



Sustainable Household Scheme

Frequently Asked Questions
Community Groups

↑
Everyday
climate choices



ACT
Government

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Contents

How to apply	2
Finance and loans	3
Eligibility	5
Guidelines and participants	7
Other programs, rebates and incentives for Community Groups	9

How to apply

How do I apply for a loan?

Visit the [Sustainable Household Scheme \(the Scheme\) web page](#) and click ‘**apply now**’ under the heading community groups. You will be redirected to our loans provider’s website where you can browse a list of suppliers and request quotes. When you request a quote, a supplier will contact you to discuss your requirements. Only suppliers listed on the website are eligible to participate in the Scheme.

Once you have received quotes and chosen your preferred supplier, the supplier will initiate the loans process on your behalf. Our loans provider Brighte will then contact you and guide you through the steps for submitting a Sustainable Household Scheme loan application. Brighte will then contact you via email to inform you of the outcome.

How do I apply for an SHS loan?

1. Participate in either a free Everyday Climate Choices Workshop or the Business Energy and Water Program to get a free energy assessment and a rebate.
2. Obtain all relevant approvals in accordance with all legal requirements. You must have approval in writing from your building owner to install products on the property and have all the relevant building approvals in place.
3. Visit the Everyday Climate Choices website and click the ‘Apply now’ button. This will take you to the Brighte SHS Marketplace.
4. Select the product category, enter your postcode and select ‘find suppliers’.
5. Request a quote(s) from the list of approved suppliers. Once received, evaluate and choose the preferred quote.
6. Let your chosen supplier know you would like to access the ACT Government’s Sustainable Household Scheme. The supplier will initiate the loan application process on your behalf.
7. The loans provider Brighte will contact you and provide you with information about the loan application process. Complete the loan application. Then Brighte will assess your eligibility for a loan and notify you of the outcome.
8. Once you receive approval, the supplier will contact you to arrange installation or delivery of the product.
9. Your loan repayments will commence on completion of install or receipt of product. For the purchase and installation of products that require building approvals, the loan will be settled and paid to the Accredited Vendor upon submitting a copy of the certificate of occupancy and use to the loans provider.
10. Enjoy making the most of your new product(s) and making everyday climate choices.



Finance and loans

How will the loans provider let me know if I am approved for a loan under the Scheme?

Our loans provider Brighte will contact you to inform you about the outcome of your loan application. If you are unsure about the information you have received, please contact the loans provider Brighte.

Can I apply for multiple loans?

No.

Only one loan is available per organisation up to the value of \$15,000 over the life of the Scheme. Groups can spend this on one or multiple items from the list of eligible products.

Can I borrow more than the loan cap?

Yes, depending on your credit check as part of your loan application and is a private arrangement between you and your loan provider, you may be able to borrow additional funds above the \$15,000 limit. The loan provider may choose to charge interest for any funds borrowed above the limit.

What is the maximum loan term?

Up to 10 years.

When do my repayments start?

Your repayments will commence once the product/system has been installed or in the case of EVs, it will be by agreement with Brighte. For the purchase and installation of products that require building approvals, the loan will be settled and paid to the Accredited Vendor upon submitting a copy of the certificate of occupancy and use to the loans provider. The vendor is responsible for submitting this certificate to the loans provider.

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 the loan provider has supports in place to assist you. Contact the loan provider as soon as you are starting to experience hardship. You can also visit the [Australian Financial Complaints Authority](#) for information about financial difficulty.

What fees are associated with the loan?

There are no establishment or account keeping fees associated with the loan. There may be modest fees applied to loans in arrears. Ensure that you have read and understand the terms and conditions before you take the loan.

Are there upfront costs I need to pay?

No. Ensure you have read and understand the terms and conditions before you take the loan.

Some suppliers may include a minimum deposit as part of their quote. If this does not work for you, continue to shop around, and choose a quote from a supplier that meets your needs.

Can I use the loan as a deposit to purchase an electric vehicle?

Yes. A loan can be used for a deposit to purchase an electric vehicle.

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 significant hardship.

Can I apply for a loan under the Scheme and other financial incentives with other programs?

Yes. If you meet all the relevant eligibility criteria under each initiative, you can apply for a loan under the Sustainable Household Scheme and apply for:

- A free energy assessment and a rebate of up to \$5,000 under the Business, Energy and Water Program. This program helps eligible small to medium businesses to upgrade to energy-efficient and water-efficient technologies. To check your organisation is eligible visit the website.

Eligibility

What is a community group considered under the Scheme?

A not-for-profit community group that operates in the ACT and is listed on one or both of the following registers:

- Access Canberra ACT Incorporated Associations Public [Register](#); or
- Australian Charity and Not-for-profit Commission [Register](#).

