



Australian Government

Green Loans



Green Loans

What could you be saving?

Program Guidelines
2009



www.environment.gov.au/greenloans

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Part 1 – Program Overview

The 2008/09 Federal Budget announced a program to assist Australian families to install solar, water saving, and energy efficient products (the **Program**).

The Program will provide Householders with detailed Home Sustainability Assessments by suitably qualified Assessors, tailored Assessment Reports, general renovation information and access to subsidised 'Green Loans' of up to \$10,000 to make their existing Homes more energy and water efficient.

1.1 Objectives of the Program

The key objectives of the Program are to:

- encourage wide-scale improvement of energy and water efficiency in existing Homes
- provide sound advice to Households on the most appropriate actions to reduce the environmental impact of operating their Home
- provide financial assistance to Households to gain access to the resources they need to invest in energy and water efficient technologies
- reduce annual greenhouse gas emissions.

1.2 Outputs of the Program

The key outputs of the Program are:

- consumer communication and engagement activities that identify and reach the target audience to encourage sustainable improvements of existing Homes
- an application process that ensures that only eligible applicants can receive subsidised Assessments and Green Loans
- the provision of accurate and timely advice on environmental home improvements to Australian families from accredited experts
- the efficient and timely provision of subsidised Green Loans to eligible applicants by participating Financial Institutions
- detailed Program monitoring and assessment to quantify environmental impacts, to track progress and achievements, and to inform policy development in the area of Home sustainability.

1.3 Outcomes of the Program

The key outcomes of the Program are the reduction of greenhouse gas emissions and water consumption in existing Homes through:

- the engagement of Households in reducing the environmental impact of operating their Home
- a recognised industry of expert Assessors providing tailored information and guidance on energy and water saving actions
- a research industry analysing the environmental impact of Homes and Households.

1.4 Key Dates

Assessments are expected to commence mid 2009 and be available until 31 December 2012 or until available funding is exhausted (whichever comes first). Subsidised Green Loans are intended to be available until 31 March, 2013 or until available funding is exhausted (whichever comes first).

Part 2 – Program Guidelines

2.1 The Program

The Program has two main components of support provided by the Australian Government:

- a subsidised Home Sustainability Assessment conducted by a suitably qualified Assessor, including a tailored Assessment Report
- access to low cost finance through a subsidised Green Loan of up to \$10,000 for a maximum of 4 years to implement changes recommended in the Assessment Report.

Home Sustainability Assessments

The Home Sustainability Assessment contains four main activities:

- booking of the Assessment using the Phone Booking Service, the Online Booking System or directly through an Assessor who has been contracted to undertake assessments for the Program
- free home inspection and Assessment by an Assessor
- provision of initial advice to the Household by the Assessor
- receipt of an Assessment Report.

Assessment Booking: Eligible Households will be able to book an Assessment through the Assessor of their choice, through the Program's Online Booking System or through the Program's Phone Booking Service.

Assessment: The Home Sustainability Assessment is conducted by an expert Assessor, contracted by the Department to undertake Assessments for the Program. The Assessment will involve the physical inspection of major energy and water systems relating to thermal comfort, water heating, lighting, refrigeration, cooking, entertainment, water consumption, and waste management. Data about each of the energy and water systems and about how the Household interacts with those systems is collected during the Assessment and provided to the Department. The length of the Assessment will be impacted by the amount of information available, the size of the property and the number of energy and water systems to be considered. The Household may be invited to conduct a partial assessment (Self Assessment) in advance of the expert Assessment to facilitate a more efficient Assessment service. Participation in a Self Assessment process is voluntary.

Advice: Initial advice will be provided through a conversation between the Household and the Assessor. This conversation will help the Assessor build a picture of the Household's environmental aspirations and current practices and behaviours.

Assessment Report: Within approximately ten Business Days the Household should be provided with a written Assessment Report describing the Assessment findings, recommending actions, and providing details of where to get further services or information. For the purposes of seeking a subsidised Green Loan, the Assessment Report remains valid for 6 months from the Assessment Report Date.

Subsidised Green Loan

Households who receive an Assessment Report may seek financing to undertake various energy and water system improvements recommended in the Assessment Report.

To assist these Households, the Department will lower the cost of finance by providing a loan subsidy to participating Financial Institutions for the benefit of the Household. The Householder can choose any qualifying financial product, from any of the participating Financial Institutions to benefit from the subsidy.

To participate in the Program, Financial Institutions will have to comply with the Department's requirements regarding the application of the subsidy as set out in the Financial Institutions Subsidy Deed. A list of participating Financial Institutions will be published on the Program's website.

Where the requirements in the Subsidy Deed are met, the Department will provide the subsidy to the Financial Institution in respect of Green Loans for a maximum loan amount of \$10,000 and a maximum period of 4 years.

