



Sustainable Household Scheme

Frequently Asked Questions

July 2023

↑
Everyday
climate choices



ACT
Government

Small Steps. Smart Choices.

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How to apply

How do I apply for a loan?

Visit the [Sustainable Household Scheme web page](#) and click '**apply now**'. 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. Visit the Everyday Climate Choices [website](#) and click the 'Apply now' button. This will take you to the [Brighte SHS Marketplace](#).
2. Select the product category, enter your postcode and select 'find suppliers'.
3. Request a quote(s) from the list of approved suppliers. Once received, evaluate and choose the preferred quote.
4. 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.
5. Brighte will contact you, providing further information. Complete the loan application, Brighte will assess your eligibility for a loan and notify you of the outcome.
6. Once you receive approval, the supplier will contact you to arrange installation or delivery of the product.
7. Your loan repayments will commence on completion of install or receipt of product. Brighte will contact you to confirm your payment commencement.
8. **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 via email to inform you about the outcome of your loan application. If you are successful, the email will ask you to accept the offer. If you are unsure about the email or information you have received, please contact the loans provider Brighte.

Can I apply for multiple loans?

No.

Only one loan is available per household. Households may borrow a cumulative maximum of \$15,000 over the life of the Scheme. Households can spend this on one or multiple items from the list of eligible products.

Can I borrow more than the loan cap?

Yes, you can choose to apply for additional funding, however, any additional funds will be treated as a separate loan application (including a credit check) and is a private arrangement between you and the loan provider. This will be subject to the provider's eligibility and credit assessment criteria. Interest, charges, and fees will apply on funds borrowed above the ACT SHS \$15,000.

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 in the case of EVs, it will be by agreement with Brighte.

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. For more information about financial hardship visit moneysmart.gov.au.

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 (EV).

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 rebate for a rooftop solar system under the Home Energy Support Program if you hold an Australian Pensioner Concession, Department of Veterans' Affairs Gold Card or a Health Care Card. Terms and Conditions apply, see the website for details.

What if I sell my house?

If you sell your house, you need to contact our loans provider Brighte to let them know and to update your contact details. If after selling your home you have an outstanding loan under the Scheme, you are still responsible for paying off any outstanding money owed.

Eligibility

What is a household considered under the Scheme?

People who live in the same property together are considered a household.

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 more information about eligibility 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 rooftop solar and has read the Scheme guidelines to confirm they are an eligible household. After seeking permission from Jane to install solar on the house, John applied and was approved for a \$9,000 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 \$15,000 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 \$10,000 and arrange to have it installed in their investment property. This household has now reached their \$15,000 limit.

Example 3:

Sam is a renter and holds a valid ACT Driver 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 \$15,000 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?

We acknowledge that there are shared, multi-generational and non-linear family structured households or individuals who may have more complex living arrangements. These circumstances will be considered on a case-by-case basis to support diverse households to access the Scheme.

If this is your circumstance, or to check other possible circumstances, please email shs@act.gov.au or phone 13 22 81.

Can I be considered for a loan under exceptional circumstances?

If you generally meet the Scheme eligibility criteria and have exceptional circumstances, please email shs@act.gov.au or phone 13 22 81.

I am the first in my household to apply for a loan. Can my partner/child/housemate each get their own \$15,000 loan?

Loans are currently limited to one per household across all categories. This limit may change in future as the Sustainable Household Scheme continues to be monitored and evaluated. Please continue to check the [Sustainable Household Scheme web page](#) for updates or changes to the eligibility criteria.

Can landlords or Trusts apply for a loan to upgrade their rental properties?

Landlords wishing to make upgrades to their rental property can access a loan under the Scheme, noting that each household may borrow a maximum of \$15,000 over the life of the Scheme. A household may choose to make upgrades on their residence, an owned rental property or a combination of both, up to the \$15,000 limit.

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

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

Loans are limited to a maximum of \$15,000 per household and can be split across all four product categories. For example, you access a \$5,000 loan for eligible home upgrades, you or anyone else in your household can also access a \$10,000 loan to purchase an EV.

Can apartment owners install solar under the Scheme?

If your apartment is part of a building complex where you share the same roof as other apartment occupiers, you are eligible to install solar under the Scheme. However, please note that you might need to seek approvals with your body corporate.

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

The unimproved value is what the block of land is worth, and it does not include any improvements on the land, such as buildings, landscape gardening, paths and fences.

Your Unimproved Land Value (UV) can be found on your ACT Government Rates Assessment Notice. If you do not have a copy of the rates notice you can search your property on the [Access Canberra website](#).

Why are you restricting the unimproved property value eligibility criteria for solar?

