

# Sustainable Household Scheme

Guidelines for not-for-profit community groups

September 2023



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# Minister's Foreword

As the impacts of climate change become increasingly evident, it is essential that governments work with the community to not only take meaningful action to limit our contributions to global warming, but to do so in a way that improves our quality of life.

The Sustainable Household Scheme (the Scheme), is supporting Canberrans to reduce their energy use and costs and live more comfortably. This in turn will contribute to the ACT's transition to net zero emissions by 2045.

The Scheme provides zero interest loans to eligible households, individuals and not-for-profit community organisations, and is delivered through a contracted loans provider, Brighte.

Thousands of Canberra homeowners have taken part in the Scheme since its launch in 2021. A further \$80 million is being invested into the Scheme, beyond the \$200 million the ACT Government has already committed. This will help many more homes to electrify.

## **These guidelines apply to:**

- eligible homeowners to invest in electric heating and cooling, hot water heat pumps, ceiling insulation, household battery storage, insulation, restricted eligibility for rooftop solar; and
- to purchase new and used electric vehicles and charging infrastructure.

I encourage you to consider these guidelines and participate in the Scheme if it is right for your organisation's circumstances. You can reduce your energy costs and help do your bit to reduce greenhouse gas emissions and take real action on climate change.

## **Andrew Barr MLA**

Chief Minister, Minister for Climate Action



# 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 Buyer's 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: 13 22 81

Email: [shs@act.gov.au](mailto:shs@act.gov.au)

Website: [climatechoices.act.gov.au](http://climatechoices.act.gov.au)

# Contents

<b>Minister's Foreword</b>	<b>II</b>
<b>How to use these guidelines</b>	<b>III</b>
<b>1. About the Sustainable Household Scheme</b>	<b>1</b>
1.1 Policy underpinning the Scheme	1
<b>2. Guidelines for participants</b>	<b>2</b>
2.1 About the Scheme	2
2.2 Eligibility for electric vehicles	2
<b>3. Eligibility</b>	<b>3</b>
3.1 Financial limits	4
<b>4. Application process</b>	<b>5</b>
<b>5. Financing</b>	<b>7</b>
5.1 About the loans provider	7
5.2 Assistance if you have difficulty making repayments	7
5.3 Expected costs and savings	7
<b>6. Roles and responsibilities</b>	<b>8</b>
6.1 Your role	8
6.2 Loans provider role	9
6.3 Approved supplier's role	9
6.4 Unauthorised suppliers	10
6.5 ACT Government's role	10
<b>7. Buyer's guides</b>	<b>11</b>



# About the Sustainable Household Scheme

Eligible not-for-profit community groups can make upgrades to their premises through purchasing a range of sustainable products.

**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

## 1.1 Policy underpinning the Scheme

The ACT Government committed to introducing the Scheme in the Parliamentary and Governing Agreement of the 10th Legislative Assembly (PaGA). You can access the PaGA at [cmtedd.act.gov.au](http://cmtedd.act.gov.au)

Under appendix 1 of the PaGA, the ACT Government committed to implement a program of zero-interest loans of up to \$15,000 for households and not-for-profit community groups to assist with the upfront costs of investing in: rooftop solar panels; household battery storage; zero emission vehicles and efficient electric appliances.



02

# Guidelines for participants

## 2.1 About the Scheme

The Scheme helps to reduce the financial barrier for investing in sustainable and energy efficient products by removing the initial upfront costs. This way, participants can repay the loan from the money they will be saving from reducing their energy consumption and operational costs.

**Eligible Scheme participants can access zero-interest loans between \$2,000 and \$15,000 to purchase:**

- rooftop solar photovoltaic systems
- battery storage systems
- electric reverse cycle heating and cooling systems
- hot water heat pumps (HWHP)
- efficient electric stove tops
- electric vehicle charging infrastructure
- electric vehicles (cars, motorbikes).

## 2.2 Eligibility for electric vehicles

New and used Electric Vehicles (EV) are available for purchase under the Scheme providing they meet the following:

- The electric vehicle must be powered by a mechanism that produces zero emissions, such as a Battery Electric Vehicle.
- The total cost must be less than the luxury car tax threshold for fuel efficient vehicles. For the up to date price threshold use Australian Government's luxury car tax (please note - use the same definitions of total cost as the website).
- The total cost of the new or used Zero emission motorbike must be under the \$40,000 threshold.