Please note that for the purpose of the Sustainable Household Scheme, the definition of community group includes community associations and community organisations. Please check the eligibility requirements to ensure your community group is eligible. The person applying for the loan on behalf of the group must have the relevant delegation and authority.

How do I get listed on the Access Canberra incorporated associations public register?

Visit the [Access Canberra incorporated associations website](#) for more information, forms, fees and to fill out an [application](#) to incorporate an association.

My group has multiple branches and office locations across the ACT. Can I apply for a \$15,000 loan for each site?

Loans are limited to a maximum of \$15,000 per Australian Business Number (ABN). This can be split across all product categories. “For example, you may wish to put \$5,000 towards an eligible product and put \$10,000 towards the purchase of an EV.”

My group leases the building it occupies, will it still be eligible for a loan under the Scheme?

If you have permission from the building owner, you can apply for a Scheme loan. It is the responsibility of the Scheme participant to ensure landlord permissions, land use, building, development and other relevant approvals are obtained before applying for a loan. Some important points to discuss with the building owner include:

- Who will be responsible for the installation while the tenant occupies the space and once the tenant has vacated?
- Who will hold ownership of the installation while the tenant occupies the space and once the tenant has vacated?
- How will the cost of maintenance be shared between the tenant and the building owner?
- How will the added cost of insurance be shared between the tenant and the building owner?
- In the event of a solar or battery installation it is important that the tenant discusses how the risk and title of the electricity generated is passed on to the tenant for the duration of the lease.

What approvals does my group need before applying for a loan under the Scheme?

The following approvals must be obtained before applying for a loan:

You must have permission in writing from the building owner for all works and installations before applying for a Scheme loan. See the eligibility section in the [Guidelines](#) for important things to check with your building owner.

You must have relevant approvals in place. Depending on what you are planning to do, you may require:

- [development approval](#) (DA)
- [building approval](#) (BA)
- [other approvals](#)

There are some exemptions that apply for development approval and building approval. You can complete a [DA exemption self-check](#) and a [BA exemption self-check](#) to help you find out if your installation and works may be exempt. If you are still unsure whether your building work is exempt from needing building approval, contact a [building certifier](#).

To obtain building approval, you will need to:

1. Have the building owner appoint a licensed building certifier. A list of licensed building certifiers is available on the [Access Canberra website](#).
2. Complete and lodge the required forms.
3. Pay the relevant fees.

For more general planning and building information visit the [build, buy or renovate website](#) or contact Access Canberra on 13 22 81.

Please also note all works and installations must be undertaken in accordance with all legal requirements, by a licensed tradesperson where required by law, and all products and works must meet all applicable Australian standards and regulations.

Guidelines and participants

My group is interested in the Sustainable Household Scheme loan but unsure which products to install. Where can I get help?

As part of the Scheme's eligibility criteria participants are required to attend a free one hour live online workshop or a free energy assessment to help you with your energy efficiency choices and understand which products suit your group's needs.

Buyers guides are available on our Sustainable Household Scheme Webpage and include product information to help you make informed decisions about Which products are right for your group.

Can I use an installer that is not listed as an accredited supplier?

No, to be eligible for the Sustainable Household Scheme loan you need to use an installer that is an accredited supplier with Brighte. The list of accredited suppliers is available on the loan provider's website.

Where can I find a list of accredited suppliers for the Scheme?

To find a list of accredited vendors:

- visit our Sustainable Household Scheme web page
- under the heading community groups click on 'apply now' to be directed to our loan providers marketplace website
- select your product category and enter your postcode
- click 'find suppliers' to view a list of accredited suppliers.

Be wary of fraudulent suppliers. The Scheme **does not** endorse door knocking and telemarketing sales.

Additionally, consumers should be alert to

- misleading and deceptive conduct
- unlawful sales practices e.g. being pressured, harassed or coerced about the supply of, or payment for goods or services
- consumer agreements made outside of ACT Government program processes.

If you are unsure if the supplier is legitimate, please contact SHS@act.gov.au.

For consumer information or to lodge a complaint about a business or trader visit the Fair Trading Portal.

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

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. 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 (not available under the Business Energy and Water program).

What if my group's tenancy or lease ends before the loan has been paid off?

If the group relocates or tenancy ends, the group needs to contact our loans provider Brighte to let them know and to update the group's contact details. If the group has an outstanding loan under the Scheme, the organisation is still responsible for paying off any outstanding money owed.

What is a commercial installation under the Scheme?

The Scheme follows the National Construction Code to determine what a commercial installation is. All buildings are considered commercial except for Class 1 and Class 10 under the National Construction Code. Visit The National Construction Code's [Building Classification information sheet](#) to learn more about the various building classifications.

