



Powering Our Future:

An action plan for
Queensland's cost of living
and climate challenges





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Executive Summary

Queensland is currently experiencing a cost of living crisis, with soaring energy costs, inflation and interest rates.

Social services organisations are reporting a massive increase in demand as households across the state struggle to keep up. High energy bills are a direct drain on household budgets, and the cost of energy is indirectly pushing up prices of essential goods. Queensland's high energy costs are directly due to our reliance on expensive and unreliable fossil fuels. These fossil fuels also mean that Queensland's energy sector is a significant contributor to climate change, which is exacerbating the extreme weather events that disproportionately impact vulnerable communities. The cost of living and climate crises are interconnected, but this plan outlines a renewable energy solution to both to secure a sustainable and affordable future for Queenslanders.

Renewable energy, at large and small-scale, is the best way to bring down energy costs and emissions for the long term. However, there are still significant barriers to renewable energy adoption in Queensland. For example, renters and low income

households are much less able to access the benefits of household renewable energy and energy efficiency than other homeowners. Queensland is also not installing large-scale renewable energy at the speed we need to lock in the benefits of lower cost, lower carbon electricity.

This plan proposes solutions in four key areas:

1. **Increase large-scale renewable energy generation** in Queensland to reduce electricity prices and emissions simultaneously. Queensland is not yet fully utilising its state ownership of energy assets to guarantee a renewable energy future that benefits workers, communities and nature. The first step is to legislate the renewable energy targets announced in the Queensland Energy and Jobs Plan.
2. **Allow every household to benefit from solar energy**, including renters and those in social housing. This includes targeted financial support to increase the uptake of renewable energy and energy efficiency, as well as a direct programme to support solar on rental properties. Virtual power plants should be used in social housing to empower communities to reduce their electricity bills and emissions.
3. **Bring Queensland's rental housing stock up to standard.** The Queensland Government must work with the Federal Government and other states to improve minimum rental standards for rental properties to reduce bills and emissions.
4. **Increase community resilience** by providing a targeted electricity bill rebate and direct financial support for community organisations. A rebate is an essential first step to providing relief to the most vulnerable. We also need the Queensland Government to provide proactive and targeted investment into the community organisations who provide invaluable support in times of climate and other crises, but are often relying on reactionary and ad hoc funding.



The detailed recommendations from the eight point plan are outlined below:



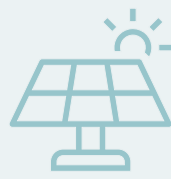
RENEWABLES

1. Bring online more publicly-owned renewable energy projects sooner to bring down power bills and improve reliability for Queenslanders. If a further 2,000 MW of publicly-owned solar and wind projects and 500 MW of utility-scale battery storage came online before 2025, it would bring down wholesale power prices and create up to 3,475 construction jobs.
2. Include an enforceable mechanism in the upcoming Renewable Energy Target legislation to ensure Queensland's targets are met, to provide ongoing accountability for the rollout of renewable energy and the replacement of fossil fuel generations.



REPOWERING HOUSEHOLDS

5. Provide targeted financial support, including interest-free loans, for the rollout of household clean technology, such as small-scale solar and storage, energy efficiency upgrades and electric appliances to replace gas.
6. Work with the Federal Government and other Australian states and territories to deliver an ambitious National Framework for Minimum Energy Efficiency Rental Requirements, and ensure mandatory minimum energy efficiency rental standards are implemented as soon as possible in Queensland.



ROLLING OUT SOLAR

3. Assist the most vulnerable social housing tenants slash their power bills by rolling out a Virtual Power Plant (VPP) on at least an initial 10,000 dwellings.
4. Facilitate the rollout of solar on at least an initial 10,000 private rental properties.



RESILIENCE

7. Commit to continuing and increasing the \$175 electricity bills rebate to vulnerable Queensland households while electricity costs remain high.
8. Invest directly into communities through a purpose built fund to enable community based organisations to collaborate and organise within their communities, to build energy and climate resilience.

