



Sustainable Household Scheme

Guidelines for participants

Version 2.0



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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.

I am pleased to announce the introduction of the Sustainable Household Scheme (Scheme), to support Canberrans 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 will provide \$150 million in zero interest loans over five years to eligible households, individuals and not-for-profit community organisations, and be delivered through a contracted loans provider.

These Guidelines apply to:

- eligible homeowners to invest in rooftop solar, household battery storage, electric heating and cooling, hot water heat pumps and efficient electric appliances; and
- eligible individuals to invest in 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 circumstances. You can reduce your energy costs, live more comfortably, 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.

Individual Buyers 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:

Actsmart

Phone: 13 22 81

Email: actsmart@act.gov.au

Website: [Click here](#)

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About the Sustainable Household Scheme

The ACT Government has committed \$150 million over five years to provide zero-interest loans under the Sustainable Household Scheme (the Scheme).

Eligible households and individuals will be able to make upgrades to their homes and 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;
- help households live more comfortably;
- contribute to greenhouse gas emissions reductions; and
- support development of the renewable energy industry in the ACT.

The introduction of the Scheme will be phased:

Phase 1:

Households purchasing from Category A and Category B.

Phase 2:

Expanded to include individuals purchasing from Category C.

Phase 3:

Expanded to include not-for-profit community organisations.



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Guidelines for participants

2.1 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 online at: https://www.cmtedd.act.gov.au/__data/assets/pdf_file/0003/1654077/Parliamentary-Agreement-for-the-10th-Legislative-Assembly.pdf

2.2 About the Scheme

The Scheme will have a phased introduction. Category A and B products will be available in Phase 1. Category C products will be available in Phase 2.

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

Category A (generation, storage and EV charging products)

- Household rooftop solar photovoltaic systems
- Household battery storage systems
- Electric Vehicle (EV) charging infrastructure.

Category B (upgrade of gas or inefficient electric appliances)

- Electric reverse cycle heating and cooling systems
- Hot water heat pumps (HWHP)
- Efficient electric stove tops.

Category C (electric vehicles)

- New and used (grey imports and private sale).

Additional products will be evaluated for inclusion over the life of the Scheme.



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Eligibility

3.1 Scheme eligibility criteria

A Scheme participant is defined as:

- a household for Category A and B purchases.
- a holder of an ACT Driver's Licence for Category C purchases.

The financial capability of the participant to repay the loan is a core requirement of the Scheme. A credit check will be undertaken to assess an applicant's financial suitability.

You will also need to register for and participate in an online Actsmart workshop before applying for a loan. Details on upcoming workshops and how to register can be found at www.actsmart.act.gov.au/news-events.

Financial limits are as follows:

- Each household may borrow a maximum of \$15,000 over the life of the Scheme. This is a cumulative maximum across eligible product categories A, B and C.
- This can be on a range of eligible products and does not need to be in a single transaction (e.g. \$9,000 for rooftop solar and later \$6,000 for gas replacement appliances is allowed).
- Installation fees and charges and gas disconnections costs (if you are replacing the final gas appliance in your home) may be included as part of the loan.
- The minimum loan application value is \$2,000.

Eligibility for Category A and B products

Category A and B products may be installed in an eligible property which:

- is either a standalone residence or a unit titled property. Each individual unit titled property within a unit plan is defined as a distinct eligible property;
- is a property geographically located within the ACT (including Hall, Tharwa, and Oaks Estate but not Jervis Bay Territory);
- The Unimproved Value (UV) of the property must be *at or below* \$750,000 in any year from 2020-2026 for non-unit titled dwellings (freestanding houses and non-titled dual occupancies) and stand-alone unit titled dwellings (townhouses and unit titled dual occupancies) based on the unit entitlement percentage. A UV of \$200,000 or below in any year from 2020-2026 applies to unit titled multi-storey apartments. Your UV can be found on your rates notice or using the following website. If your property does not fit under these criteria and you feel you have exceptional circumstances, please contact us at actsmart@act.gov.au or call 1300 141 777.

Section/Block	Address	Value 2017	Value 2018	Value 2019	Value 2020	Value 2021
		\$359,000	\$368,000	\$394,000	\$405,000	\$465,000

- is owned by the Scheme participant (this includes a mortgaged home), or where the Scheme participant has full authority and approvals to install the products chosen, including owners corporation approval, if applicable.

New builds are eligible for loans to install Category A items only.

Eligibility for Category B items requires the upgrade of gas or inefficient electric appliances (in the case of heating and cooling and hot water systems) or the upgrade of a gas stove top and/or oven unit. Your supplier will be asked to specify the type of product being upgraded with the loans provider. Eligibility criteria for not-for-profit community organisations will be provided in a future iteration of these guidelines.