Suppliers/vendors accredited under the Sustainable Household Scheme will need to use a licenced builder to ensure the building works meet all requirements. The Brighte marketplace website provides a list of suppliers who can offer commercial installations, but it is your responsibility to check all requirements are being met for your installation.

Before construction work begins, your chosen supplier/vendor (i.e., solar supplier) will need their appointed licensed builder to apply to the building certifier for a commencement notice. For more information contact a [building certifier](#) or visit the [build, buy or renovate website](#).

Note: This does not apply for loans to purchase Electric Vehicles, EV chargers and stove top upgrades and may apply to heating and cooling system upgrades. If you are unsure about your installation, contact a [building certifier to discuss your requirements](#).

Other programs, rebates and incentives for Community Groups

Where can I get free and expert advice about solar?

The Solar for Business Program offers free tailored advice for ACT Businesses. Our solar energy expert can:

- explain the basics of solar technology and the specific benefits for your business
- look at how your business uses electricity, and your solar needs
- compare quotes based on your business goals (budget, savings or quality)
- give cost estimates on a case-by-case basis.

For more information visit the [website](#) or you can contact the Sustainable Business team via email businessenergy@act.gov.au or by phoning 13 22 81.

How can my group access a Scheme loan and a rebate from the Business Energy and Water Program?

- 1.** Visit the Business Energy and Water Program [website](#) to check your group is eligible and to complete the registration form.
- 2.** Our energy assessor will review your application and arrange a time to visit to complete an energy assessment.
- 3.** After the assessment, you will be provided with a tailored energy improvement plan. If the recommendations include upgrades for products listed under the Sustainable Household Scheme:
 - a** First, email the Business, Energy and Water team to notify them that the group will action recommendation(s) in the plan and install a product(s) under the Scheme. The Business, Energy and Water team will need to approve the technology first.
 - b** Once you have received quotes and chosen your preferred supplier, the supplier will initiate the loans process on your behalf. Our loans provider Brighte will then contact you and guide you through the steps for submitting a Sustainable Household Scheme loan application. Brighte will then contact you via email to inform you of the outcome.
 - c** Once you have had the product installed, send your quote and evidence of the purchase of the product(s) and email it to businessenergy@act.gov.au.
 - d** The Business, Energy and Water team will review the documentation and provide you with the rebate.

- 4.** Enjoy the benefits of your new energy efficient products.



Which EV and charger should my group purchase?

Your group can get free and tailored advice from the **Business Fleet Advisory Service** to help you understand what electric vehicles and chargers will be best suited for your needs. They will help you in transitioning to zero emission vehicles by providing:

- information on electric vehicle charging and infrastructure needs
- administrative, procurement and taxation advice as well as assistance with business case development
- vehicle total cost of ownership (TCO) calculation
- fleet data collection and tracking
- electric vehicle purchasing and leasing solutions.

Stamp duty **exemption for new zero emissions** vehicles and **two years of free registration** is available for new or used zero emissions vehicles.

For more information visit the [website](#) or email EPSDD.FleetAdvisory@act.gov.au.

EV and charging buyers guides are available on the Sustainable Household Scheme's [website](#), and the [Frequently Asked Questions for Households](#) contains further information about EVs.

My group is not eligible for a Scheme loan. What other support or programs are available to help us be more energy efficient and sustainable?

- **Community Clubs Program**
Eligible ACT community clubs can access rebates of up to \$75,000 to upgrade to more energy efficient appliances and energy systems. For more information [visit the website](#) or email businessenergy@act.gov.au.
- **Business Fleet Advisory Service**
Get free and tailored advice to help you understand what electric vehicles and chargers will be best suited for your needs. For more information visit the [website](#) or email EPSDD.FleetAdvisory@act.gov.au.
- **Sustainable Schools Program**
A free program that supports all ACT schools to improve sustainability, take climate action and reduce emissions. Our School Officers can help your school manage energy, water, waste, biodiversity and reduce greenhouse gas emissions from transport. For more information visit the [Climate Choices Sustainable Schools Program webpage](#) or contact SustainableSchoolsProgram@act.gov.au or phone (02) 6207 8886.

- **Solar for Business Program**

ACT businesses are able to receive free, tailored, independent advice to help the business select the most suitable solar installation to meet their needs. For more information visit the **Solar for Business web page** at climatechoices.act.gov.au or email businessenergy@act.gov.au

- **Business Energy and Water Program**

The **Business Energy and Water Program** helps you lower your business's running costs. If eligible, you could claim a rebate of up to \$5,000 to upgrade to water-efficient and energy-efficient technologies. For more information visit the **Business Energy and Water Program web page** at climatechoices.act.gov.au or email businessenergy@act.gov.au

Need some free advice?

Contact the Climate Choices team for general and free energy advice on 1300 141 777 or email shs@act.gov.au.



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