01. Overview of Crisis

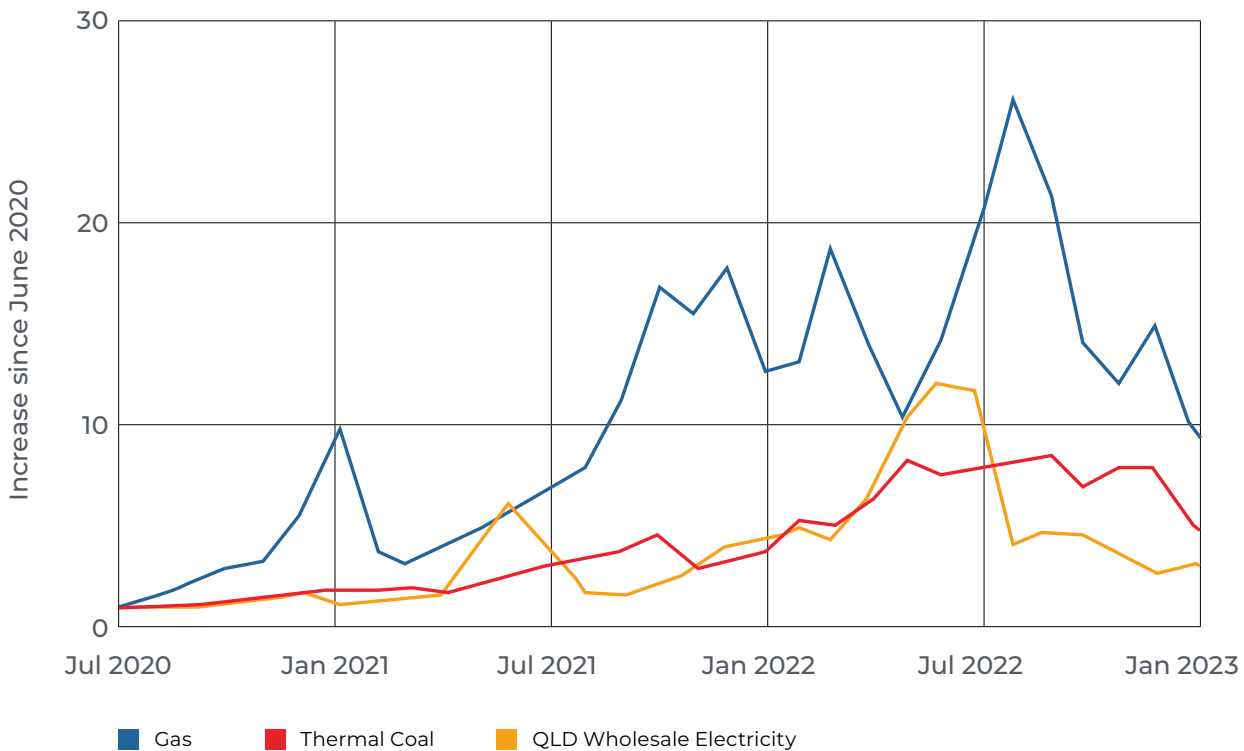
Queensland is in the midst of a cost of living crisis. Since 2022, inflation has surged to over seven percent across Australia, levels not seen in over thirty years.¹ This has sent the cost of basic necessities through the roof, with the price of vegetables alone increasing by 17.1 percent.² Yet wages have not risen, sending many households into significant financial difficulty.

In particular, the cost of electricity has risen steeply and has disproportionately impacted vulnerable households. From July 2023, households in Queensland will be paying up to 33 percent more for electricity than they were two years ago.³ This is sending more and more people into energy debt as it becomes

increasingly difficult for them to pay their bills. These impacts are felt most strongly in the most vulnerable Queensland households, such as low-income earners, renters and those with disabilities.

Queensland's high energy bills can be linked directly back to the state's heavy reliance on fossil fuels. Despite Queensland producing vast quantities of fossil fuels, we are still exposed to the international market, where prices have skyrocketed due to supply chain disruptions from the Covid-19 pandemic as well as supply constraints from Russia's invasion of Ukraine.