Eligibility for Electric Vehicles (Category C)

To be eligible to access loans for EVs:

- The Scheme participant must ordinarily reside in the ACT as evidenced by a rates notice or utility bill.
- Hold an ACT Driver's Licence.
- The vehicle must be powered by a mechanism that produces zero emissions, such as a Battery Electric Vehicle.
- The total cost of the vehicle must be less than the luxury car tax threshold for fuel efficient vehicles (using the same definitions of total cost as the [Australian Government's luxury car tax](#)). For 2021-22 this threshold is \$79,659.

We acknowledge that some individuals may have more complex living arrangements (for example share housing arrangements) but still be interested in purchasing an EV. There may be certain circumstances when multiple individuals within a participating household are eligible for a Category C product. To help ensure equity in accessing the Scheme, these circumstances will be considered on a case-by-case basis by contacting us via email at actsmart@act.gov.au or on 1300 141 777.



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Application process

4.1 Application Process – Home Upgrades (Category A and B)

STEP 1 - Decide if a product/system is right for you

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.

STEP 2 - 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.

1. Speak to an approved supplier(s), to discuss your needs and organise a pre-inspection of your home (where applicable). From phase one, a link to participating suppliers will be available on the loan provider's (Brighte) [website](#).
2. The supplier(s) may visit your home (where applicable) to confirm it is suitable for installation of your chosen product/system and discuss the costs and savings you can expect from installing the product/system. A list of product specific considerations you could discuss with the supplier are available in the individual Buyers Guides.
3. Once the supplier has confirmed your home is suitable, they will provide you with a detailed quote for a product/system.

STEP 3 - Choose the best quote

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

STEP 4 - Complete the loan application

5. 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.
6. Our loan provider will evaluate your application by verifying the details provided and conducting credit checks. You will then be notified of the outcome of your loan application.

STEP 5 - Get your system installed

7. Once your loan is approved, the supplier will contact you to schedule a date and time to install your product/system.
8. Before your product/system 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.
9. After installation, the supplier will show you how to use the system and provide the manufacturer and workmanship warranties.
10. Following installation, you will be contacted by the loan provider to confirm the installation is complete. You will also be given an opportunity to provide feedback on the installation and application process.

4.2 Application Process – Electric Vehicles (Category C)

The application process for Electric Vehicles (Category C) will be advised prior the to start of Phase 2.



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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 Loan question and answer

Can I apply for multiple loans?

Only one loan per household for Category A and B products. And one loan per person for Category C (if they, or another member of their household, have not already applied for another loan). Households may borrow a cumulative maximum of \$15,000 over the life of the Scheme. Households can install one product or a bundle of products 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, 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?

10 years.

When do my repayments start?

Your repayments will commence once the product/system has been installed or purchased as in the case of EVs.

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 loans. However, if you are facing financial hardship the loan provider will have supports in place to assist you. Contact the loan provider as soon as you are starting 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.

Are there upfront costs I need to pay?

There are no upfront fees associated with the loan.

I've put a deposit on a product, can I still apply for a loan?

A deposit cannot be included as part of a loan, and quotes must be dated after the Scheme commences.

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 a subsidy under another program?

Yes. If you meet all the relevant eligibility criteria under each initiative, you can apply for both. An example of this is applying for a loan under the Sustainable Household Scheme and applying for a subsidy for a battery storage system under the Next Gen Battery Storage Program (up to \$825 per kilowatt).

5.2 About the loans provider

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

5.3 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.

5.4 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.



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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 (these are available on the [Everyday Climate Choices website](#));
- research and educate yourself on the products/systems most suited to your needs. Our Buyers Guides and other resources can assist with your research;
- check your eligibility;
- 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 read and understood the suppliers terms and conditions including warranty period and product maintenance requirements; and
- 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; and
- manage the performance of suppliers, including safety and quality assessments.

6.3 Approved suppliers' 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 home (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).
- For rooftop solar, household 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 household 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 household battery storage installers must be a Clean Energy Council (CEC) accredited installer and retailers must be a CEC approved solar retailer.
- 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.

6.4 Unauthorised suppliers

Be sure to check that your supplier has all the relevant Territory licencing requirements and is registered with the Scheme. Be wary of fraudulent suppliers.

6.5 ACT Government's role

The ACT Government will manage 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.



Buyers guides

The products/systems available under the Scheme represent a significant financial investment and are not right for everyone. The Buyers 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 [Everyday Climate Choices website](#). A hardcopy 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.



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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:

- Individual Buyers Guides
- Actsmart Home Energy Assessments
- Actsmart Sustainable Home Advice Services
- Webinars
- Fact sheets

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.

Contact us

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