Sustainable Household Scheme

Guidelines for not-for-profit community groups

September 2026

Everyday climate choices

ACT Government

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About the Sustainable Household Scheme

Eligible Scheme participants can access low-interest loans between $2,000 and $20,000 over a range of product categories. The loan repayment term can be up to ten years.

The objective of the Scheme is to encourage sustainable solutions at the community level that will:

- help reduce energy use and costs
- contribute to greenhouse gas emissions reductions
- support development of the renewable energy industry in the ACT

How to use these guidelines

These guidelines provide an overview of the Sustainable Household Scheme including eligibility criteria, products on offer, information about the loans and how to apply. 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. Individual Product Guides that cover information on each of the products, including questions to ask your supplier, are available at the website below.

Contact us

For more information about the Sustainable Household Scheme, please contact:

Phone: 1300 141 777

Email: SHS@act.gov.au

Website: climatechoices.act.gov.au

Contents

1. Product Categories

The Scheme offers loans for all products covered under the categories listed below.

Category A (Batteries)

- Household battery storage systems
- Electric Vehicle (EV) charging infrastructure

Category B (Energy efficient upgrades)

- Electric reverse cycle heating and cooling systems
- Hot water heat pumps (HWHP)
- Evacuated tube solar hot water systems
- Efficient electric stove tops

Category C (Electric vehicles)

- New and used electric cars
- New and used electric motorbikes
- Electric cargo (e-cargo) bikes

Category D (Ceiling insulation)

- Ceiling insulation

2. Eligibility

2.1 Scheme eligibility criteria

Not-for-profit community groups located in the ACT who are active and registered on one of the following registers are eligible to apply:

1. **ACT incorporated associations public register**

To view the register and check the status of an organisation, visit accesscanberra.act.gov.au

2. **Australian charity and not-for-profit commission register**

To view the register and check the status of an organisation, visit acnc.gov.au/charity/charities

In addition to the registration criteria, a community organisation must also

3. **Meet the following criteria:**

- be a not-for-profit community group that operates in the ACT as evidenced by a utility bill or lease agreement
- have an Australian Business Number (ABN)
- be represented by the chief executive, or another representative appointed by the group's board
- have an incorporated legal structure (e.g., an incorporated association, a company limited by guarantee that is registered under the Corporations Act 2001, an incorporated indigenous corporation or an incorporated non-distributing co-operative)
- be prepared to enter into a financial contract with the Scheme's loan provider
- purchase products for installation on the group's premises within the ACT
- participate in either:
  - An online Climate Choices workshop[1] or,
  - The Sustainable Business Program to undertake a free energy assessment[2].

    This program provides rebate for eligible small to medium businesses to upgrade to water-efficient and energy-efficient technologies.

[1]To register for a workshop visit Climate Choices Events / News
[2]For more information and to check if your organisation is eligible visit the Sustainable Business Program.

4. **Have relevant approvals in place before applying for a 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.

In addition to participation in the Scheme, the Organisation agrees to participate in promotional opportunities for the Scheme such as good news stories and case studies.

2.2 Eligibility for Category C (electric vehicles, including electric cargo bikes)

Electric vehicle (car or motorbike):

New and used electric vehicles (EV) (cars or motorbikes) are available for purchase under the Scheme providing they meet the following:

- The electric vehicle (car or motorbike) must be powered by a mechanism that produces zero emissions, such as a Battery Electric Vehicle.
  Note: Hybrid vehicles are not eligible under the Scheme.
- The total cost of the electric vehicle must be less than $60,000. The total cost of the new or used Zero Emission Motorbike must be less than $40,000.

Electric cargo bikes:

- The e-cargo bike must meet the Scheme's e-cargo bike eligibility requirements.

For further information on eligible e-cargo bikes, approved suppliers and Scheme requirements, refer to the Sustainable Household Scheme Electric Cargo Bike Product Guide.

3. Application process

3.1 Application process for all product categories

STEP 1 Determine if you are eligible for a scheme loan

Visit our website to learn more about the offer and self-assess your eligibility.

