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Home Energy Support: Rebates for homeowners

Participant guidelines



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Participant guidelines

These Guidelines give an overview of the financial support available through the **Home Energy Support: Rebates for Homeowners** (the Program). There is information about who is eligible and how to apply. For more information, please read the **Home Energy Support: Rebates for Homeowners – Frequently Asked Questions** on the *Everyday Climate Choices* website at climatechoices.act.gov.au.

Contents

1. About the Program	4
2. Eligibility	5
Participant eligibility	5
Property eligibility	5
3. Rebates	6
4. Eligible products	7
Category A: Rooftop solar system	7
Category B: Reverse cycle heating and cooling systems	7
Category B: Hot water heat pumps	8
Category B: Electric stove tops and ovens	8
Category B: Ceiling insulation	8
5. Who can I contact to find out more?	9
6. How to apply	10
Before you apply	10
Rebate and interest-free loan	11
Rebate only – Category A and B	12
Rebate only – Category B: Ceiling insulation	13
7. Things to ask suppliers	14
Category A – Rooftop solar systems	14
Category B – Reverse cycle heating and cooling systems	15
Category B – Hot water heat pumps	15
Category B – Electric stove tops and ovens	15
Category B – Ceiling insulation	16
8. Choosing your quote	17
9. Financing	19
About the loan provider	19
Help to make repayments	19
10. Roles and responsibilities	20
Your role	20
Loan provider’s role	20
Approved suppliers’ role	21
ACT Government’s role	21
Unauthorised suppliers	21
11. Resources	22

1.



About the Program

The Program helps low-income homeowners install energy efficient products in their home. Eligible properties can receive up to two rebates:

- one rebate of 50% of the total installation price, capped at \$2,500 for products under **Category A** — Rooftop solar
- one rebate of 50% of the total installation price, capped at \$2,500 for products under **Category B** — Reverse cycle heating and cooling, hot water heat pumps, electric stove tops and ovens, and ceiling insulation.

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

Eligible participants can also access an interest-free loan through the Sustainable Household Scheme in combination with a Home Energy Support rebate. Loans are available for all products and can include installation fees and electrical works to support the product upgrade (e.g., switchboard and meter upgrades). The minimum loan amount is \$2,000 and the maximum is \$10,000.

2.



Eligibility

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 Care 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 the Commonwealth Seniors Health Card is not an 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.



Property eligibility:

Your property is eligible if it:

- Is located within 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)** 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>

3.



Rebates

Applicants may be eligible to receive a rebate of up to \$2,500 for **Category A** products and up to \$2,500 for **Category B** products. The maximum rebate per eligible property is \$5,000.

Category A	Category B
Rooftop solar system (solar)	Reverse cycle heating and cooling systems (includes split, ducted and multi-head systems) Hot water heat pumps Electric stove tops and ovens Ceiling insulation
One rebate of up to 50% of the total cost of products chosen from this category, capped at \$2,500.	One rebate of up to 50% of the total cost of products chosen from this category, capped at \$2,500.

You can also speak to your energy provider about any additional discounts or support they may have on offer for energy efficient home upgrades.

You must receive pre-approval from the ACT Government for a *Home Energy Support* rebate **before** installing an eligible product.

4.



Eligible products

The technical requirements of eligible products are outlined in this section. Suppliers can help you understand the requirements and provide advice on eligible products.

You can also contact the Sustainable Home Advice team for help understanding your quote/s (contact details provided in the next section).

Category A: Rooftop solar system

To ensure good value for money, solar systems under the Program must meet the following requirements:

- system size must be between 5.5kW and 8kW.
- solar panels must be linked to a 5kW or 6kW inverter (depending on system size).

All products installed must be approved under the Clean Energy Council.

Category B: Reverse cycle heating and cooling systems

To ensure good value for money, reverse cycle heating and cooling systems under the Program must meet the following requirements:

- The system model number must appear on the Greenhouse and Energy Minimum Standards (GEMS) register.
- The system installed must be electric. It cannot be gas.
- The system must be able to provide both heating and cooling.

The maximum system capacity eligible under the program is 20kW.

To ensure high efficiency in the ACT climate, it is strongly encouraged that systems have a minimum operating temperature of at least -20 degrees Celsius and use a variable speed compressor.

If you are installing a split system, ask your supplier if the system has a 'H2' rating as this will work efficiently in the ACT winter.

Category B: Hot water heat pumps

To ensure good value for money, hot water heat pumps under the Program must meet the following requirements:

- The model of hot water heat pump must be included on the **Victorian Energy Upgrades register** for 'Water heater – Heat pump.

