop, and (when it's safe to do) keeping the lid on to maintain the water temperature.

Smart controls

Many of these behaviours can be optimised by utilising smart devices and controlling your appliances automatically or remotely. For example, internet-connected `smart' air conditioners allow you to remotely pre-heat or pre-cool your home at times when electricity is cheapest. If you have rooftop solar you can set your air conditioner to pre-cool your home in the late afternoon and early evening before you get home from work, optimising your solar system to minimise your cooling needs in the evening when you need electricity from the grid.

Key tip

Smart meter data provides insights that can help you make changes to your electricity usage that could reduce energy consumption over time.

Section 5

Bringing it to life

Making it happen for home owners and investors

There are a lot of opportunities to upgrade the energy efficiency of homes, but how difficult are they, what do they cost, and how much will they cut your energy costs?

Explore energy efficiency, electrification and renewables upgrades and the everyday actions that you can take to lower your energy bills, improve your health and comfort, and do your bit to support Australia's net zero goal.

For owner-occupiers wanting to upgrade their home

Investing in upgrading the energy performance of your home often comes with an upfront cost, but over time the energy bill savings can lead to bigger financial, wellbeing and environmental benefits.

Understanding the energy performance of your home by getting an energy efficiency assessment from a Nationwide House Energy Rating Scheme (NatHERS) star rating or Residential Efficiency Scorecard rating can help you plan to improve the energy efficiency of your home.

For owner-occupiers building a new home

The energy efficiency of your new home can have major ongoing benefits for you in the long run. If you are building a home, it's worth planning how energy will be used and considering designing for higher than the minimum NatHERS star rating of 7 stars for new homes.

Getting professional advice on the design of your home should be the first thing you do to integrate design features alongside efficient electric systems.

For investors wanting to improve the value of their investment property

If you are a landlord, energy efficiency can improve your property value and create healthier homes for your tenants at the same time as helping to reduce their energy bills.

If major appliances need replacing during a tenancy, you can choose to install an efficient, electric options such as electric hot water or cooktops.

	Consider	Difficulty	Cost to implement	Potential saving
Energy efficiency & electrifcation	Seal gaps and cracks to prevent air leakage	●○○	●○○	●○○
	Replace older heating and cooling systems with energy efficient appliances	●●○	●●○	●●●
	Install or improve insulation in your floors, walls and ceiling	●●○	●●○	●●●
	Replace your gas heating, hot water and cooking appliances with efficient electric alternatives	●●●	●●●	●●●
	Use your landscaping to build natural thermal efficiency with shade and greenery	●●○	●●○	●●○
Renewables	Choose an energy retailer that supplies GreenPower	●○○	●○○	●○○
	Schedule high-energy use items to match your daylight solar production hours	●○○	●○○	●○○
	Install solar panels	●●○	●●○	●●○
	Install a battery to optimise rooftop solar output	●●○	●●●	●●○
Everyday actions	Use smart meters to understand your household energy usage	●○○	●○○	●○○
	Use time delays for major appliances to run off-peak	●○○	●○○	●○○

Making it happen for renters

There are a lot of opportunities to upgrade the energy efficiency of homes, but how difficult are they, what do they cost, how much will they cut your energy costs, and more importantly, what can you actually do as a renter?

Explore energy efficiency, electrification and renewables opportunities and the everyday actions that you can take to lower your energy bills, improve your health and comfort, and do your bit to support Australia's net zero goal.

Rental homes in Australia are typically less energy efficient than owner-occupied homes. Investing in major upgrades can be a significant undertaking for landlords, but there are many ways for renters to improve their energy efficiency that can reduce their energy bills.

The appliances you buy and the everyday choices you make can add up to energy savings. Simple steps like draught proofing, appropriately shading, choosing efficient plug-in appliances and load shifting can lead to significant financial benefits. Renters can also shop around to get the best energy deal by using tools like Energy Made Easy.

When you are looking at rental properties, or re-signing agreements, it's a great time to ask landlords to undertake energy efficiency improvements that can help with cutting your energy costs and add to the home's value.

