



Frequently asked questions

About the program

Am I eligible?

Participant eligibility

You are eligible if you:

- Hold a Services Australia Pensioner Concession Card, Department of Veterans' Affairs Pensioner Concession Card, Department of Veterans' Affairs Gold Card or Services Australia Health Card.*

Types of Pensioner Concession Cards include:

- > Age Pension
- > Carer Payment
- > Disability Support Pension
- > JobSeeker Payment or Youth Allowance
- > Parenting Payment
- > Veteran

* Please note that a Commonwealth Seniors Health Card is not a eligible concession card.

- Own and occupy the home in which the eligible product will be installed.
- Have attended a free *Everyday Climate Choices* workshop delivered by the ACT Government.



If you are applying for the rebate and interest-free loan option, you must also meet the requirements of the Sustainable Household Scheme loan provider.

Property eligibility

Your property is eligible if it:

- Is located in the ACT (including Hall, Tharwa and Oaks Estate but not Jervis Bay Territory);
- Is a standalone residence, or an individual unit titled property.
- Is an existing residence, and not a new build.

- Has an Unimproved Value (UV) of the property must be at or below:
 - > \$ 750,000 at the time of application in any year from 2022 for freestanding homes/units and dual occupancies. For unit titled freestanding properties this is based on the unit entitlement percentage.
 - > \$300,000 in any year from 2022 for unit titled multi-story apartments.

Tip: The Unimproved Value can be found on your rates notice or by visiting the Access Canberra website at: <https://services.accesscanberra.act.gov.au/s/public-registers/unimproved-land-values?registerid=unimproved-values>

Which products are available?

Products available through the Program fall under two categories: Category A and Category B.

Category A	Category B
Rooftop solar system	Reverse cycle heating and cooling (includes split, ducted and multi-head systems) Hot water heat pumps Electric stove tops and ovens Ceiling insulation

How much is the rebate?

The Program provides a maximum of two rebates for each eligible property:

- **Category A** product: One rebate of up to 50% (capped at \$2,500)
- **Category B** products: One rebate of up to 50% (capped at \$2,500).

The maximum rebate amount for each eligible property is \$5,000.

Can I choose the supplier?

Yes, you can choose from the list of suppliers accredited under the Sustainable Household Scheme. Accredited suppliers can be found on the Brighte website at <https://brighte.com.au/homeowners/act-sustainable-household-scheme>.

Can I get multiple quotes?

Yes, it is recommended that you to get three quotes per product to ensure you are getting the best value for money from your supplier and the most appropriate system for your household.

When I receive a quote am I obligated to take up the offer?

No. The quotes provided by suppliers are obligation-free. There is no pressure to accept any quote.

What happens if the supplier changes the quote after I have received approval for a rebate from the ACT Government?

If the supplier informs you that changes to the initial quote are needed after your application has already been approved, please contact ACT Government on 1300 141 777 or HomeEnergySupport@act.gov.au as soon as possible to ensure the changes do not impact your eligibility.

If there are any discrepancies between the installed products or prices and the quote attached to your initial application form, the ACT Government may contact the supplier and/or rebate applicant for clarification and the reason why re-approval was not sought before installation.

What can I expect from accredited suppliers?

Accredited suppliers should give accurate information on your product options. They will ensure that the proposed product/s meet your needs and offer good value for money. If you have concerns about the behaviour of a supplier or information they have provided, please contact the ACT Government's Sustainable Home Advice Service on 1300 141 777.

Can I apply to get products installed on my child's or other family member's home?

No. The products must be installed on the property of an eligible participant.

How do I apply?

For detailed information on how to apply, refer to the *Home Energy Support: Rebates for Homeowners Participant Guidelines* on the Everyday Climate Choices website at climatechoices.act.gov.au.

What documents can I use for proof of ownership?

- 1) Rates notice
- 2) Water bill
- 3) Title certificate
- 4) Owners corporation fee notice (Body Corporate)
- 5) Settlement statement
- 6) Valuation notice
- 7) Other ACT revenue notice
- 8) Conveyance duty notice (Stamp Duty)

Is my Commonwealth Seniors Health Card accepted within the program?

No, Commonwealth Senior Health Cards are not an eligible concession card within this program at this time.

Eligible concession cards include:

- 1) Services Australia Pensioner Concession Card
- 2) Department of Veterans' Affairs Pensioner Concession Card
- 3) Department of Veteran' Affairs Gold Card
- 4) Services Australia Health Care Card

Summary of application process

Option 1 – Rebate and interest-free loan

This process is managed by Brighte.