Figure 1: Queensland Wholesale Electricity Compared to Coal and Gas Prices



Source: Office of the Chief Economist, Trading Economics & NEM data

¹<https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation>

²<https://www.rba.gov.au/chart-pack/aus-inflation.html>

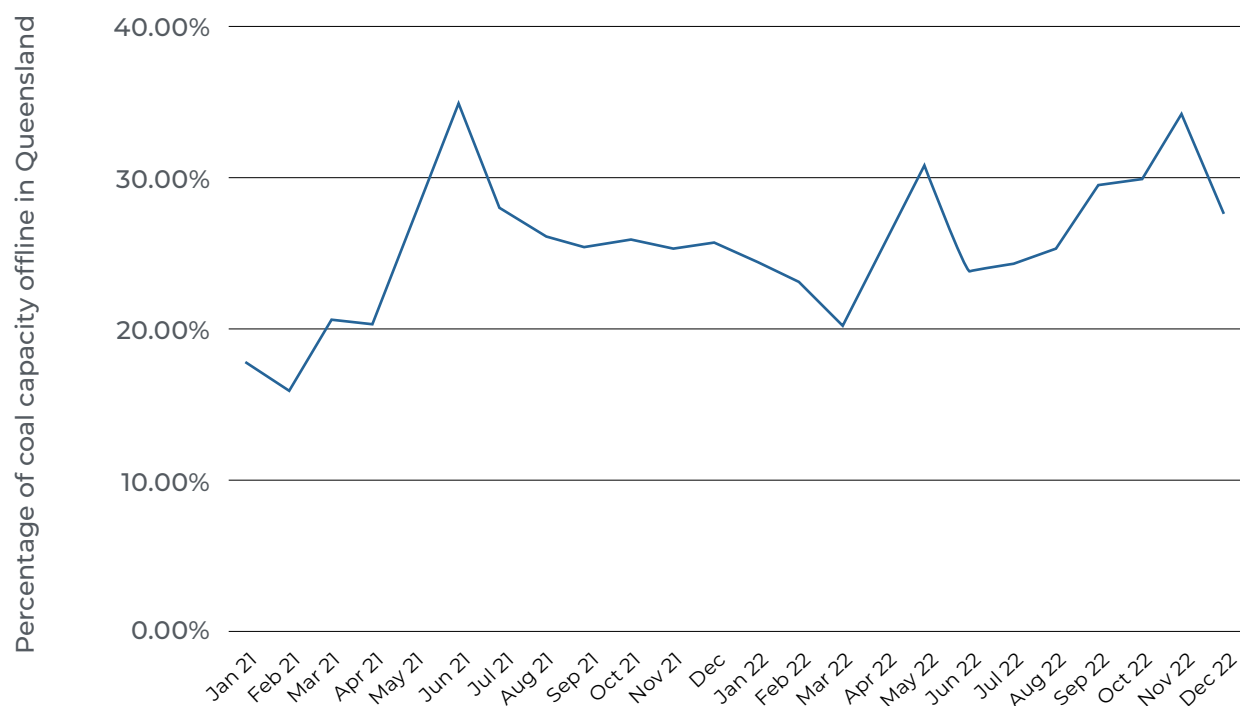
³Australian Energy Regulator Default Market Offer 2022-23 and 2023-24

Queensland's unreliable coal-fired power stations have also contributed to rising electricity prices.

Since the Callide C4 explosion in May 2021, at least 20 percent of Queensland's coal fired power fleet has been unavailable at all times. Numerous coal power plant breakdowns in Queensland during

May 2022 contributed to the wholesale price of electricity spiking and a suspension of the market. Another outage in November 2022, at Callide C further reduced supply during the summer peak demand period.

Figure 2: Queensland's Operational Coal Capacity (%) Jan 2021 to Dec 2022



As well as pushing energy costs up, Queensland's energy sector is also a significant contributor to climate change.

