



Sustainable Household Scheme

Frequently Asked Questions

December 2021

↑
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.

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.



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.

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

A deposit for products listed under category A and B cannot be included as part of a loan, and quotes must be dated after the Scheme commenced.

A loan can be used for a deposit to purchase an Electric Vehicle.

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 Terms and Conditions apply.

Eligibility, Guidelines & Participants

What is a household considered under the Scheme?

A standalone residence or a unit titled property that is owned by a person. Anyone who lives in the property is considered part of the household.

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 categories A, B and C. 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 three 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.

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 [Sustainable Household Scheme 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 actsmartadvice@act.gov.au

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 (Brighte) 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.

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.

I am interested in getting a battery storage system. How do I find which installers are able to provide the NextGen battery rebate along with the Sustainable Household Scheme loan?

You can view the list of the approved NextGen battery suppliers and installers by visiting the [NextGen Energy Storage Program web page](#). You will need to note the names of the installers and then review the list of approved Sustainable Household Scheme suppliers. To do this, please visit our [web page](#) and click the 'apply now' button where you will be taken to the Brighte Marketplace website.

Here you will need to select the category 'Battery Storage' to find a list of suppliers. Then you can note which suppliers are listed against the list of NextGen suppliers.

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 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.

Will insulation be included under the Scheme?

Insulation 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 [Sustainable Household Scheme web page](#) for updates or changes to product inclusions.

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](#).

Electric Vehicles

Are EVs cheaper to run than petrol vehicles?

Yes – based on an electricity cost of 26c/kWh (ActewAGL standard rate) an electric vehicle only costs \$4 per 100km, while a car using petrol at \$1.50/L and achieving 10L/100km would cost \$15 per 100km. Over a standard year of driving covering 15,000km this is a saving of \$1,746 from driving an EV, or almost an 80% reduction in “fuel” costs. Add in the reduced servicing costs of EVs and these annual savings can be even greater.

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?

Electric vehicles 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.

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

ACT Residents can access two years of free registration for 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](#).

Need some free advice?

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