



# Sustainable Household Scheme

Guidelines for participants

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 (Scheme), supports Canberrans to reduce their energy use and costs and live more comfortably. This 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 for 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, restricted eligibility for rooftop solar; and
- eligible households 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 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:

Phone: 13 22 81

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

Website: [Sustainable Household Scheme page](#)

# Contents

<b>Minister’s Foreword</b>	<b>II</b>
<b>How to use these guidelines</b>	<b>III</b>
<b>About the Sustainable Household Scheme</b>	<b>1</b>
<b>1. Guidelines for participants</b>	<b>2</b>
1.1 Policy underpinning the Scheme	2
1.2 About the Scheme	2
<b>2. Eligibility</b>	<b>4</b>
2.1 Scheme eligibility criteria	4
<b>3. Application process</b>	<b>7</b>
3.1 Application process – home upgrades (Categories A, B and D)	7
3.2 Application process – electric vehicles (Category C)	9
<b>4. Financing</b>	<b>11</b>
4.1 About the loans provider	11
4.2 Assistance if you have difficulty making repayments	11
4.3 Expected costs and savings	11
<b>5. Roles and responsibilities</b>	<b>12</b>
5.1 Your role	12
5.2 Loans provider role	13
5.3 Approved supplier’s role	13
5.4 Unauthorised suppliers	14
5.5 ACT Government’s role	14
<b>Webtools and resources</b>	<b>16</b>



# About the Sustainable Household Scheme

Eligible households and individuals are 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.



# Guidelines for participants

## 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 online at: [www.cmtedd.act.gov.au/\\_data/assets/pdf\\_file/0003/1654077/Parliamentary-Agreement-for-the-10th-Legislative-Assembly.pdf](http://www.cmtedd.act.gov.au/_data/assets/pdf_file/0003/1654077/Parliamentary-Agreement-for-the-10th-Legislative-Assembly.pdf)

## 1.2 About the Scheme

The Scheme offers loans for all products covered under the categories listed below. **Eligible Scheme participants can access zero-interest loans between \$2,000 and \$15,000 to purchase:**

### Category A (Solar and Batteries)

- Household rooftop solar photovoltaic systems (restricted eligibility)
- 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)
- Efficient electric stove tops

## **Category C (Electric vehicles)**

- New and used electric cars
- New and used electric motorbikes

## **Category D (Ceiling insulation)**

- Ceiling insulation



02

# Eligibility

## 2.1 Scheme eligibility criteria

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
- 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; and
- a homeowner or tenant.

Read the Scheme's **Frequently Asked Questions** for more information and to learn about specific eligibility scenarios and how they may apply to you.

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 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](http://www.climatechoices.act.gov.au/events-news).

### Financial limits are as follows:

- A 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, C and D.
- This can be on a range of eligible products being bundled and does not need to be in a single transaction (e.g., \$9,000 for reverse cycle air conditioning and later \$6,000 for a Hot Water Heat Pump is allowed).
- Installation fees and charges may be included as part of the loan.
- The minimum loan application value is \$2,000.

# Eligibility for Category A, B and D products

Category A, B and D 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 \$15,000 can also be spread across more than one property, as long as each property meets the unimproved value thresholds.
- Meets the Unimproved Value (UV) thresholds specified below.

Please note if a property is covered by a body corporate you may require approvals to install a product.

## Unimproved Value

On 1 July 2023 the Unimproved property value (UV) changed to 2022 levels.

For all products **except** solar, the UV of the property must be at or below \$750,000 in any year from 2022, for:

- freestanding houses and non-titled dual occupancies (non-unit titled dwellings) and;
- townhouses and unit titled dual occupancies (stand-alone unit titled dwellings) based on the unit entitlement percentage.

However, to be eligible for roof top solar products:

- the UV for this type of property must be at or below \$450,000 in any year from 2022

For all products the UV of the property must be at or below \$300,000 in any year from 2022, for:

- unit titled multi-storey apartments.

Section/Block	Address	Value 2019	Value 2020	Value 2021	Value 2022	Value 2023
12/13	20/1 GARDEN ST, WARRAGONG, 2604	\$546,000	\$571,000	\$630,000	\$700,000	\$705,000

Your UV can be found on your rates notice or using the following [website](#).

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.

## 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.
- The Scheme participant must hold a valid ACT Driver Licence.
- The electric vehicle (car or motorbike) must be powered by a mechanism that produces zero emissions, such as a Battery Electric Vehicle.
- The total cost of the electric car 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 electric motorbike must be under the \$40,000 threshold.

Loans are currently limited to one per household across categories A, B, C and D. This limit may change in future as the Sustainable Household Scheme continues to be monitored and evaluated.