Due to Canberra's extreme winters, it is important to consider selecting from models rated for zone 5 climates with an energy saving of at least 65%.

Check that the system can operate down to -5°C on the heat pump alone to ensure you still get good energy savings in winter.

Category B: Electric stove tops and ovens

Electric stove tops and ovens under the Program must meet the following requirements:

- You must be upgrading from an existing gas or inefficient electric stove top or oven to an efficient electric ceramic or induction stove top or oven.

You can upgrade a combined gas or inefficient electric oven to a combined efficient stove top/oven. Range hoods are not included.

Category B: Ceiling insulation

Ceiling insulation upgrades under the Program must meet the following requirements:

- Ceiling insulation installed must bring the final product R-value to R5.0 or higher.
- A pre-installation Electrical Safety Inspection must be conducted by a licensed electrician, who will complete an Electrical Safety Inspection Report. The Electrical Safety Inspection Report will identify any necessary electrical upgrades that must be completed before ceiling insulation can be installed. You will need to pay a fee for the Electrical Safety Inspection when the report is completed, even if you choose not to proceed with the insulation installation.
- Insulation materials must comply with Australian Standards. These materials cannot contain asbestos and must not easily catch fire. Insulation materials that must not be used include foil laminated products, loose-fill cellulose products and any other products that do not comply with Australian Standards.

5.



Who can I contact to find out more?

When you attend one of our **free** online *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

6.



How to apply

The Program has two options depending on how you would like to pay and your eligibility.

Rebate and interest-free loan: This process is managed, from application to installation, by the Sustainable Household Scheme loans provider, Brighte.

Rebate only: This process is managed, from application to installation, by the ACT Government's Home Energy Support team. Households that are eligible for the \$2,500 rebate must receive pre-approval from the ACT Government before installing an eligible product.

Before you apply

- Attend a free *Everyday Climate Choices* workshop delivered by the ACT Government. This is a requirement for the Program.
- Read the *Product Factsheets*, *Pre-installation Guides* and *Frequently Asked Questions* which can be found on the *Everyday Climate Choices* website at climatechoices.act.gov.au.
- Check that you have:
 - > An eligible concession card
 - > A rates notice
- Check that the Unimproved Value (UV) of your property meets the program requirements.
- Decide if you would like to apply for a rebate in combination with a zero-interest loan (see page 11) or for a rebate only (see page 12).

Rebate and interest-free loan

This process is managed through Brighte.

1. Use the Brighte marketplace “Find suppliers” search at <https://brighte.com.au/homeowners/act-sustainable-household-scheme> to request quotes from the list of Sustainable Household Scheme approved suppliers. It is recommended that you 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.

Rebate only – Category A and Category B

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.

Rebate only – Category B Ceiling insulation

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

1. See steps 1 – 5 of the **Rebate only - Category A and B** process on the previous page (page 12).
2. Before insulation is installed, the certified installer must arrange for a licensed electrician to carry out an Electrical Safety Inspection. The electrician will complete an Electrical Safety Inspection Report. The cost of this Electrical Safety Inspection Report will be included in the quote for insulation.

Note: You will need to pay for the Electrical Safety Inspection Report, even if you choose not to proceed with the insulation installation.
3. If the Electrical Safety Inspection Report identifies electrical upgrades to be completed before the insulation is installed:
 - a) the installer may provide a revised quote and you must seek **reapproval** of the rebate; or
 - b) you may decide not to proceed with the insulation installation, in which case you will still need to pay the Electrical Safety Report fee.
4. If you choose to proceed with the electrical upgrades, your insulation installer will engage a licenced electrician to fix the electrical issues before the insulation is installed.
5. Once you have received confirmation that it is safe to proceed with the insulation installation, and your application has been reapproved by the ACT Government, you can accept the quote with the supplier and organise installation.
6. See steps 6 – 11 of the **Rebate only - Category A and B** process on the previous page (page 12-13).

7.



Things to ask suppliers

Category A – Rooftop solar systems

1. Ask your supplier for an itemised quote that includes the full model number of the products to be installed.
2. It is recommended that you ask your supplier about the manufacturer's warranty on the key solar components (solar panels and solar inverter). Warranty periods of at least 10 years are common in the market and will help to protect you and ensure you receive the full benefit from the system.

Tips:

- An inverter is the system that takes the electricity generated by the solar panels and converts it to electricity for use in your home and export to the electricity grid.
 - The performance warranty for panels (usually 25 years) is different to manufacturer's warranty. Performance warranty means that the solar panels are expected to perform at a set level (usually 80% of stated efficiency) after 25 years and does not cover faults or defects.
3. Ask your supplier if there is any shading impact, particularly if they are recommending optimisers or microinverters (these generally increase the overall cost of the system and may not be necessary if there is no or limited shading).
 4. Ask your supplier if the quote includes any non-standard electrical work, switchboard upgrades or antenna replacement and the cost involved.
 5. After installation, if possible, view your system's performance online or through an app, to make sure it is performing as expected.