- 1) Use the Brighte marketplace "Find suppliers" search to request quotes from the list of Sustainable Household Scheme approved suppliers. We strongly encourage you

- to get three quotes per product to ensure you are getting the best value for money from your supplier.
- 2) Review your quotes and confirm the information is accurate.
 - 3) Once you have chosen your preferred supplier, accept the quote through the Brighte website.
 - 4) Brighte will contact you to complete the loan application.
 - a) If you want to pay some of the cost of the product using your own funds (such as a deposit) to reduce the loan amount, discuss this with the supplier first and then confirm with Brighte.
 - b) Otherwise, Brighte will presume the loan is for the total value of the quote minus the rebate.
 - 5) Brighte will assess your application and complete a credit check. You may be requested to provide documents such as proof of income, bank statements and other personal information as part of the assessment process.
 - 6) Brighte will let you know if your loan and rebate application is approved.
 - a) If your loan application is unsuccessful, you will be referred to the ACT Government team who will provide information about what programs and/or support you may be able to access.
 - 7) The supplier will contact you to book a date and time to install your product.
 - 8) Before the product is installed, you and the supplier will sign a 'supply and install contract'. This contract is an important legal document with legally binding responsibilities that you need to carefully consider. This contract is between you and the supplier and does not involve the ACT Government or Brighte.
 - 9) After installation, the supplier will show you how to use the product and provide the manufacturer and workmanship warranties.
 - 10) Following installation, you will be contacted by Brighte to confirm the installation is complete. You can also give feedback on the installation and application process.
 - 11) Your loan amount excludes the rebate, as it is paid directly from Brighte to the installers. You are responsible for the remaining amount. Repayments will start once the product has been installed.
 - 12) Contact Brighte if you have any questions about your loan repayments.

Option 2 – Rebate only

This process is managed by the ACT Government's Home Energy Support team.

- 1) Use the Brighte marketplace "Find suppliers" search at <https://brighte.com.au/homeowners/act-sustainable-household-scheme> to find suppliers that are approved under the Sustainable Household Scheme.

Using the details listed, contact your preferred suppliers directly for quotes. It is recommended that you get three quotes per product to ensure you are getting the best value for money from your supplier. **Do not use the Brighte website to request quotes, only use it to find the contact details of approved suppliers.**

- 2) Review your quotes and confirm the information is accurate. **Note:** the quote will list the entire cost of the product and installation. It will not take the rebate into account. To understand your out-of-pocket expense, subtract the rebate amount from the total quoted amount.

Choose the quote that gives you the best value for money, which may not be the cheapest quote. A slightly more expensive product may be better value for money if it uses higher quality components or materials and provides a longer warranty period. Contact the Sustainable Home Advice team if you would like to discuss your quote.

Do not accept a quote until your pre-installation application has been approved by the ACT Government

You cannot apply for a rebate after the product has been installed. You must receive pre-approval via email from the ACT Government before installation occurs.

- 3) Once you have chosen your preferred supplier, they will need to complete Section A of the *Home Energy Support: Rebates for Homeowners* application form or submit a smartform online at climatechoices.act.gov.au. You will then need to confirm your details and complete Section B of the PDF form or smartform
- 4) The ACT Government will assess your application, confirming eligibility (participant, property, and product). You may be contacted for further information if required.
- 5) Once your application is approved and you have received an approval email from the Home Energy Support team, you can accept the quote provided by the supplier and organise installation.
- 6) Before your product is installed, you and your supplier will sign a 'supply and install' contract. This contract is an important legal document with legally binding responsibilities that you need to carefully consider. This contract is between you and your supplier and does not involve the ACT Government.
- 7) Discuss payment options with your preferred supplier and check if the final payment can be made using the rebate, after the product is installed. This is not a requirement for suppliers, and you may need to pay the full amount upfront and then be reimbursed by the ACT Government for the rebate.
- 8) After installation, your supplier will show you how to use the product (if relevant) and provide the manufacturer and workmanship warranties.
- 9) Once the product is installed, you and your supplier will need to complete the PDF Rebate Claim form or smartform online at climatechoices.act.gov.au. You will need to provide an invoice showing payment has been received in full.
- 10) Once you and your supplier have completed the rebate claim form it will be sent to the Home Energy Support team for processing.

The Home Energy Support team will review your rebate claim to ensure all property, supplier and product information matches the approved quote.
- 11) Once the rebate claim has been approved, you will be notified of the outcome and the rebate will be paid directly into your nominated bank account, generally within 10 business days of the ACT Government processing the form.