Queensland's dependence on coal fired power stations is not only costly but is also a key contributor to climate change. Electricity generation in Queensland produces 46 million tonnes greenhouse gas emissions (GHG) annually,⁴ more than any other state. Our fossil fuel power stations are responsible for more than 30 percent of Queensland's total emissions.

Climate change is increasing the frequency and severity of extreme weather events in Queensland, such as floods and bushfires.

These natural disasters often impact houses and neighbourhoods that are dominated by vulnerable communities, resulting in massive costs to struggling households. For example, the floods in 2019 impacted more than 17,000 residences, many

of which were in lower income areas.⁵ As well as the direct clean up costs, the floods also increased the price of housing and insurance premiums, ramping up pressure on those that are already facing financial hardship and social isolation.

Renewable energy can tackle both the climate and cost of living crisis.

Renewable energy is the cheapest electricity source available today. If Queensland increases its renewable energy capacity, it could reduce both emissions and household bills. Sunny Queensland is the ideal location to take advantage of cheaper renewable energy.

This paper provides an overview of how the government can support this transition by eight key recommendations that the government can undertake to tackle both issues at the same time.

⁴<https://www.cleanenergyregulator.gov.au/NGER/National%20greenhouse%20and%20energy%20reporting%20data/electricity-sector-emissions-and-generation-data/electricity-sector-emissions-and-generation-data-2021%E2%80%9322>

⁵Queensland Government Disaster Dashboard; Queensland floods hit low-income communities hardest, Oxfam Australia website on March 11, 2019



02. Renewables

Renewable energy is the cheapest form of energy to build and is already bringing down prices. Renewable energy is by far the cheapest generation capacity to build and operate.⁶ Queensland has the highest wholesale electricity prices in the country, because we have the lowest penetration of renewable energy. In 2022, the wholesale price was on average \$270/MWh, when renewable energy provided less than 20% of our energy, compared to \$40/MWh when renewable energy provided more than 40% of our energy. Queensland's existing large-scale wind, solar and storage brought wholesale power prices down by \$25/MWh in 2022.⁷

Queensland can use its public assets to manage the transition to renewable energy cheaply and efficiently. Queensland is in the enviable position of still owning the majority of electricity generation assets, so it can plan and manage the closure of coal fired power stations, and replacement with renewable energy to reduce emissions and ease the cost of living crisis. To continue to provide benefits for Queenslanders in the long-term, the Queensland Government needs to build more publicly owned renewable energy and storage as soon as possible in a way that prioritises First Nations engagement, protects nature and benefits communities.

More renewable energy, supported by storage, will bring more benefits. The Queensland Government should build an additional 2,000 MW of publicly-owned solar and wind projects combined with 500 MW of utility-scale battery storage before 2025, on top of existing projects, to put Queensland on a safe climate trajectory. This

would also bring down wholesale power prices massively. If this additional generation had been operational in 2022, prices would have been reduced by up to \$500/household.⁸ This would also create up to 3,475 additional construction jobs. This should be started by fast tracking the spend of the Queensland Government's \$4.5 billion Renewable Energy and Hydrogen Jobs Fund.

The Government needs to legislate targets and mechanisms to drive renewable energy investment. The Queensland Government's Energy and Jobs Plan identified that reaching 50 percent renewable energy by 2030, 70 percent by 2032, and 80 percent by 2035 would unlock over 100,000 new jobs.⁹ To ensure that these jobs and other benefits outlined in this section are realised, the Government must legislate these targets and a mechanism to ensure the uptake of renewable energy. This could be in through a reverse auction scheme, a mechanism that has been provided. Reverse auctions have proven to be successful in Australia (NSW and Victoria) along with other countries (e.g. Spain and the UK).