- The Scheme has been an overwhelming success and has achieved a lot in a short time. It has brought solar to nearly 10,000 households (at the time of the announcement). The Scheme has helped to build the local industry into a robust market that no longer requires government assistance, and the focus will now shift to electrification.
- Eligibility for solar panels will be restricted to homeowners who most need government support. **The eligibility for solar panels will be restricted to properties with an unimproved value of \$450,000 in 2022 (for free-standing houses, non-unit and stand-alone unit titled dwellings).**
- **Homeowners with a Health Care Card will also be eligible to access the Home Energy Support Program (including rebates and combining with a loan of up to \$10,000).**
- The ACT solar industry is now a mature market where Canberrans can access solar panels easily and more affordably.
- Research conducted on behalf of the ACT Government by PV labs in Mitchell has demonstrated that the solar panels being installed in the ACT Market are of good quality.
- There are many other competitive green financing options beyond the Scheme to assist with the purchase of solar for your home. A good place to start is: [6 Ways to Finance Solar Panels for Your Home | Canstar Blue](#).

Accredited suppliers and products

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](#)
- 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](#).

Is the gas disconnection fee covered by an SHS loan?

No, a loan cannot be used to cover the cost of permanently disconnecting gas.

I am interested in the Sustainable Household Scheme loan, but I am not sure which products I should 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](#). These workshops can help you with your energy efficiency choices and understand which products you can install that suit your needs.

Buyers guides are available on our [web page](#) and include product information to help you make informed decisions about which of the products is right for you.

Need some free advice? Contact our team for general and free energy advice on 1300 141 777 or email shs@act.gov.au

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 in the house. 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.

Will other products such as double glazing be included under the Scheme?

Double glazing is not included as a product under the Sustainable Household Scheme. Additional products will be considered for inclusion over the life of the Scheme. Please check the [website](#) for updates or changes to product inclusions.

Can I install any hot water heat pump?

No, the model of hot water heat pump (HWHP) must be included on the VEU register for 'Water heater – Heat pump':

- The VEU register lists HWHP models suitable to all climate zones across Australia.
- Due to Canberra's extreme winters, it is important to consider selecting from models rated for zone 5 climates with an energy saving of at least 65%.
- Check that the system can operate on the heat pump alone down to -5°C to ensure you still get good energy savings in winter. You can find these specifications by searching the model number from the VEU register or by talking to your installer.

Can I install any reverse cycle system?

No, the model of reverse cycle system must be included on the Greenhouse and Energy Minimum Standards Register (GEMS) register for 'air conditioners'.

When searching the GEMS register, please ensure you search only for 'Space heater – Ducted air to air heat pump' and 'Space heater – Room air to air heat pump'.

When you submit your application for a reverse cycle system with Brighte, you will receive quotes for eligible products.



Electric vehicles

Are EVs cheaper to run than petrol vehicles?

Yes. Switching to an electric vehicle could save you around \$18,000 on running costs over 10 years, as well as the potential to reduce your greenhouse gas emissions by around 3 tonnes per year.

Can EVs tow trailers and campervans?

Towing is dependent on torque output, something electric motors produce a lot of. A standard EV has comparable torque outputs to large turbo-diesel SUVs and Utes. Many current and upcoming EVs have comparable towing capacities to similar internal combustion engine (ICE) cars, but you will need to check the manufacturer specifications or ask your dealership about the towing capacity of a specific EV.

Do I need to have solar to benefit from an EV?

Even without solar you can still reduce your running costs with an EV by up to 80% compared to an ICE car, but you can make further savings or even potentially charge your car for free from energy produced by solar panels.

What is the average lifespan of a battery in an EV?

EVs use highly sophisticated lithium-ion batteries that last for the entire lifetime of the car – so about 300,000km+ or 15+ years. Some newer batteries have been designed to last close to 1 million km and 25+ years.

I am concerned about the potential waste impact of batteries; can they be recycled?

Australia has facilities capable of recycling 90% of the material from an EV battery. Most manufacturers have commitments to recycling their batteries at the end of their useful life to prevent any batteries going into landfill. EV batteries can also be re-purposed for residential or commercial energy storage in some circumstances.

What are the maintenance requirements on an EV?

Unlike an ICE vehicle, EVs do not have oils, air filters, belts, spark plugs, etc. that need replacing. EVs therefore have minimal servicing requirements, usually just requiring annual safety checks and occasional servicing of the brakes. Some EV manufacturers do not require any scheduled servicing of their vehicles at all.

Are EVs reliable?

Unlike an ICE vehicle that has a complex engine and gearbox with hundreds of moving parts, an EV just uses a battery pack and electric motor for driving. This means there is very little that can break on an EV, ensuring excellent long-term reliability.

Can EVs be overcharged and have their batteries damaged?

Unlike most mobile phones, laptops and other battery powered consumer electronics, EVs use intelligent battery management systems (BMS) that carefully control the battery's operation to ensure no overcharging or damage can occur.

Are EVs powerful enough for driving on hilly country roads and for conducting overtaking?

The high levels of instant torque available from electric motors means they are more powerful than an equivalent ICE vehicle, with most EVs offering superior acceleration performance for safer overtaking and country driving.

Can I recharge my EV at home, or do I need to install expensive charging equipment?

You could charge your car like you would charge your phone. Dedicated charging infrastructure is not required to charge an EV, as a standard 10A household power point socket like the ones found throughout your home and garage can be used. This also means you can charge your EV anywhere there is a wall socket and provides much more flexibility and convenience than needing to find a petrol station.