Rebates and loans

How do I pay the remaining cost after the rebate?

There are two options to pay the remaining cost of your products:

1. Under Option 1, you can pay for the remaining cost of your products with an interest-free loan with a payback period of up to 10 years.
2. Under Option 2, use your own funds to pay for the remaining cost of your products directly to the supplier. Note, you may need to pay the entire cost upfront and seek the rebate afterwards. Please speak to your supplier about payment options.

Do I need to apply for a loan to get the rebate?

No, you can either apply for the rebate and an interest-free loan together through Brighte or apply for the rebate only. If your loan application is unsuccessful, you have the option to access other supports available to you, offered by the ACT Government.

Can I apply for multiple rebates?

There is a maximum of two rebates per eligible property:

- One rebate of up to 50% (capped at \$2,500) for a **Category A** product
- One rebate of up to 50% (capped at \$2,500) for **Category B** products

The maximum rebate amount for an eligible property is \$5,000.

Can I apply for a rebate retrospectively?

No, you cannot apply for a rebate if you have already installed or paid for an eligible product. To access a rebate, you must follow the established application process and be approved for a rebate either by the ACT Government or Brighte. You may still be eligible to participate in the Program if:

- you have only paid the deposit for the product and it has not yet been installed,
- you are already using a supplier who is accredited under the Sustainable Household Scheme, and
- the product you have chosen meets the technical requirements of eligible products.

To determine if you are still eligible, please contact the ACT Government's Sustainable Home Advice Service on 1300 141 777 or email homeenergysupport@act.gov.au

If my energy provider is offering discounts for energy efficient home upgrades, can I apply for both the discount from my energy provider and an ACT Government rebate for the same product?

Yes, you can receive a discount from your energy provider and an ACT Government rebate for the same product.

How much can I borrow?

Eligible households who are approved for one or more *Home Energy Support* rebates can also receive a zero-interest loan of up to \$10,000.

This means that the total support available from the ACT Government is \$15,000 per eligible household, either through a zero-interest loan only or through a zero-interest loan and rebates.

What is the minimum loan amount?

The minimum loan amount is \$2,000. Loans of less than \$2,000 are not available.

I have been quoted \$3,800 for a hot water heat pump. After the rebate, I owe \$1,900. Can I get a loan for the remaining balance?

No, loans of less than \$2,000 are not available.

What is the maximum loan term?

Up to 10 years, dependent on credit check.

When do my loan repayments start?

Your loan repayments will commence once the product has been installed.

Is there flexibility in repayment options?

Yes, you can elect to pay more than the minimum monthly amount.

Is there an early payment option?

Yes, you can repay the remaining loan amount earlier without incurring any penalties.

What if I can't repay the loan?

You have an obligation to repay the loan. However, if you are facing financial hardship, Brighte has supports in place to assist you. Contact them immediately if you start to experience hardship.

What fees are associated with the loan?

There are no establishment or administration fees associated with the loan. There may be modest fees applied to loans in arrears (overdue).

Will the lending be done responsibly?

The loans provider is required to comply with responsible lending practices as set out in the *National Consumer Protection Credit Act 2009*.

Is there a credit check?

Yes, loan applicants must satisfy standard credit criteria for the loan, such as a good credit history and the ability to make repayments without hardship. A credit check is not needed for the rebate application.

Eligible products

Below are some frequently asked questions around the different eligible products under the program. For more information on how to choose the best product for you, visit the Everyday Climate Choices website at climatechoices.act.gov.au.

Category A — Rooftop solar system

Am I eligible to have solar installed?

The property is eligible for solar installation if it:

- meets the technical requirements for solar installation based on orientation, roof size and shading, which will be assessed by the solar supplier.

Can I get a different sized solar system?

The Program offers rebates for rooftop solar systems between 5.5kW and 8kW, with a 5kW or 6kW inverter. As a general rule, systems that are not within these size parameters cannot be approved for a rebate. Exemptions may be considered where individual circumstances necessitate an alternative system size.

What warranty will I get on my solar system installation?

The warranty you receive will depend on the supplier and solar system you choose. It is recommended that you consider a minimum 10-year warranty for the solar panels and inverter when comparing quotes.

Can my quote include a solar battery?

No. As solar batteries are not eligible under the Home Energy Support Program a quote must be provided for the solar system without the battery.

Category B — Reverse cycle heating and cooling, hot water heat pumps, electric stove tops/ovens, and ceiling insulation

I already have a split system installed in my home. Can I apply for a rebate for an additional split system?