2.2 Eligibility and Application Conditions

Eligibility for a Home Sustainability Assessment

Householders are eligible for a free Home Sustainability Assessment if the following conditions are met:

- 2.2.1 The applicant must be an Australian citizen or a permanent resident of Australia.
- 2.2.2 The applicant must be aged 18 or over.
- 2.2.3 The applicant must have a taxable income no greater than \$250,000 per annum. Suitable evidence of income may include the most recent Notice of Assessment produced by the Australian Taxation Office.
- 2.2.4 The applicant must be either an owner of the Home or a trustee of the Home (as shown on the current title) or listed on the current lease of the Home.
- 2.2.5 The Home being assessed must be in Australia or its territories, and be the principal place of residence for a household.
- 2.2.6 The Home being assessed must have been completed and occupied for at least 12 months (not necessarily by the applicant). Suitable proof may include a certificate of occupancy or similar issued by a local, state or territory government agency.
- 2.2.7 The applicant must give the Department permission to access (through their energy and water suppliers) energy and water consumption information for a period of 12 months (where available) preceding the Assessment, and up to 24 months after the Assessment (this data is an extremely important part of the Program for environmental impact analysis and Program evaluation).
- 2.2.8 Government owned dwellings are not eligible.
- 2.2.9 Dwellings owned by corporate organisations or companies are not eligible.

Notes:

While all reasonable effort will be made to make Home Sustainability Assessments available in all regions of Australia, some remote areas may not have expert Assessors available at all times. Households will be advised at the time of booking if an Assessment service is not available and will be provided with an alternative process to receive a Home Sustainability Assessment Report eligible for the subsidised Green Loan.

Where the dwelling is owned by an Australian Registered Charity, the applicant must have the full legal authority to apply on the organisation's behalf.

Application conditions for a Home Sustainability Assessment

To receive a Home Sustainability Assessment the applicant must:

- 2.2.10 Request a Home Sustainability Assessment via an assessor contracted to provide services for the Program, the Online Booking System or the Phone Booking Service.
- 2.2.11 Agree to the terms and conditions in the Householder Application which will be provided on booking the assessment.
- 2.2.12 Provide details of the Home and Household, including contact details for the applicant and the names of other household members.
- 2.2.13 Allow the Assessor reasonable access to the Home to conduct the inspection and collect the Assessment data.
- 2.2.14 Actively participate in the Assessment process by answering all reasonable questions about the Household's interaction with the energy and water systems, as requested by the Assessor.

Eligibility to apply for a subsidised Green Loan

Applicants are eligible to apply for a subsidised Green Loan if the following criteria have been met:

- 2.2.15 The applicant must be the recipient of a valid Assessment Report for the Home.
- 2.2.16 The applicant must be either the owner of the Home or a trustee of the Home (as shown on the current title) or listed on the current lease of the Home at the time of applying for the Green Loan.
- 2.2.17 The applicant must have a taxable income no greater than \$250,000 per annum. Suitable evidence of income may include the most recent Notice of Assessment produced by the Australian Taxation Office.
- 2.2.18 The applicant is eligible for only one Green Loan per Assessment Report.

Notes:

Where the applicant does not own the Home, they must adhere to their lease agreement in seeking permission from the owner before undertaking any amendments to the property.

Where the dwelling is owned by an Australian Registered Charity, the applicant must have the full legal authority to apply on the organisation's behalf.

Other available subsidies and incentives for the same items or actions under other programs do not affect eligibility for a subsidised Green Loan.

Application conditions for a subsidised Green Loan

To receive a subsidy the applicant must:

- 2.2.19 Apply for a Green Loan from a participating Financial Institution within 6 months of the date of issue of a valid Assessment Report and by 31 March 2013 at the latest. A list of participating Financial Institutions will be published on the Program Website when available.
- 2.2.20 Satisfy the criteria of the relevant participating Financial Institution offering the Green Loan.
- 2.2.21 Complete and sign a Green Loan Declaration that the Green Loans funds received from the financial institution will only be used for eligible actions listed on a valid Assessment Report.

Notes:

Green Loans are loan products developed and offered by participating Financial Institutions. Each Green Loan agreement is a private agreement between the applicant and the Financial Institution. The Department accepts no responsibility in relation to any Losses arising from a Green Loan agreement.

Only one Green Loan is available per Assessment Report.

If the Green Loan is approved, the Department will pay a subsidy to the Financial Institution to reduce the cost of the Green Loan for the applicant.

The applicant is responsible for loan repayments according to their Green Loan agreement with the Financial Institution.

2.3 Privacy

The Department is aware of the importance of privacy to householders, and is designing privacy-sensitivity into its procedures. A Privacy Impact Assessment is being performed, including consultations with representative and advocacy organisations, in order to ensure that the design reflects best privacy practice.