⁶<https://www.csiro.au/en/research/technology-space/energy/energy-data-modelling/gencost-2021-22>

⁷https://assets.nationbuilder.com/queenslandconservation/pages/5469/attachments/original/1675733880/Five_ways_to_improve_Queensland's_Energy_and_Jobs_Plan.pdf?1675733880

⁸ibid

⁹<https://www.epw.qld.gov.au/energyandjobsplan>



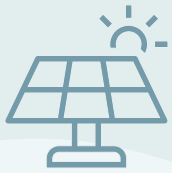
Renewables Recommendations

1. Bring online more publicly-owned renewable energy projects sooner to bring down power bills and improve reliability for Queenslanders. If a further 2,000 MW of publicly-owned solar and wind projects and 500 MW of utility-scale battery storage came online before 2025, it would bring down wholesale power prices and create up to 3,475 construction jobs.

At the moment there are nearly 4,000 MW of large-scale solar and wind projects likely to come online in Queensland by 2025. Allocating the Queensland Government's \$4.5 billion Renewable Energy and Hydrogen Jobs Fund as soon as possible could help deliver between 1,000 - 2,000 MW more new renewable generation.

2. Include an enforceable mechanism in the upcoming Renewable Energy Target legislation to ensure Queensland's targets are met, and there's ongoing accountability for the rollout of renewable energy and the replacement of fossil fuel generation.

One option to ensure the targets are met would be for the Queensland Government to implement a reverse auction scheme, which has been successful in many international countries, including Spain, the UK and Germany, as well as NSW and Victoria. Both the Victorian and NSW legislation also ties success in these auctions to environmental and community benefits and engagement standards.



03. Solar for All

Rooftop solar can slash household bills and emissions. Installing solar panels on an average Queensland home can save the household more than \$1500/year. This is the combined benefit of reducing reliance on the grid and therefore saving money on energy costs, and receiving income through a Feed in Tariff for electricity exported to the grid.

Social housing tenants and many renters are unable to access the benefits of renewable energy. Nearly 30 percent of people in Queensland rent their homes privately or through a social housing provider. Renters are often unable to install solar and there is no incentive for landlords to bring down bills for their tenants. This energy inequality needs to be addressed to ensure that the transition to a cleaner and more sustainable energy system is just and equitable for all.

Case Study - Marek and Bozena

Marek and his mother Bozena, residents of Ipswich, made the decision to install a 5.5kW solar system and switch to all-electric appliances. The move paid off, as they saved over \$21,000 in the last six years, with a monthly savings of around \$100 by moving off gas and relying solely on electric appliances.

Looking towards the future, they plan to install batteries to ensure their independence during power outages. Bozena expressed concern over the recent wholesale power price hikes and the impact on her disabled husband's need for reliable power.

Seeing the advantages of renewable energy and its financial benefits, Marek and Bozena urge the government to take action to ensure that everyone, including renters and those in social housing, have access to affordable, sustainable housing. They believe that controlling electricity prices for renters and social housing residents is essential in preventing homelessness.



Every household deserves the opportunity to benefit from renewable energy, including renters. The Queensland Government ran a trial scheme that provided landlords in the Gladstone, Bundaberg, and Townsville Local Government Areas with rebates of up to \$3,500 to install solar systems in their rental properties. Solar was installed in over 670 properties, resulting in an annual average reduction of around \$600 in tenants' energy bills.¹⁰ The Queensland Government should seek to either expand the Solar for Renters trial or adopt an alternative model to support at least an initial 10,000 homes gaining access to rooftop solar.

Communities in social housing can be empowered to reduce their electricity bills and emissions through the adoption of virtual power plants (VPPs). VPPs are systems that allow households to share excess energy produced by their rooftop solar panels with the wider energy grid, creating a network of energy storage and

distribution. VPPs in social housing would help improve overall energy system reliability by providing grid services when needed and would allow more households to benefit from bill savings, even if their roof is not suitable for solar.

The implementation of VPPs have already benefited Australian's across the country and should be expanded to benefit Queenslanders. South Australia's Virtual Power Plant started with a trial of social housing and is now a massive network connecting 50,000 solar panels and Tesla Powerwall home batteries.¹¹ The Queensland Government could follow this lead to assist the most vulnerable social housing tenants slash their power bills by rolling out a VPP on at least an initial 10,000 dwellings. This initiative would help to ensure that the transition to a cleaner and more sustainable energy system is just and equitable for all.