Category B – Reverse cycle heating and cooling systems

1. Ask your supplier for an itemised quote that includes the full model number of the product. This includes full model numbers of the indoor and outdoor units.
2. It is recommended that you ask your supplier about the manufacturer's warranty on the system.

Tip: It's important to make sure that the system size is right for your home. If it is too small, it will not meet your heating and cooling needs. If it is too large then it will give you more heating and cooling than needed, and you may not experience your expected energy savings.

3. Check with your supplier that your property meets the technical requirements for reverse cycle heating and cooling installation based on an assessment by your supplier.
4. If you are installing a split system only, ask your supplier if the system has a "H2" rating as this will work efficiently in the Canberra winter.
5. Ask your supplier if their quote includes pricing for the decommissioning and/or removal of the product you are replacing, if relevant.
6. If possible, view your system's performance online or through an app, to help you make sure it is performing as expected.

Category B – Hot water heat pumps

1. Ask your supplier for an itemised quote that includes the full model number of the product.
2. It is recommended that you ask your supplier about the manufacturer's warranty on the product.

Tip: The size of your hot water heat pump should be chosen based on your water usage and number of people living at your home.

3. You should also check with your supplier that your property meets the technical requirements for hot water heat pump installation based on an assessment by your supplier.
4. Ask your supplier if their quote includes pricing for the decommissioning and/or removal of the product you are replacing, if relevant.
5. If possible, view your system's performance online or through an app, to help you make sure it is performing as expected.

Category B – Electric stove tops and ovens

1. It is recommended that you ask your supplier about the manufacturer's warranty on the product.
2. Check with your supplier that the dedicated electrical circuit is rated to the power requirements of your stove top and/or oven, as each product is different. For some induction stove tops, 40 amps is needed.
3. Ask your supplier if their quote includes pricing for the decommissioning and/or removal of the product you are replacing, if relevant.
4. Ask your supplier for an itemised quote that includes the full model number of the product.

Category B – Ceiling insulation

1. Ask your supplier about the manufacturer's warranty on the product.
2. Ask your supplier for a copy of the pre-installation Electrical Safety Inspection Report, and if your property requires electrical upgrades prior to the installation of ceiling insulation.
3. Ask your supplier about whether your property requires all new ceiling insulation and removal of old insulation, or a 'top up' to the existing ceiling insulation.
4. Ask your supplier if their quote includes pricing for the removal of old insulation, if relevant.
5. Ask your supplier for an itemised quote that includes:
 - a) insulation material,
 - b) brand and product name,
 - c) area to be covered with insulation,
 - d) R-value of insulation being installed,
 - e) Final R-value,
 - f) Details of electrical safety work, including pre-installation Electrical Safety Inspection Report, post-installation Certificate of Electrical Safety (CES) and any other essential electrical work identified at the quote stage,
 - g) Price, itemising insulation and electrical work.

8.



Choosing your quote

It is recommended that you to seek three quotes for each product to make sure you get the best deal. Check that your quote is itemised, separating the costs of the product, installation, removal and disposal of the old product (if required), and any additional costs.

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.

If you need help understanding your quotes, please call the ACT Government's free Sustainable Home Advice Line on 1300 141 777 or email homeenergysupport@act.gov.au

If your supplier informs you that changes to the initial quote are needed after your application form has already been approved, please contact ACT Government on 1300 141 777 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 your supplier and/or rebate applicant for clarification.

Eligible product	Things to consider when comparing quotes
Rooftop solar systems	Total (installed) price
	System size
	Inverter type
	Panel quality
	Warranty periods
	Servicing requirements and anticipated costs
Reverse cycle heating and cooling systems	Total (installed) price
	Heating capacity (kW)
	Annual Coefficient of Performance (ACOP) or Coefficient of Performance (COP)
	System type (split system/ducted)
	Warranty periods
	Servicing requirements and anticipated costs
	System quality and reputation
Hot water heat pumps	Total (installed) price
	System size (tank size in litres)
	Warranty periods
	Ability to be linked with rooftop solar system
	Servicing requirements and anticipated costs
	System reputation
Electric stove tops	Total (installed) price
	Type of stove top
	Electrical circuit needs
	Warranty periods
Ceiling insulation	Total (installed) price
	An Electrical Safety Inspection Report is required
	Any electrical upgrades needed
	Warranty periods (ideally at least 25 years)
	Type of insulation material
	Final R-value
	Area to be covered
	Whether it is a new insulation installation or a 'top up'

Tip: Quotes for the same product (e.g., hot water heat pumps) should be comparable in price because suppliers should be quoting for similar products. If some quotes for the same product are much more expensive or much cheaper than the others, ask the supplier why.