Yes, you can apply for a rebate to have an additional split system/s installed in your home.

What counts as an upgrade for the purpose of installing heating and cooling under the program?

An upgrade is considered installing products to replace gas systems, replacing products with poor energy efficiency or installing energy efficient heating and cooling systems for the first time in the house.

Some examples include:

- replacing a gas ducted heating system for an electric reverse cycle system.
- upgrading from electric inefficient element heating to an electric split system.
- upgrading where no electric heating or cooling solutions currently exist.

Can I buy my own stovetop/oven and have an SHS approved vendor install it?

No, to be eligible for the rebate, you must provide a quote for the supply and installation of the stovetop/

oven from an SHS accredited supplier, listed on the Brighte Marketplace website.

Will I be able to receive a rebate for more than one Category B product?

You may choose to install more than one product from **Category B** in your home. You will only receive one rebate of up to 50% of the total cost of all products installed from **Category B**, capped at \$2,500.

For example, if you choose to install a hot water heat pump and an electric stove top for a total cost of \$5,700, you will receive a rebate of \$2,500. The remaining \$3,200 will need to be paid for using your own funds (rebate only option) or an interest-free loan (rebate and loan option).

Can I apply for the rebates at different times?

Yes, if you have any remaining balance. For example, if you choose to install an electric stove top for a cost of \$1,800 as it is due for replacement first, you will receive a rebate of \$900. If later, you seek to upgrade your hot water system, you will be able to access the remaining rebate balance of \$1,600 towards this upgrade.

Can the rebate be used to install insulation in a new home?

No, new homes must have insulation that complies with the Building Code before they are completed, and rebates are not available under the Program for construction or fit-out of new homes.

Can I install the ceiling insulation myself and apply for a rebate?

No, you can only choose from the suppliers accredited under the Sustainable Household Scheme. Accredited suppliers can be found on the Brighte website at:

<https://brighte.com.au/homeowners/act-sustainable-household-scheme>.

Installing insulation can sometimes be risky, as there is electric cabling and other hazards in ceilings. Accredited insulation companies have certified installers that have undertaken training to install insulation safely and effectively.

Do I need to pay for the Electrical Safety Report even if I do not proceed with the insulation installation?

Yes, an Electrical Safety Report is a requirement of the Program. Therefore, you will need to pay for the Electrical Safety Report, even if you choose not to proceed with the insulation installation due to electrical safety issues.

What counts as an insulation upgrade to an existing property?

An upgrade may be:

- Installing ceiling insulation with an R-value that is greater than the existing R-value,
- Replacing less effective insulation material with more effective insulation material, or
- Increasing the insulation thickness if it has become compressed or displaced, or if there is little to no existing insulation in the ceiling.

Can my quote include the cost of essential electrical safety works before the insulation installation?

Yes, the quote can include electrical safety works essential for upgrading insulation.

How long does it take for my application to be processed?

It will take up to five business days once **all completed application documents** are received by the Home Energy Support Team.

What else can I do to improve the energy efficiency of my home?

- The **Home Energy Efficiency Program** provides free upgrades and support to eligible households to help reduce energy use and improve comfort. This includes a home assessment, draught proofing and other energy saving items and advice.
- The **Sustainable Home Advice Program** is a free service available to all ACT residents for general information on how to improve home energy efficiency. It includes access to energy experts (phone or email), free workshops and other resources and tips for homes.

For more information about the above programs, please contact our team:

Phone: 1300 141 777

Email: homeenergysupport@act.gov.au

Website: climatechoices.act.gov.au

We also encourage you to speak to your energy provider about any additional discounts or supports they may have on offer for energy efficient home upgrades.



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Who can I talk to for more information?

When you attend one of our free *Everyday Climate Choices* workshops, you will receive more information on how to decide which product/s are best for you. Attending one of these workshops is a requirement for participation in the Program.

If you have any questions or need help understanding which product/s are right for you or how to complete an application, contact us or one of our community partners.

ACT Government's Sustainable Home Advice Service

Phone: 1300 141 777 or email: homeenergysupport@act.gov.au

For face-to-face support through the application process and assistance understanding your energy bills:

St Vincent de Paul

Phone: 02 6234 7408 or email: energyefficiency.cg@vinnies.org.au

For free, confidential support to review and update your budget and/or discuss options for dealing with debt:

Care Financial

Phone 1800 007 007 or email: admin@carefcs.org

Contact us

Phone: 1300 141 777

Email: homeenergysupport@act.gov.au



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