Information about the household collected during the course of the Program is subject to the requirements of the Commonwealth Privacy Act. Participation is voluntary, and applicants are provided with full information about the scheme prior to consenting to the collection of data.

2.4 Contact Details

The Program Website contains detailed information for Householders, Assessors and other stakeholders. Queries about these Program Guidelines or other aspects of the Program should first go to the Program's website at <http://www.environment.gov.au/greenloans/index.html>

For householders unable to access the Program website, or need further information on the Program, a phone based Green Loans Information Service will be established.

Written correspondence to:

Green Loans Program
Department of the Environment, Water, Heritage and the Arts
GPO BOX 787
Canberra ACT 2601

2.5 Complaints

Any complaints regarding the Program should be forwarded to the Director: Green Loans Program at the contacts given above.

Complaints will be handled in accordance with the Department's Customer Service Charter. A copy of the charter is available at <http://www.environment.gov.au/about/publications/charter.html> or by phoning the Community Information Unit on 1800 803 772.

2.6 Definitions

Terms used in these Program Guidelines are defined in Part 3 – Glossary.

2.7 Important Notices

The Australian Government reserves the right, at its sole and absolute discretion, and at any time, to alter any or all of these guidelines, including to remove all or any part of the guidelines, or to introduce new or additional guidelines.

The Department will decide whether an applicant satisfies the eligibility requirements as set out in these Program Guidelines and reserves the right to request further information to make this decision. Applicants should therefore not assume that they will receive a subsidised Green Loan on submitting a loan application to a participating Financial Institution.

The Department may request reasonable evidence to verify the eligibility of applicants for the Assessment and a subsidised Green Loan.

The Department accepts no liability for any Losses incurred by any person as a result of, or arising from, the Home Sustainability Assessment, renovation or installation activity undertaken as a result of the Home Sustainability Assessment or receipt of the subsidised Green Loan.

The Department takes no responsibility for any private arrangement between tenants and landlords with regard to the Home Sustainability Assessment or activities undertaken as a result of the Home Sustainability Assessment or receipt of a subsidised Green Loan.

Part 3 – Glossary

Accreditation	means recognition by an Accrediting Organisation that a person has satisfied all relevant requirements of the Scheme including undertaking to abide by the Assessor Code of Professional Practice.
Accreditation Number	means the identification number assigned to an Assessor on registration by an Accrediting Organisation.
Accrediting Organisation	means an organisation approved by the Department under the Protocol for Accrediting Organisations.
Accounting Standards	means standards of that name maintained by the Australian Accounting Standards Board (referred to in section 227 of the <i>Australian Securities and Investments Commission Act 2001</i> (Cth)) or other accounting standards which are generally accepted and consistently applied in Australia.
Advisers	means: <ul style="list-style-type: none"> (a) the financial or legal advisers of a party; and (b) the respective officers and employees of those financial or legal advisers.
Assessment	means a Home Sustainability Assessment.
Assessment Reference Number	means the identification number assigned when a booking is made for each Assessment under the Program.
Assessment Report	means a report provided under the Program, describing the Assessment findings, recommending actions, and providing details of where to get further services or information, which is generated in accordance with the Green Loans Program Assessor Procedures.
Assessment Report Date	means the date of issue printed on the Assessment Report.
Assessment Software	means any software provided by the Department for use in conducting Assessments, and available to Assessors on the Program Website as updated from time to time.
Assessor	means a person who is qualified and accredited to perform a Home Sustainability Assessment and who is on a Register of Assessors.
Assessor Code of Professional Practice	means the document that sets out the principles and standards of professional conduct and competence that Assessors must abide by in conducting Assessments under the Scheme, developed by the Department and available on the Program Website, as varied by the Department from time to time.
Assessor Contract	means an agreement between the Department and an Assessor under the Program, as varied by the Department from time to time.
Auditor	means a suitably qualified person commissioned by the Department to review the quality of Assessments and check that Assessors are abiding by the Code.