9.



Financing

Carefully consider the potential costs and benefits of your chosen product(s), and your capacity to make repayments over your chosen loan term. Failure to make your payments as scheduled may affect your ability to borrow in the future.

Below is some additional information you may wish to consider before applying for the rebate and loan. This information should not be taken as financial advice and has been prepared as general information only. You may wish to seek independent advice before participating.

About the loan provider

The loans provider is Brighte Capital Pty Ltd. They will also administer the rebate if you choose a rebate and interest-free loan.

Help to make repayments

If you are finding it hard to meet your repayments under your loan, you should contact Brighte as soon as possible. Depending on the nature of your financial hardship, Brighte may be able to help you by changing your repayment dates, reducing your payments for a period, or temporarily stop your payments. If you have a dispute that is unable to be resolved through Brighte, please visit the Australian Financial Complaints Authority at [afca.org.au](https://www.afca.org.au).

10.



Roles and responsibilities

Your role

- Read and agree to the *Applicant Terms and Conditions* which can be found on the *Everyday Climate Choices Website* at climatechoices.act.gov.au;
- Research and educate yourself on the product most suited to your needs. Our *Product Factsheets* and other resources to assist with your research can be found on the *Everyday Climate Choices Website* at climatechoices.act.gov.au;
- Choose approved suppliers that best meet your individual requirements and expectations;
- Check your eligibility, and attend a free workshop for more information about the Program and energy efficient products;
- Select the best quote for your needs;
- If you are applying for a loan, understand your obligations under the loan agreement;
- Read and understand the suppliers' terms and conditions, including warranty period and product maintenance requirements; and

Consent to ACT Government collecting relevant information from you as needed to provide you with tailored assistance and help with the ongoing improvement of the Program. This information will be kept confidential and will only be reviewed by the Program delivery team.

Loan provider's role

- Capture your rebate/loan application and assess your eligibility for a loan,
- Pay the product supplier on your behalf, after your system has been successfully and compliantly installed,
- Receive your loan payments for the term of your loan,
- Manage information and data between suppliers, customers and the ACT Government,
- Manage customer complaints (specifically in relation to the loans),
- Manage the performance of suppliers, including safety and quality assessments, and
- Process applications where the customer decides to apply for a loan as well as the rebate. Customers applying for a rebate only will have no interaction with the loan provider.

Approved suppliers' role

- Assess the suitability of your home, provide a quote for the product and installation, answer questions regarding the system and help you with your application,
- Check eligibility for the Program by requesting evidence of an Australian Government Pensioner Concession Card, DVA Gold Card, or Australian Government Health Care Card,
- Arrange for the installation of your product,
- Ensure a suitably qualified and accredited person will install the product, and make sure the product is working,
- Give you information on how the product works and who to contact if there are issues,
- Fix any issues with the installed product in line with product warranties.

ACT Government's role

- Manage the overall delivery of the Program;
- Assess and process your rebate only application and rebate claim form;
- Give advice and support on understanding the products available and how to make the most of your products;
- Provide workshops and other educational resources relating to the Program;
- Make payment of the rebate to the homeowner once the product has been installed; and
- An audit program of the installation of ceiling insulation under the Program will be conducted.

Unauthorised suppliers

Ensure the supplier you have chosen is an approved supplier as part of the Sustainable Household Scheme. You can do this by checking the Brighte website. Be wary that fraudulent persons may claim to be approved suppliers.

11.



Resources

Purchasing one or more of the products available through the Program is a significant financial investment and may not be right for everyone. There are resources available on the Everyday Climate Choices website at climatechoices.act.gov.au to help you make an informed decision on purchasing energy efficient products, including *Product Factsheets* and *Pre-installation Guides*.

We are here to help. If you need some help with forms or have any questions, please call the ACT Government's free Sustainable Home Advice Line on 1300 141 777 or email homeenergysupport@act.gov.au.

Disclaimer: The information contained in the above resources, including these Guidelines should not be taken as financial advice. The resources have been prepared as general information only, without consideration of your objectives, financial circumstances or needs. The content is subject to change at any time and without notice.

Contact us

Phone: 1300 141 777

Email: homeenergysupport@act.gov.au



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Small Steps. Smart Choices.
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