03

## Eligibility

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](https://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](https://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 Climate Choices workshop<sup>1</sup> or,
  - The Business Energy and Water Program to undertake a free energy assessment<sup>2</sup>. This program provides rebates of up to \$5,000 for eligible small to medium businesses to upgrade to water-efficient and energy-efficient technologies<sup>1</sup>.

<sup>1</sup> To register for a workshop visit [climatechoices.act.gov.au](https://climatechoices.act.gov.au) and click the link to Events/News

<sup>2</sup> For more information and to check if your organisation is eligible for the Business, Energy and Water Program, please visit [climatechoices.act.gov.au](https://climatechoices.act.gov.au)

#### **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.

### **3.1 Financial limits**

Zero-interest loans of up to \$15,000 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.

Loans must be initiated through the Sustainable Household Scheme process and retrospective purchases will not be eligible for a loan. For more information about how to apply see below:





# Application process

Visit our [website](#) to learn more about the offer and self-assess your eligibility.

We suggest you use the resources on the Everyday Climate Choices website to decide which products/systems could benefit you (product Buyers Guides, Terms and Conditions and Frequently Asked Questions are available on the website).

We strongly recommend you request quotes from more than one approved supplier to ensure you're getting the best deal.

The supplier(s) may visit the building (where applicable) to confirm if the product/system is suitable for installation and discuss the costs and savings you can expect to see. A list of product specific considerations you could discuss with the supplier are available in the individual Buyer's Guides.

## 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 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.





05

# Financing

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.

## 5.1 About the loans provider

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

## 5.2 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 [www.afca.org.au](http://www.afca.org.au).

## 5.3 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 you.



06

# Roles and responsibilities

## 6.1 Your role

**As a participant in the Scheme your role is to:**

- read and agree to the Applicant Terms and Conditions available on the [Everyday Climate Choices website](#)
- research and educate yourself on the products/systems most suited to your needs. Take the time to read our Buyers Guides, 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)
- 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 suppliers terms and conditions including warranty period and product maintenance requirements
- consent to ACT Government collecting your information for ongoing updates and improvements to the delivery of the Scheme.

## 6.2 Loans provider role

The loan provider's role is to:

- capture your 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.

## 6.3 Approved supplier's role

There are a number of approved suppliers participating in the Scheme and all installations will be organised through them. Their details will be available on the loan provider's website.

- They 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, 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.
- 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 loans provider.
- For rooftop solar, 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 rooftop solar and battery storage the installer will ensure the system is registered with the Australian Energy Market Operator (AEMO) once the Distributed Energy Resources (DER) register becomes available.
- The installer will ensure all products and installations are compliant with the Australian Standards called up by the Electricity Safety Act 1971 and other relevant Standards. For rooftop solar and battery storage installers must be a Clean Energy Council (CEC) accredited installer and retailers must be a CEC approved solar retailer.
- To participate in the Scheme, a supplier must have been operating (trading) anywhere in Australia for a minimum of 12 months.
- Installs for rooftop solar, battery storage and EV charging infrastructure will need to be checked and certified by the ACT Technical Regulator.
- If the product breaks down or stops working, you should contact the supplier who installed your product/system. The terms of the warranty are in the contract between you and the supplier.
- For EVs (electric cars and zero emission motorbikes), the supplier will provide a quote, answer questions about the vehicle and assist you with your application with the loan provider on your behalf.

## 6.4 Unauthorised suppliers

Be sure to check that your supplier is registered with the Scheme. Only suppliers listed on the loan provider's website under the Sustainable Household Scheme are registered to officially participate. Be wary of fraudulent suppliers.

The Scheme does not endorse unsolicited sales tactics such as 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.

For consumer information or to lodge a complaint about a business or trader visit the [Fair Trading Portal](https://www.accesscanberra.act.gov.au) at [accesscanberra.act.gov.au](https://www.accesscanberra.act.gov.au)

If you are unsure if the supplier is part of the Scheme, please contact [shs@act.gov.au](mailto:shs@act.gov.au).

## 6.5 ACT Government's role

The ACT Government manages the overall delivery of the Scheme.

Through existing regulatory arrangements with the ACT Technical Regulator, the ACT Government will ensure the compliance of rooftop solar, battery storage and EV charging infrastructure installations.



# Buyer's guides

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

The buyers guides are available on our website. Hardcopies can be provided upon request.

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

## Contact us

### Sustainable Household Scheme

Phone: 13 22 81

Email: [SHS@act.gov.au](mailto:SHS@act.gov.au)

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