Rolling Out Solar Recommendations

3. Assist the most vulnerable social housing tenants slash their power bills by rolling out a Virtual Power Plant (VPP) on at least an initial 10,000 dwellings.

The Queensland Government should roll out Virtual Power Plant infrastructure on suitable social homes, public buildings and all new build public housing. Virtual Power Plants improve energy system reliability by providing grid services when needed, and they allow more households to share in bill savings even if their roof is not suitable for solar. In the South Australian Virtual Power Plant trial on social housing, tenants were estimated to save \$423 per year.

4. Expand Queensland's Solar for Renters trial and provide support for at least an additional 10,000 private rental properties to install solar.

There are a number of policy options that would encourage landlords to install solar on their rental properties, including rebates to landlords, such as the successful Solar for Rentals trial, and innovative models. Whichever model is adopted should incorporate a well-funded communication and engagement strategy to let landlords know about the opportunity.

¹⁰<https://www.epw.qld.gov.au/about/initiatives/solar-rentals-trial>

¹¹<https://www.energymining.sa.gov.au/consumers/solar-and-batteries/south-australias-virtual-power-plant>



04. Repowering Households

Upfront costs can be a barrier to the many benefits of renewable energy and increased energy efficiency, for low income households.

A household solar system costs on average around \$5,200 to \$8,700,¹² so families who are already struggling with the rising cost of living may be unable to access the benefits. This holds true for energy efficiency or appliance changes, including switching to electric appliances, with consumers reporting that the biggest barrier to accessing solar panels and energy efficient appliances is the upfront cost of making the switch¹³.

Targeted financial support can increase the uptake of technologies that reduce both costs and emissions across Queensland. Financial support such as no-interest loans to homeowners spreads the cost of solar panels, energy efficiency upgrades or switching to electric appliances

over time and reduces the financial burden on homeowners. The ACT's Sustainable Household Scheme provided no-interest loans of up to \$15,000 to purchase clean energy technologies. In less than a year more than \$98 million worth of loans have been provided to five percent of all eligible households.¹⁴ A similar scheme should be adopted in Queensland by expanding the No Interest Loan Scheme. This provides loans for critical appliances, rent and removalists but could be expanded to a broader range of households and people so as to reduce energy bills and emissions.¹⁵ It could also include providing grants or other financial assistance to vulnerable communities.



¹²<https://www.solarquotes.com.au/systems/6kw/>

¹³<https://energyconsumersaustralia.com.au/news/the-energy-crisis-was-supposed-to-spur-rooftop-solar-and-storage-has-it;>
https://www.climatecouncil.org.au/wp-content/uploads/2022/10/CC_MVSA0323-CC-Report-Switch-and-Save-Gas-vs-Electricity_V6-FA-Screen-Single.pdf

¹⁴[https://www.cmtedd.act.gov.au/open_government/inform/act_government_media_releases/barr/2023/\\$50m-boost-to-sustainable-household-scheme](https://www.cmtedd.act.gov.au/open_government/inform/act_government_media_releases/barr/2023/$50m-boost-to-sustainable-household-scheme)

¹⁵No Interest Loan Scheme (NILS) housing loans | Homes and housing | Queensland Government (www.qld.gov.au)

Case Study - Lisa

Lisa, a mother with a young family, has been struggling to cope with the rising energy costs. She finds the constant stress and anxiety of dealing with mounting bills overwhelming, affecting her mood, sleep patterns, and parenting. As a volunteer at her local neighbourhood centre's emergency relief program, she sees firsthand the dire consequences of financial insecurity in her community.

Lisa observes that many families in her community are suffering from the inability to afford basic necessities such as fans and air conditioning, particularly during the recent summer heatwaves. Families are forced to limit their energy usage. Not only does this reduce their access to modern conveniences and heightens family stressors, but is also leading to uncomfortable living conditions, either causing or aggravating health conditions.