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 contact 13 22 81 or email [SHS@act.gov.au](mailto:SHS@act.gov.au).



03

# Application process

## 3.1 Application process – home upgrades (Categories A, B and D)

### ➔ 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). A list of participating suppliers is available on the loan provider's (Brighte) [website](#).
2. The supplier(s) 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 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.
  - For Category D (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 Buyer's Guide for Insulation for more details.

### ➔ **STEP 3 - Choose the best quote**

4. 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 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. 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 loans provider, Brighte.

### ➔ **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.
  - For Category D 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.
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.

## 3.2 Application process – electric vehicles (Category C)

### ➔ STEP 1 - Decide which Electric Vehicle (EV) is right for you

Visit our website to learn more about the offer and self-assess your eligibility. We suggest you use the [EV Buyers Guide](#) or the Zero emission motorbike Byers Guide on the [Everyday Climate Choices website](#) to learn about electric vehicles and how they could benefit you. Ensure you have read the [Terms and Conditions](#) and [Frequently Asked Questions](#) are available on the website.

We strongly recommend you request quotes from more than one vehicle supplier to ensure you are getting the best deal.

### ➔ STEP 2 - Compare vehicles/quotes from accredited suppliers

Once you have determined you are eligible and could benefit from an EV, request a quote from approved suppliers

To do this, visit the [Sustainable Household Scheme](#) webpage and click the ‘apply now’ button to be taken to the Brighte marketplace website. Here you can view a list of accredited suppliers from which you can purchase an EV. This includes all participating ACT dealerships and online sellers.

1. Request a quote or phone call online through the Brighte marketplace.

OR

You can visit a participating licensed dealership directly and simply ask about the Sustainable Household Scheme interest free loans for EVs. You can also discuss your needs and organise an inspection and test drive (where applicable).

2. See the Everyday Climate Choices website for a list of [Frequently Asked Questions](#) and [EV Buyers Guide](#) or Zero emission motorbike Byers Guide you may want to discuss with the salespeople.

### ➔ STEP 3 - Choose the best quote

3. You will be presented with the details of your quote, which you must review and confirm that it is accurate before proceeding to the loan application.
4. Once you have selected an EV to purchase, the dealership will arrange the finance application with our loan provider (Brighte) on your behalf.

### ➔ 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 electric vehicle**

7. Once your loan is approved, you and the supplier will enter into a finance 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.
8. The supplier will contact you to schedule a date and time to pick up your EV or inform you of a delivery date and repayment commencement.

## ➔ **STEP 6 - Other EV financial incentives**

9. Once you have purchased your EV, you may be eligible for other ACT Government incentives. ACT residents can access two years of free registration for new or used EVs purchased or acquired until 30 June 2024. In addition, if your EV is a new vehicle you may be eligible for a stamp duty waiver. For more information visit the [Access Canberra website](#).



# 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.

## 4.1 About the loans provider

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

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

## 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 you.



05

# Roles and responsibilities

## 5.1 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
- select the best quote for your needs
- understand your obligations under the loan, including the 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 home while the installation of an eligible product is being carried out
- have read and understood the supplier's terms and conditions including warranty period and product maintenance requirements
- consent to the ACT Government collecting your information for ongoing updates and improvements to the delivery of the Scheme.

## 5.2 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 product/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 Approved supplier's role

There are numerous approved suppliers/installers 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/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).
- 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.
- 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 you and amend the quote to include the upgrades. You may add this cost 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 the installer will ensure all products and installations are compliant with the Australian Standards, the Electricity Safety Act 1971 (ACT) 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. Insulation installers must be certified under the Energy Efficiency Council's Insulation Installer Certification program.

- To participate in the Scheme, a supplier must have been operating (trading) anywhere in Australia for a minimum of 12 months.
- Installations of rooftop solar, battery storage and EV charging infrastructure will need to be checked and certified by the ACT Technical Regulator.
- If the product/system 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 the electric car or electric motorbike supplier will provide a quote, answer questions about the vehicle and assist you with your application to the loan provider on your behalf.

## 5.4 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 participate. Be wary of fraudulent suppliers.

The Scheme does not endorse unsolicited sales tactics such as door knocking or 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 [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).

## 5.5 ACT Government's role

The ACT Government will manage the overall delivery of the Scheme.

The ACT Government is not part of the contract for the supply and install of products. The legal responsibilities of this contract are between you and the supplier.

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.

An audit program of the process for installing insulation under the SHS will be conducted as part of introducing this product into the Scheme.



06

## 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.



07

# 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:

- Buyers Guides for specific products/systems
- Answers to Frequently Asked Questions
- Home Energy Assessments
- Sustainable Home Advice Services
- Webinars and workshops
- 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

### Sustainable Household Scheme

Phone: 13 22 81

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

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