Will an EV be able to provide me with enough range for my daily driving?

A 10A wall socket will provide about 200km of driving range from an overnight charge, so if you drive further than this in a day you will need to install a dedicated EV charger at your home. These can fully charge most EVs overnight and cost about \$1,500 - \$3,000.

What are my options if I live in an apartment or can't charge at home?

There are a growing number of public destination chargers located at places like shopping centres, restaurants, cafes, or recreational places you can visit. You can also use the network of fast DC chargers to quickly top-up your EV when it is running low on charge. A map of all public chargers can be found on the [PlugShare website](#).

Are all public charging stations the same, or do they charge at different speeds?

Public chargers will either supply AC power or DC power. AC chargers are slower and are more common in places where you can leave your EV charging for a few hours while you do something else. DC chargers are much faster and can usually charge an EV in about 30 minutes. They are typically found along highways to allow for quick recharging while travelling longer distances. Some public chargers cost money to use but there are currently many free ones available.

What is a grey import, and can I use a Scheme loan to purchase one?

A grey import is a second-hand car that is privately and legally imported from another country, usually from Japan and sold outside of the car manufacturer's official dealerships.

Grey imports can be purchased through approved car dealerships participating in the Sustainable Household Scheme. Visit the Sustainable Household Scheme's loans provider website to see the list of participating car dealers.

If I purchase a grey import, how will I be supported for servicing or spare parts?

Some grey import dealers provide consumers with support for servicing and spare parts, including a car manual and handbook in English. For example, dealers may have a relationship with independent vehicle servicing workshops that service grey imports and are able to source replacement parts for vehicles.

It is up to you to make sure that you are aware of the support the dealer will be able to provide.

Is it true that batteries in grey imports are different and unsupported?

Most batteries in grey imports are identical to those sold in Australia through Original Equipment Manufacturers (OEMs). However, in a very small proportion of cases, some batteries may be different. If you have questions about this, please talk to the dealer to clarify what warranties and support they offer for their grey imports. It would be wise to talk to more than one dealer to make sure you understand the product you are buying and the support you will receive from the dealer while you own the vehicle.

Do grey imports have different charging equipment?

Car dealers participating in the Sustainable Household Scheme provide chargers that comply with Australian safety standards.

How will I know if there is a recall on a grey import and how will I be notified?

Every grey import is registered under the federal Register of Approved Vehicles system and can be tracked in the event of a recall. The dealer that you purchased your vehicle from is able to notify you. Global safety issues are managed by the manufacturer (or parent company) and local and isolated safety issues can be managed by your dealer. You can also check the Australian Competition and Consumer Commission's Product Safety website and the Vehicle Recalls website for recall information. If you have any questions about how you will be notified in the event of a recall for your grey import, please contact the dealer to discuss.

Beside the interest free loan, what incentives are there to purchase an EV in the ACT?

- If you're buying a ZEV for the first time, you may not have to pay stamp duty.
- If you buy a ZEV, new or used, you'll get 2 years' free ACT vehicle registration – conditions apply.
- If you buy a new or used PHEV or HEV, you may be eligible to receive a 12 month registration discount – conditions apply.

For more information visit the Access Canberra [website](#).

Other programs, rebates and incentives

I wasn't successful for a loan, what other financial incentives are available?

The Home Energy Support Program

Australian Pensioner Concession, Department of Veterans' Affairs Gold Card and Health Care Car holders can be eligible to access a rebate of up to \$2,500 for the installation of rooftop solar. To apply you can complete an application form on the [website](#) or apply through the Sustainable Household Scheme as a participant of the Home Energy Support Program. Loan applications for solar installations under the Home Energy Support Program are managed through a separate lending policy.

Next Gen Energy Storage Program

You can claim a rebate up to \$3,500 for installing a solar battery from a list of approved Next Gen retailers available on the website.

Wood Heater Replacement Program

If you're an ACT ratepayer and your property is residential you could be eligible for a rebate to remove or replace your woodfire heater. Visit the website for more information.

I am not eligible for the other financial incentives listed above. What other actions or programs can help reduce my home energy bill and live more sustainably?

Renters' Home Energy Program

Anyone renting a home in the ACT can get free expert advice, in person or on the phone to learn about how you can make your rental home more comfortable and reduce your energy use and costs. To learn more read our case study and visit the [website](#) for more information.

Sustainable Home Advice Program

Talk to our energy experts for free advice about how to reduce your household greenhouse gas emissions and reduce your energy use to save money. Our energy experts also run free online workshops which can help you learn about zero emissions technologies, rooftop solar and actions you can take to make your home more sustainable. To learn more, visit the [website](#) or contact SustainableHomeAdviceProgram@act.gov.au or phone 1300 141 777.

Low Income Household Program

This free program gives people in lower-income households practical ways to reduce their energy and water bills. Energy efficiency assessors can visit your home to help you find ways to help reduce your energy and water use, save money and improve the comfort of your home. You can also get an information kit with energy-saving tips and help with draught-proofing your home. To learn more, visit the website.

Contact us

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