She believes that the government should provide support to low-income families by making energy-efficient appliances more affordable or providing subsidies to cover the cost of upgrading to more efficient models. She notes that families should not have to incur debt just to access the basic necessities that others take for granted.

Lisa's case highlights the emotional toll and widespread impact of rising energy costs on low-income families. It also highlights the importance of addressing energy poverty and investing in energy-efficient solutions to improve the lives of vulnerable communities.



Renters are missing out on household energy efficiency upgrades due to split incentives.

Landlords are less likely to invest in household energy efficiency upgrades since they do not directly benefit from reduced bills. Tenants may not have the incentive or ability to make these upgrades as they do not own the property. It is important to incentivise both landlords and tenants to invest in energy-efficient upgrades to ensure a more sustainable future.

Renters are living in houses with lower energy efficiency, and higher bills due to poor insulation and air conditioning systems.

Rented houses may be more likely to have insufficient or old insulation, as well as drafts and leaks around windows and doors. The heating and cooling systems in these houses have to work harder to maintain a comfortable indoor temperature, resulting in higher energy bills.

Improved minimum rental standards for rental properties would reduce bills and emissions.

Queensland currently has very loose standards for rental properties, so low housing quality is persistent across the State. Implementing a minimum standard for energy efficiency of rented housing would reduce bills and cut emissions.

The Queensland Government should work with the Federal Government and other states to upgrade its rental standards.

We need to have an ambitious National Framework for Minimum Energy Efficiency Rental Requirements, to ensure mandatory minimum energy efficiency rental standards are implemented as soon as possible in Queensland. This should include the mandatory disclosure of rental energy efficiency ratings to ensure compliance.



Repowering Households Recommendations

- 5. Provide targeted financial support, including interest-free loans, for the rollout of household clean technology, such as small-scale solar and storage, energy efficiency upgrades and electric appliances to replace gas.**

Research from the Climate Council found that households that invest in energy efficiency measures and switch from gas to fully electric in Brisbane can save up to \$1,587 on their annual bills. Consumers report that the biggest barrier to accessing electric appliances is the upfront cost of making the switch, which the State Government can address by implementing no-interest loans and targeted rebates.

- 6. Work with the Federal Government and other Australian states and territories to deliver an ambitious National Framework for Minimum Energy Efficiency Rental Requirements, and ensure mandatory minimum energy efficiency rental standards are implemented as soon as possible in Queensland.**

Mandatory disclosure of rental energy efficiency ratings should also be implemented to ensure compliance.



05. Resilience

High quality houses with strong community services are the most resilient in times of crisis.

The resilience of a community is influenced by the quality of its housing, access to essential services, and the strength of its social networks. In times of crisis, such as during a climate emergency or economic downturn, these factors can make a significant difference in the ability of households to cope and recover. Overall, communities that prioritise high-quality housing, essential services, and strong social networks are better equipped to withstand the challenges posed by crises such as the cost of living and climate change.

The first step is to provide relief to the most vulnerable through a targeted electricity bill rebate.

The most vulnerable in our community need immediate action to cope with the cost of living increases. Last year, the Queensland Government provided households a rebate of \$175 to reduce electricity bill pressures. The Government has committed to a rebate of at

least this amount again. Given that prices will be significantly higher than 2022, the rebate should also be increased significantly. Without this support, vulnerable households will be under increased financial pressure and may resort to restricting electricity usage at the detriment of their wellbeing and health.

Community organisations have proven to be essential in times of climate and other crises.

In early 2022, heavy rainfall caused severe flooding in various parts of Queensland, including Brisbane, the South Burnett, Gympie, and the Scenic Rim regions. The flooding caused extensive damage to infrastructure, homes, and agricultural land, and many residents were forced to evacuate their homes. Community organisations were vital in the immediate clean up and providing ongoing support as people rebuilt. Likewise, during the current cost of living crisis, community organisations have provided food banks, advice and other services to ensure that vulnerable people are supported.



