Sustainable Household Scheme

Frequently Asked Questions
Households

September 2026

Everyday **climate choices**

ACT Government

Small Steps. Smart Choices.
For more information visit climatechoices.act.gov.au

Contents

How to apply for a loan through the Sustainable Household Scheme

1. Participate in a free Everyday Climate Choices Workshop.

2. 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.

3. Choose a product category, enter your postcode, and select ‘find suppliers’.

4. Request 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.**

5. 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.

6. 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.

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

8. You’ll start making repayments once your product is installed or your product is delivered. Brighte will contact you to confirm when your payments will begin.

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

Eligibility

What is a household under the Scheme?

Under the ACT Sustainable Household Scheme (Scheme), a household means all the people who usually live at the same property and share day-to-day living or financial responsibilities. This includes the homeowner, their dependants, and any other residents who contribute to running the home or paying expenses, regardless of their relationship. Each household is treated as a single participant in the scheme and can access up to $20,000 in loan funding over its lifetime. This limit applies to the household, not the property. If a household moves, it cannot access additional funding. However, a new household moving into the property may be eligible to apply, as long as it meets all other eligibility requirements.

Who in a household can be an eligible Scheme Participant?

A Scheme participant for Category A, B and D is defined as:

- a person who owns the property in which the installation is to occur; or
- is living with the person who owns the property in which the installation is to occur.

A Scheme participant for Category C is defined as:

- a holder of a valid ACT Driver Licence for electric vehicles and e-motorbikes.
- a homeowner or tenant.

For more information about eligibility and scheme categories please read the Guidelines for Participants.

Example 1:

John and Jane live together in a house which is owned by Jane. John is interested in installing a household battery storage system and has read the Scheme guidelines to confirm they are an eligible household.

After seeking permission from Jane to install a battery storage system to the house, John applied and was approved for a $14,000 loan.

Later, Jane decides that the household would also benefit from a hot water heat pump.

Jane reads the Scheme guidelines to check the household still meets the eligibility criteria and applies for a $6,000 loan which she is then approved for. This household has now reached their $20,000 limit.

Example 2:

A married couple live together, and both own the home. After reading the Scheme guidelines they determine they are an eligible household. The couple decide that they want to install an EV charger and an electric stove top at their property. They apply and are approved for a $5,000 loan.

Later, the couple decide that they want to install a heating and cooling system in their investment property that they own. They apply and are approved for $15,000 and arrange to have it installed in their investment property. This household has now reached their $20,000 limit.

Example 3:

Sam is a renter and holds a valid ACT Driver's Licence. Sam is interested in getting a Scheme loan to purchase an EV. After reading the Scheme guidelines, reading the EV buyers guide and researching, Sam applies and is approved for a $20,000 loan. Sam has reached his limit and cannot apply again for any product category.

My living arrangements are not covered in the guidelines. Can I still apply?

The Scheme recognises that households can have different living arrangements. This includes shared households, multi-generational families, blended families, and situations following separation or divorce. We assess these on a case-by-case basis to make sure eligible households can access the scheme fairly.

To discuss your situation, email SHS@act.gov.au or call 1300 141 777.

Can I be considered for a loan under exceptional circumstances?

We may consider exceptional circumstances on a case-by-case basis, depending on your situation and whether you meet the Scheme's eligibility requirements.

To discuss your circumstances, email SHS@act.gov.au or call 1300 141 777.

I am the first in my household to apply for a loan. Can others in my household get their own $20,000 loan?

No. Loan funding is capped at $20,000 per household across all categories.

A household includes all people who usually live at the same property and share living or financial responsibilities. The household is treated as a single scheme participant, with a total loan limit of $20,000 over the life of the Scheme.

Can landlords or trusts apply for a loan to upgrade a rental property?

Landlords can apply for a loan to upgrade a rental property. A household can borrow up to $20,000 over the life of the scheme, whether the upgrades are for their home, an owned rental property, or a combination of both.

This $20,000 limit applies to the household as a whole.

*Trusts are not eligible to apply for a loan under the Scheme.

If I get a loan for home upgrades, can I or my partner get another loan to purchase an EV?