Visit the Everyday Climate Choices website and

- read these guidelines
- read the Terms and Conditions
- read the Frequently Asked Questions

if you still have eligibility questions, contact SHS@act.gov.au

STEP 2 - Decide if a product/system is right for you

To decide if a product is right for you, read the Product Guides on the Everyday Climate Choices website.

If you have questions, contact the ACT Government Sustainable Home Advice line (1300 141 777) for free technical advice.

Attend an ACT Government Climate Choices workshop before applying for a loan. Details on upcoming workshops and how to register can be found at www.climatechoices.act.gov.au/events-news

STEP 3 - Compare products/quotes from approved suppliers

Once you have determined you are eligible and could benefit from a product/system, contact the approved suppliers to arrange a quote.

- Contact accredited suppliers through the Brighte marketplace. We strongly recommend you request more than one quote to ensure you're getting the best deal and make an informed decision.
- Speak to an approved supplier(s), to discuss your needs and organise a pre-inspection of your home (where applicable).
- The supplier may visit your home (where applicable) to confirm whether the product/ system is suitable for installation and discuss the costs and savings you can be expected to see. A list of product specific considerations you could discuss with the supplier is

available in the individual Product Guides.

- Once the supplier has confirmed your home is suitable, they will provide you with a detailed quote for a product/system.
    - For Category D (ceiling insulation) an Electrical Safety Inspection Report is required prior to insulation being installed. The installer can organise this and include the cost of the inspection in the quote. Please refer to the Product Guide for Insulation for more details.

STEP 4 - Choose the best quote

You will be presented with the details of your quote, which you must review and confirm it to be accurate before proceeding to the loan application.

STEP 5 - Complete the loan application

After reviewing the quote for accuracy, you will be asked to confirm your eligibility and complete the finance application. You will also be asked to consent to the ACT Government collecting and using your personal information for the purposes of managing and improving program delivery.

Our loan provider, Brighte, will evaluate your application by verifying the details provided and conducting credit checks. If you are successful, you will be emailed an offer for a Sustainable Household Scheme loan which you will need to accept if you wish to proceed. The instructions will be provided in the email. If you are unsure, please contact the loan provider, Brighte.

STEP 6 - Get your product installed (or get your EV, or e-cargo bike)

Once your loan is approved by Brighte, the supplier will contact you to schedule a date and time to install your product/system.

For Category D (ceiling insulation) the first step will be to complete the Electrical Safety Inspection Report. If electrical safety upgrades are required, these will need to be completed prior to the installation. The installer can organise this and include the cost of the inspection in the quote. Please refer to the Insulation Product Guide for more details.

Before your product/system is installed, or before you get your EV or e-cargo bike, you and the supplier will enter into a supply and install contract. This contract is an important legal document with legally binding responsibilities that you need to carefully consider. This contract does not involve the ACT Government.

After installation, the supplier will show you how to use the system and provide the manufacturer and workmanship warranties.

Following installation, you will be contacted by Brighte to confirm the installation is complete. You will also be given an opportunity to provide feedback on the installation and application process.

For EVs and e-cargo bikes, please arrange a delivery or pick-up with your chosen supplier. Brighte will contact you to confirm you have your product. You will also be given an opportunity to provide feedback on the application process. Once you have purchased your EV, you may be eligible for other ACT Government incentives. For more information visit the Access Canberra website.

Loan repayments commence when the installation of the product is completed or when you have received your EV or e-cargo bike.

3.2 How do I apply for an SHS loan?

1. Participate in a free Everyday Climate Choices Workshop.

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 Sustainable Household Scheme page on the Everyday Climate Choices website and click **'Apply now'**. This will take you to the Brighte Marketplace, where you can browse approved suppliers and request quotes. A supplier will contact you to discuss your needs.

4. Choose the product category, enter your postcode, and select 'find suppliers'.

5. Request a quote from approved suppliers. We recommend getting at least 3 quotes so you can compare options and make an informed decision.