Case Study - Gillian

Gillian is a community worker who is passionate about supporting people to see positive change in their lives. She has seen firsthand how many of the people seeking support from her neighbourhood centre have been struggling with the combined crises of cost of living pressures and extreme weather events fueled by climate change.

There is an ever growing cost for everyday people, whether they are renting, in their own home, living alone or in a family. Emergency relief providers like hers cannot fully meet the increasing community demand for assistance with financial hardship and electricity bills.

The neighbourhood centre also runs a unique disaster resilience project that provides workshops, financial counselling, and other events to support people affected by the Brisbane floods. Many people are still dealing with ongoing challenges such as housing, mould, lost whitegoods, and are still trying to get on top of things.

She believes a fundamental shift is needed to address these twin issues of climate and cost of living. That we can contribute by reducing pollution, but also alleviating the poverty and financial hardships that are currently being experienced, and will continue to be experienced by people, due to a lack of action and immediate action. Practically this means an urgent shift to large scale renewables, and expanding access to rebates for electricity bills and solar options for renters and people in public housing, as part of the solution.

Neighbourhood centres and other emergency relief providers are frontline responders and remain there for communities long after the flood water recedes or that first bill flashpoint is dealt with. They are also uniquely placed to both help communities articulate what they need to build resilience, and to work with them to develop those strategies.

One of the biggest challenges facing communities after disasters is the lack of long-term support.

While emergency responders are often quick to arrive and provide critical aid, they are only there for a short period of time. Community centres and social services, on the other hand, are often the ones left to support everyone once the responders leave. These organisations operate on shoestring budgets and are often unable to deliver the support that is needed, especially as climate change is driving an increase in extreme weather. This lack of support can have long-lasting impacts on the physical and mental health of individuals and the broader community, as well as exacerbate existing inequalities.

Funding is often reactionary and not targeted.

The \$1.511 billion 2021-22 Rainfall and Flooding Exceptional Circumstances Package delivered after devastating flooding across South East Queensland was unprecedented.¹⁶ However only \$20 million was made directly available to community organisations for recovery and resilience, since they were required to compete with Local Government and research bodies for this small bucket. Furthermore, the roll-out of the fund was delayed and had inbuilt constraints that limit its efficacy.

The government needs to invest directly in community-based organisations. Connected communities are the most resilient. Queensland needs ongoing, strategic investment in community organising and development to build energy and climate resilience for future events. The Queensland State Government has provided funding to community groups through the Community Sustainability Action grants program. The program aims to support local initiatives that build community resilience, including projects focused on energy efficiency, water conservation, and waste reduction. However, there is a need for more direct investment in community-based resilience efforts. By investing in community-based organisations, we can help ensure that they have the resources they need to provide long-term support to those impacted by disasters. In the UK, the Community Resilience Fund provides funding to community groups to help them prepare for and respond to emergencies. A similar fund could be established that enables community organisations to best prepare for emergencies - be it increased bills or evacuation orders from increased weather events.



Resilience Recommendations

7. Commit to continuing and increasing the \$175 electricity bills rebate to Queensland households while electricity costs remain high.

It's very welcome news that the Queensland Government has indicated that a rebate of more than \$175 will be delivered to consumers in 2023. Given that prices will be significantly higher than 2022, the Queensland Government should ensure that the rebate also increases significantly. While electricity prices remain elevated, it's important that this support continues.

8. Invest more directly into communities through a purpose built fund to enable community based organisations to collaborate and organise within their communities, to build energy and climate resilience.

The Queensland Government should proactively directly invest in communities by developing a purpose built fund. This would ensure that communities receive a fair share of disaster response funding and can better prepare for crises to those that most need it in their communities.

¹⁶<https://www.qra.qld.gov.au/funding-programs/event-specific-exceptional-circumstances-assistance/2021-22-rainfall-and-flooding-exceptional-circumstances-package>







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KENG



Social Responsibilities Committee
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Church



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