Yes, but the total loan amount is still capped at $20,000 per household.

For example, if one member of the household borrows $10,000 for eligible home upgrades, another person in the same household could borrow up to $10,000 for a different product, such as an electric vehicle.

The total combined loans for the household cannot exceed $20,000.

Can apartment owners install solar under the Scheme?

Yes, in some cases. If your apartment is part of a complex where the roof is shared, you may be able to install solar.

You may need approval from your owners corporation (body corporate) before proceeding.

What is my unimproved land value and where can I find it?

Unimproved Value is the market value of your land in its natural state. It does not include the value of any buildings or improvements, such as houses, fences, driveways or landscaping. It is based on factors like location, size, and shape, and is commonly used to calculate rates and land tax.

You can find the unimproved value of your property on your annual ACT Government rates assessment notice. You can also search for it on the Access Canberra website.

If you cannot find this information, contact ACT Revenue on 13 22 81.

Are batteries and solar hot water systems available under the Scheme?

Yes. Household battery storage systems and evacuated tube solar hot water systems are available under the Scheme.

Note: From 1 July 2025, rooftop solar systems are no longer an eligible product under the Scheme, except for loans under the Home Energy Support Program.

Finance and loans

How will I know if my loan application is approved?

Brighte, the scheme's loan provider, will email you with the outcome of your loan application.

If your application is approved, the email will include details of your loan offer and how to accept it. If you are unsure about any communication, contact Brighte directly.

Can I apply for multiple loans?

Yes, but there is a limit. You can borrow up to $20,000 per household under the scheme.

This amount can be used for one or more eligible products over the life of the scheme. Once you reach this limit, you cannot access further loans under the scheme or Home Energy Support Program rebates.

Can I borrow more than the loan cap?

You may be able to access additional finance through Brighte, separate from the scheme.

This would be a private arrangement between you and the provider. It will require a separate application, including a credit check, and may have different interest rates, fees and conditions.

I have previously had a loan (prior to 1 July 2026) for $15,000. Can I apply for more?

No. Once you reach the $15,000 household limit, you are not eligible for additional funding under the scheme. Only new participants applying from 1 July 2026 may apply for up to $20,000.

What is the interest rate for the loan?

The interest rate is 3% for all scheme loans (excluding Home Energy Support Program loans).

What is the maximum loan term?

The maximum loan term is 10 years.

When do repayments start?

Repayments start once your product is installed or delivered. For electric vehicles, the start date will be agreed with Brighte.

Can I make extra repayments?

Yes. You can choose to pay more than the minimum monthly amount. Refer to your loan agreement with Brighte for details.

Can I repay the loan early?

Yes. You can repay your loan early without any penalties. Refer to your loan agreement with Brighte for details.

What if I can't repay the loan?

You are responsible for repaying your loan. If you are experiencing financial hardship, contact Brighte as soon as possible to discuss support options: https://brighte.com.au/support/financial-difficulty

You can also get independent financial advice from https://moneysmart.gov.au/.

What fees apply?

There are no establishment or account-keeping fees.

However, fees may apply if your loan falls into arrears. Make sure you read and understand the terms and conditions before you accept the loan.

Do I need to pay upfront costs?

No upfront costs are required under the scheme.

However, some suppliers may ask for a deposit as part of accepting their quote. If this does not suit you, you can compare quotes from other suppliers.

Ensure you have read and understand the terms and conditions before you accept the loan.

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

Yes. You can use the loan to pay a deposit for an electric vehicle.

Will lending be responsible?

Yes. Brighte must comply with responsible lending obligations under the *National Consumer Protection Credit Act 2009.*

Is there a credit check?

Yes. You must meet standard credit criteria, including having a suitable credit history and the ability to repay the loan without significant hardship.

Can I combine this loan with other programs?

Yes. If you meet the eligibility criteria, you can combine a Sustainable Household Scheme loan with support available under the Home Energy Support Program (HESP).

Check the eligibility criteria for each program, including if you hold an eligible concession card.

Note: HESP loan caps apply, including $10,000 in loan funding and up to $5,000 in rebates for eligible households.

Can I apply if my home is new or still being built?