Homeowners can do everything renters can in their own homes

	Consider	Difficulty	Cost to implement	Potential saving
Energy efficiency & electrifcation	Seal gaps and cracks to prevent air leakage	●○○	●○○	●○○
	Install temporary window coverings, (e.g curtains or films)	●○○	●○○	●●○
	Choose energy efficient appliances with higher energy star ratings	●○○	●○○	●●○
Renewables	Choose an energy retail that supplies GreenPower	●○○	●○○	●○○
Everyday actions	Use cold wash on your washing machine to save energy	●○○	●○○	●○○
	Use time delays on large appliances to run in off-peak times (e.g dishwashers, washing machines)	●○○	●○○	●●○
	Set heating and cooling at appropriate temperatures to save energy (e.g 25°C in summer and 20°C in winter)	●○○	●○○	●●○
	Use smart meters to understand your household energy usage	●○○	●○○	●○○

Resources

Your Home

Your Home is Australia's independent guide to designing, building or renovating homes to ensure they are energy efficient, comfortable, affordable and adaptable for the future. yourhome.gov.au

Community and consumer groups

Energy Consumers Australia

Energy Consumers Australia is the national voice for household and small business energy energyconsumersaustralia.com.au

Renew

Renew Australia Inc. is a national, not-for-profit organisation that inspires, enables and advocates for people to live sustainably in their homes and communities. renew.org.au

Government ratings and comparison programs

Energy Made Easy

Energy Made Easy helps residential and small business energy consumers navigate the often complex electricity and gas retail markets to find a suitable energy plan. energymadeeasy.gov.au

Energy Rating: Equipment Energy Efficiency

The Equipment Energy Efficiency (E3) Program is an initiative of the Australian Government, states and territories and the New Zealand Government to improve the energy efficiency of appliances and equipment. The Energy Rating Calculator checks how much money consumers can save by choosing an energy efficient appliance. energyrating.gov.au/consumer-information

Nationwide House Energy Rating Scheme (NatHERS)

NatHERS provides energy ratings for new dwellings, helping create energy efficient, resilient and comfortable homes for the future that cost less to run. nathers.gov.au

Residential Efficiency Scorecard

Scorecard is a national energy rating program for existing homes, the first of its kind in Australia. Scorecard rates homes' energy efficiency and comfort, and provides tailored upgrade information. homescorecard.gov.au

Independent and government resources

Apartment guide to electrification - Zero Carbon Merri-bek

The Apartments Guide to Electrification provides a step-by-step process to transition to all-electric for both common areas and your home, be it an apartment or townhouse. Apartment Guide to Electrification - Zero Carbon Merri-bek

A guide to sustainable home renovations - Green Building Council of Australia

This practical guide is for homeowners and building practitioners seeking to improve the sustainable performance of existing residential homes, including as part of additions and alterations. Our guide to sustainable renovations | Green Building Council of Australia

A renter's guide to saving energy and water - DCCEEW

This short guide provides practical opportunities for renters to benefit from energy and water saving actions. A renter's guide to saving energy and water

Acknowledgements

ANZ and the EEC would like to thank Northmore Gordon for undertaking the emissions modeling that underpins the Forgotten Fuel series. We would also like to acknowledge the EEC's members and partners for their ongoing support, ensuring that the EEC is providing credible guidance on efficiency, electrification and decarbonisation to government, industry and consumers.

About ANZ

ANZ provides banking and financial products and services to over 8.5 million retail and business customers and operates across close to 30 markets. ANZ Group Holdings Limited (ABN 16 659 510 791) is an authorised non-operating holding company under the Australian Banking Act.

Learn more at anz.com

About the EEC

The EEC (ABN 16 659 510 791) is the peak body for Australia's energy management sector. A not-for-profit membership association, the EEC works to:

- Drive world-leading policy on efficiency, electrification and demand flexibility;
- Ensure we have the skilled workforce; and to deliver Australia's energy transition
- Support businesses and households to rapidly decarbonise.

Learn more at eec.org.au

To find out more

Contact us at **anz.com**

Call us on **13 13 14**

To find out more from the EEC

Contact us at **eec.org.au**

Email us at **info@eec.org.au**