   ***Only Brighte approved suppliers are eligible to participate in the Scheme.**

6. Let your chosen supplier know you would like to access the Sustainable Household Scheme. They will start the loan application with Brighte on your behalf.

7. Brighte will assess your application by verifying your details and running credit checks. You'll also need to confirm your eligibility and agree to the ACT Government using your information to support program delivery. If approved, Brighte will email you a loan offer with next steps.

8. Once approved, your supplier will contact you to arrange installation or delivery.

9. You'll start making repayments once your product is installed or your product is delivered. 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 loan provider. Brighte will contact you to confirm when your payments will begin.

10. Enjoy your new product and thank you for making everyday climate choices.

4. Financing

Low-interest loans of up to $20,000 are available for not-for-profit community groups over a maximum of 10 years. Loans are limited to a maximum of one loan per ABN.

As with any purchase, you should carefully consider the potential costs and benefits of any of the products/systems included in the Scheme before committing to buy. Before taking out a loan, you should also consider your ability to successfully make repayments over your chosen loan term, as 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 Scheme. This information should not be taken as financial advice and has been

prepared as general information only, without consideration of your particular objectives, financial circumstances or needs. You may wish to seek independent financial advice before taking out a loan through the Scheme.

4.1 About the loan provider

The loan provider for the Scheme is Brighte Capital Pty Ltd.

- Loan repayments commence after products have been installed.
- An interest rate of 3% applies to all loans.
- There are no upfront fees or monthly fees that apply to this loan scheme; however, a late payment fee may be applied if you miss a repayment.
- Check the Brighte website for more information.

4.2 Assistance if you have difficulty making repayments

If you are having difficulty meeting your repayments under your loan, you should contact the loan provider as soon as possible. Depending on the nature of your financial hardship, the loan provider may be able to assist you by changing your repayment dates, reducing your payments for a period, or temporarily suspending your payments altogether.

If you have a dispute that is unable to be resolved through the loan provider, please contact the Australian Financial Complaints Authority.

4.3 Expected costs and savings

Although there can be substantial benefits associated with investments made under the Scheme, there are also significant costs involved. It is important you fully understand the potential costs and savings, to make an informed decision about whether this offer is right for your Community Group.

5. Roles and responsibilities

5.1 The Community Group's role

As a participant in the Scheme your role is to:

- read and agree to these Guidelines and the Applicant Terms and Conditions available on the Sustainable Household Scheme website.
- research and educate yourself on the products/systems most suited to your needs. Take the time to read our Product Guides, Terms and Conditions, FAQs and other resources that can assist with your research.
- check your eligibility.
- obtain approval from the building owner and have all relevant building approvals in place where required for the installation of products.
- select the best quote for your needs.
- understand your obligations under the loan, including loan contract (seek financial advice, if required).
- choose installer/s that best meet your individual requirements and expectations.
- have a person of at least 18 years of age present at the premises while the eligible installation of a product is being carried out.
- have read and understood the supplier's terms and conditions including warranty period and product maintenance requirements.
- carefully consider the supply and install contract with the supplier. This is an important legal document with legally binding responsibilities. The contract does not involve the ACT Government.
- contact the supplier who installed the product/system if the product/system breaks down or stops working. The terms of the warranty are in the contract between participant and supplier.
- consent to ACT Government collecting your information for ongoing updates and improvements to the delivery of the Scheme.

5.2 Loan provider (Brighte's) role

The loan provider's role is to:

- capture your Community Group's loan application and assess your eligibility for a loan.
- pay the product supplier/installer on your behalf, after your products/system has been successfully and compliantly installed/delivered.
- receive your loan payments for the term of your loan.
- manage information and data between suppliers, customers and the ACT Government
- manage customer complaints.
- manage the performance of suppliers, including safety and quality assessments.