No. New builds and properties under construction are not eligible. A new build is a home that:

- has been recently constructed
- has not been previously occupied
- received a Certificate of Occupancy and Use within the past 12 months.

Check the eligibility criteria before applying.

What happens if I sell my home?

If you sell your home, notify Brighte and update your contact details. Any remaining loan balance is still your responsibility and must continue to be repaid.

Can I apply for another loan if I move to a new home?

Yes, you may be able to apply for another loan. However, households can borrow a maximum of $20,000 in total under the Scheme across all eligible product categories (A, B, C and D) and across all properties.

Accredited suppliers and products

Can I use an installer who is not an accredited supplier?

No. To be eligible for a loan under the scheme, you must use a supplier accredited by Brighte. You can find a list of accredited suppliers on the Brighte website.

Where can I find a list of accredited suppliers?

To find a list of accredited suppliers:

- visit the Sustainable Household Scheme webpage
- click 'Apply now' to go to the Brighte Marketplace
- select a product category and enter your postcode
- click 'Find suppliers' to view a list of accredited suppliers.

Be careful of fraudulent suppliers. The Scheme does not support door-to-door sales or telemarketing. Watch out for:

- misleading or deceptive conduct
- pressure, harassment or coercion to buy goods or services
- agreements made outside official ACT Government program processes.

If you are unsure whether a supplier is legitimate, email SHS@act.gov.au

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

Can I use the loan to pay gas disconnection costs?

No. You cannot use the loan to pay for permanently disconnecting gas (also known as gas abolishment).

I am interested in the Scheme but not sure what to install. Where can I get help?

You must attend a free one-hour workshop (online or in-person) as part of the scheme's eligibility requirements.

These workshops provide advice on energy-efficient upgrades and suitable products. You can also:

- read buyer guides on the scheme website
- contact the Sustainable Home Advice Program for free, personalised advice.

Email SustainableHomeAdviceProgram@act.gov.au or call 1300 141 777.

What products are available under the Scheme?

Eligible products include:

- ceiling insulation
- efficient electric stove tops
- electric vehicle charging infrastructure
- electric reverse cycle heating and cooling systems
- evacuated tube solar hot water systems
- hot water heat pumps (HWHP)
- household battery storage systems
- new and used electric cars
- new and used electric motorbikes
- electric cargo bikes.

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

An upgrade means installing an energy-efficient heating and cooling system to replace a gas system, replace a less efficient system, or install a system in a home that does not already have one.

To be eligible, the upgrade should improve energy performance compared to your current system. Routine repairs or replacing a system with a similar or less efficient model, are not considered an upgrade.

Examples include:

- replacing a gas ducted heating system with an electric reverse cycle system
- upgrading an older, less efficient electric heater with a modern split system
- installing a heating and cooling system where none currently exists.

Can I install any hot water heat pump?

No. The hot water heat pump you choose must be listed on the Victorian Energy Upgrade (VEU) register under ‘Water heater – Heat pump’. The VEU register lists hot water heat pump models suitable for all climate zones across Australia.

When choosing a system you should:

- look for models suitable for colder climates (zone 5)
- aim for systems with at least 65% energy savings
- check the system can operate efficiently at temperatures as low as -5°C without relying on a booster.

Will double-glazing be included under the Scheme?

No. Window upgrades, such as double-glazing, are not an eligible product under the scheme.

Independent technical advice found these upgrades are currently high cost with a long payback period, which makes them less suitable for the scheme.

Eligible products may be reviewed over time. Check the scheme website for updates.

Can I install any reverse cycle system?

No. The system must be listed on the Greenhouse and Energy Minimum Standards Register (GEMS) register for air conditioners. This ensures the system meets minimum energy performance standards and is suitable for use under the scheme.

When searching, look for:

- ‘Space heater – Ducted air-to-air heat pump’, or
- ‘Space heater – Room air-to-air heat pump’.

Electric vehicles

Can I use the scheme to buy an electric vehicle from a private seller?

No. To be eligible, you must buy your electric vehicle through a Brighte-accredited supplier. You can find the list of accredited suppliers on the Brighte website.