5.3 Accredited supplier's role

Only suppliers accredited by Brighte are eligible to install products under the scheme

- Accredited suppliers will deliver and install eligible scheme products only for eligible scheme participants.
- Accredited suppliers will assess the suitability of your premises (where applicable), provide a quote for the product and/or installation, answer questions regarding the product/system and assist you with your application.
- Before your product is installed, or before you receive your electric vehicle, you and the supplier/installer will enter into a supply and install contract. This contract is an important legal document with legally binding responsibilities that you need to carefully consider. This contract does not involve the ACT Government.
- The supplier will arrange for the installation of your product (where applicable).
- The supplier is responsible for submitting a copy of the Certificate of Occupancy and Use to the loan provider.
- For battery storage and EV charging infrastructure, a qualified installer will install the system, connect it to the electricity network and ensure the system is working. They will provide you with training on how the system works and who to contact if there are any issues.
- For battery storage systems, the installer will ensure the system is registered with the Australian Energy Market Operator (AEMO) Distributed Energy Resources (DER) register.
- Installations of battery storage systems may need to be checked and certified by Access
- For ceiling insulation, a certified installer will arrange an Electrical Safety Inspection to be undertaken prior to installation. If no electrical upgrades are identified in this check, they will then install the insulation. If electrical upgrades are identified, they will discuss this with the participant and amend the quote to include the upgrades. This cost may be added to the Sustainable Household Scheme loan. The installer will arrange for any increase in price to be re-assessed by Brighte for approval.
- The electrician and installer will ensure all products and installations are compliant with the Australian Standards, the Electricity Safety Act 1971 (ACT) and other relevant Standards.
- Insulation installers must be certified under the Energy Efficiency Council's Insulation
- For battery storage, installers must be a Solar Accreditation Australia (SAA) accredited installer and retailers must be a New Energy Tech Consumer Code (NETCC) approved solar retailer.

- A Refrigerant Handling License must be held by any person who carries out work in relation to refrigeration and air conditioning (RAC) equipment.
- For EVs (electric car, zero emission motorbikes or e-cargo bikes), the supplier will provide a quote, answer questions about the vehicle and assist you with your application with Brighte on your behalf.
- To participate in the Scheme, a supplier must have been operating (trading) anywhere in Australia for a minimum of 12 months.
- If the product/system breaks down or stops working, you should contact the supplier who installed the product/system. The terms of the warranty are in the contract between your Community Group and the supplier.

5.4 Unauthorised suppliers

Be sure to check that your supplier is accredited with the Scheme. Only suppliers listed on the Brighte website under the Sustainable Household Scheme are approved to participate. Be wary of fraudulent suppliers.

The Scheme does not endorse unsolicited sales tactics such as door knocking and telemarketing sales. Suppliers that use these sales techniques will be removed from the Scheme's list of accredited suppliers.

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.

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

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

5.5 ACT Government's role

- The ACT Government manages the overall delivery of the Scheme.
- The ACT Government is not part of the contract for the supply and installation of products. The legal responsibilities of this contract are between you (the Community Group) and the supplier.
- Through existing regulatory arrangements with the Access Canberra, the ACT Government will manage the compliance of battery storage.
- An audit program covering ceiling insulation installations is a feature of the Scheme.

6. Product Guides

The products/systems available under the Scheme represent a significant financial investment and are not right for everyone. The Product Guides will help you make an informed decision about product choice and whether you could benefit from the loan.

The Guides are available at the Sustainable Household Scheme website. A hard copy can be provided upon request.

The information contained in the Product Guides should not be taken as financial advice and has been prepared as general information only, without consideration of your objectives, financial circumstances or needs.

7. Webtools and resources

A range of resources are available on the Everyday Climate Choices website to assist you in making an informed decision on which products best meet your needs, including:

- Product Guides for specific products/systems
- Sustainable Home Advice Program
- Webinars and workshops
- Webtools

Disclaimer: The information provided in this guide is for your general information and use only. It is subject to change at any time and without notice.

8. Contact us

Sustainable Household Scheme

Phone: 1300 141 777

Email: SHS@act.gov.au September 2026