What other incentives are available in the ACT to purchase an Electric Vehicle

For more information about incentives for low and zero emissions vehicles, visit the Access Canberra website.

Can I buy any electric vehicle under the scheme?

No. To be eligible under the scheme, the purchase price of the electric vehicle must be $60,000 or less. You must also buy the vehicle through a Brighte-approved supplier.

Can I buy a hybrid vehicle under the scheme?

No. Hybrid vehicles are not eligible under the scheme.

To qualify, the vehicle must be a battery-electric vehicle that produces no tailpipe emissions.

Electric cargo bikes

Can I buy a second-hand e-cargo bike?

No. To be eligible for support under the Sustainable Household Scheme, an e-cargo bike must be purchased new from an approved supplier.

This helps ensure eligible bikes meet the Scheme's safety, quality and compliance requirements, and ensures that customers have access to manufacturer warranties, product support and servicing arrangements.

What types of e-cargo bikes are eligible?

To be eligible, an e-cargo bike must be a purpose-built cargo bike designed to carry passengers, goods or equipment in addition to the rider and meet the Scheme's eligibility and safety requirements.

Eligible cargo bike designs may include long-tail cargo bikes, front-loading cargo bikes, cargo tricycles, box bikes and utility cargo bikes.

Not all bikes marketed as "cargo", "family" or "utility" bikes will necessarily be eligible.

How can I check if an e-cargo bike is eligible?

Check with your approved supplier before purchasing. They can confirm whether a bike meets the Scheme's eligibility requirements, including carrying-capacity, safety and compliance requirements.

Will the approved supplier put the bike together?

Yes. The cost of assembly can be included in the loan. Assembly must be completed by an approved supplier.

Can I buy accessories as part of the loan?

Some accessories that are specifically designed to support the cargo-carrying or passenger-carrying function of an eligible e-cargo bike may be included in the loan when purchased with the bike. Helmets, locks, pumps, repair kits and panniers are not eligible to be included in the loan.

Is a standard e-bike with an attached trailer considered an e-cargo bike?

No. An e-cargo bike is specifically designed and marketed to carry passengers, goods or equipment, with carrying features built into the bike's design.

A standard bicycle or e-bike fitted with accessories such as racks, baskets or child seats is not considered an e-cargo bike for the purposes of the Scheme.

Other available programs

I wasn’t approved for an SHS loan. What other ACT Government incentives are available?

Home Energy Support Program

If you hold an Australian Pensioner Concession, Department of Veterans’ Affairs Gold Card and Health Care Card, you may be eligible for support through the Home Energy Support Program.

This includes:

- up to $5,000 in rebates for rooftop solar and eligible energy-efficient products
- access to loan funding through Brighte under a separate lending policy.

You can apply directly through the Home Energy Support Program website.

Wood Heater Removal Program

If you’re an ACT ratepayer and own a residential property, you may be eligible for a rebate to remove your wood heater.

Visit the Wood Heater Removal Program website for more information.

I’m not eligible for the financial incentives above. What other programs or actions can help lower my energy bills and support sustainable living?

Home Energy Efficiency Program

This free program helps people in lower-income households reduce their energy and water use. You may receive:

- an in-home visit from an energy efficiency assessor
- practical advice to improve comfort and reduce bills
- simple upgrades, such as draught-proofing
- an information kit with energy-saving tips.

To learn more, visit the Home Energy Efficiency Program website.

Renters’ Home Energy Program

If you rent in the ACT you can get free expert advice to help make your rental home more comfortable and reduce your energy use and costs.

Advice is available in person or over the phone. Visit the Renters’ Home Energy Program website for more information.

Sustainable Home Advice Program

You can speak with energy experts for free, personalised advice on how to:

- reduce your energy use
- lower your household emissions

- save money on energy bills.

Free online workshops are also available to help you learn about energy-efficient technologies and sustainable home upgrades.

To learn more:

- visit the Sustainable Home Advice Program website
- email SustainableHomeAdviceProgram@act.gov.au, or
- phone 1300 141 777.

Contact us

Sustainable Household Scheme

Phone: 1300 141 777

Email: SHS@act.gov.au September 2026