Australian Registered Charity	means any entity recognised by the Australian Taxation Office as being a charitable institution, having regard to the description in the 'Income tax guide for non-profit organisations' published by the Australian Taxation Office.
Business Day	means a day that is not a Saturday, Sunday, public holiday or bank holiday in the place where the act is to be performed or where the notice is received.
Chief Auditor	means an Auditor appointed by the Department to co-ordinate audit services in relation to the quality of Assessments and Assessors.
Code	means the Assessor Code of Professional Practice.
Confidential Information	means information that is by its nature confidential or a party knows or ought to know is confidential, but does not include information that is or becomes public knowledge otherwise than by breach of a confidentiality obligation.
Department	means the Commonwealth of Australia represented by the Department of the Environment, Water, Heritage and the Arts.
Eligible Action	means any action recommended in the Assessment Report provided to the Householder.
Financial Institution	means an authorised deposit taking institution under the <i>Banking Act 1959</i> (Cth) and recognised by the Australian Prudential Regulation Authority (APRA). A list of authorised deposit taking institutions is available from APRA at www.apra.gov.au .
Glossary	means this document, as varied by the Department from time to time.
Green Loan	means a loan subsidised by the Department under the Program to assist a Householder to undertake Eligible Actions for their Home.
Green Loan Declaration	means a declaration in the form required by the Department from time to time which has been completed and signed by a person who is seeking a Green Loan.
Green Loans Information Service	means the telephone service established by the Department to provide information on the Program, available on 1800 895 076.
Green Loans Program Assessor Procedures	the procedures for Assessors participating in the Program, developed by the Department and available on the Program Website, as varied by the Department from time to time.
Green Loans Program Style Guide	means the promotional guide to marketing aspects of the Program developed by the Department and available on the Program Website, as varied by the Department from time to time.
GST Law	has the meaning given to it by section 195-1 of <i>A New Tax System (Goods and Services Tax) Act 1999</i> (Cth).
Home	means a residential dwelling that is a principal place of residence.

Home Sustainability Assessment	means an energy use, water use and greenhouse gas emission assessment and calculation for a Home conducted in accordance with the Green Loans Program Assessor Procedures.
Household	means an individual, or a collection of individuals, living in a Home.
Householder	means an eligible person who requests an Assessment in respect of a Home.
Householder Declaration	means the declaration completed by the Householder prior to receiving an Assessment under the Program.
Household Terms and Conditions	means the Householder Terms and Conditions document available on the Program Website, which sets out the terms and conditions of the agreement between the Department and each Householder in relation to the Householder's participation in the Program as varied by the Department from time to time.
Intellectual Property Rights	means all intellectual property rights, including the following rights: <ul style="list-style-type: none"> (a) patents, copyright, rights in circuit layouts, designs, trade marks (including goodwill in those marks) and domain names; (b) any application or right to apply for registration of any of the rights referred to in paragraph (a); and (c) all rights of a similar nature to any of the rights in paragraphs (a) and (b) which may subsist in Australia or elsewhere, whether or not such rights are registered or capable of being registered.
Law	means any applicable statute, regulation, by-law, ordinance or subordinate legislation in force from time to time in Australia, whether made by a State, a Territory, the Commonwealth, or a local government, and includes the common law and rules of equity as applicable from time to time.
Losses	means claims, liabilities, expenses, losses, damages and costs (including legal costs on a full indemnity basis, whether incurred by or awarded against a party).
National Administrator	means the Department.
Non Attendance	where the Assessor attends a Home to conduct an Assessment and the Householder is not available, or becomes unavailable, and less than 50% of the Assessment can be completed by the Assessor.
Non Attendance Fee	the fee applicable in the event of Non Attendance as described in the Schedule of Service Charges.
Online Booking System	means the Department's online Assessment booking facility for the Program located on the Program Website.

Personal Information	has the meaning it has in section 6 of the Privacy Act, which is currently: 'information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.'
Phone Booking Service	means the Department's phone booking service for Assessments under the Program available on 1800 895 076.
Privacy Act	means the <i>Privacy Act 1988</i> (Cth).
Program	means the Department's Green Loans Program which gives effect to the Australian Government's 2008/09 Federal Budget announcement that funding would be available to assist Australian families to install solar, water saving and energy efficient products.
Program Guidelines	means the document that sets out the guidelines, eligibility criteria, conditions for participation and general information about the Program developed by the Department and available on the Program Website, as varied by the Department from time to time.
Program Website	means the website accessed through the following portal: www.environment.gov.au/greenloans
Protocol for Accrediting Organisations	means the document governing the operation of Accrediting Organisations developed by the Department and available on the Program Website, as varied by the Department from time to time.
Registered Training Organisation or RTO	means an organisation that provides Assessment training courses and meets the standards of the Australian Quality Training Framework: 2005 Standards for Registered Training Organisations available at www.dest.gov.au/NR/rdonlyres/15CC7417-1804-4592-92FA-A86F582B30E5/10888/AQTF_2005_RTO_standards.pdf , as varied from time to time.
Register of Assessors	means a database of accredited persons under the Scheme maintained by an Accrediting Organisation.
Schedule of Service Charges	means the schedule of Service Charges for the Program developed by the Department and available on the Program Website, as varied by the Department from time to time.
Scheme	means the national home sustainability assessment scheme.
Self Assessment	means the answering or completion of a series of non-expert questions described in the Green Loans Program Assessor Procedures as the self assessment component of an Assessment under the Program
Self Assessment Fee	the fee applicable in the event of non- or insufficient completion of the Self Assessment by the Householder as described in the Schedule of Service Charges.

Service Charges

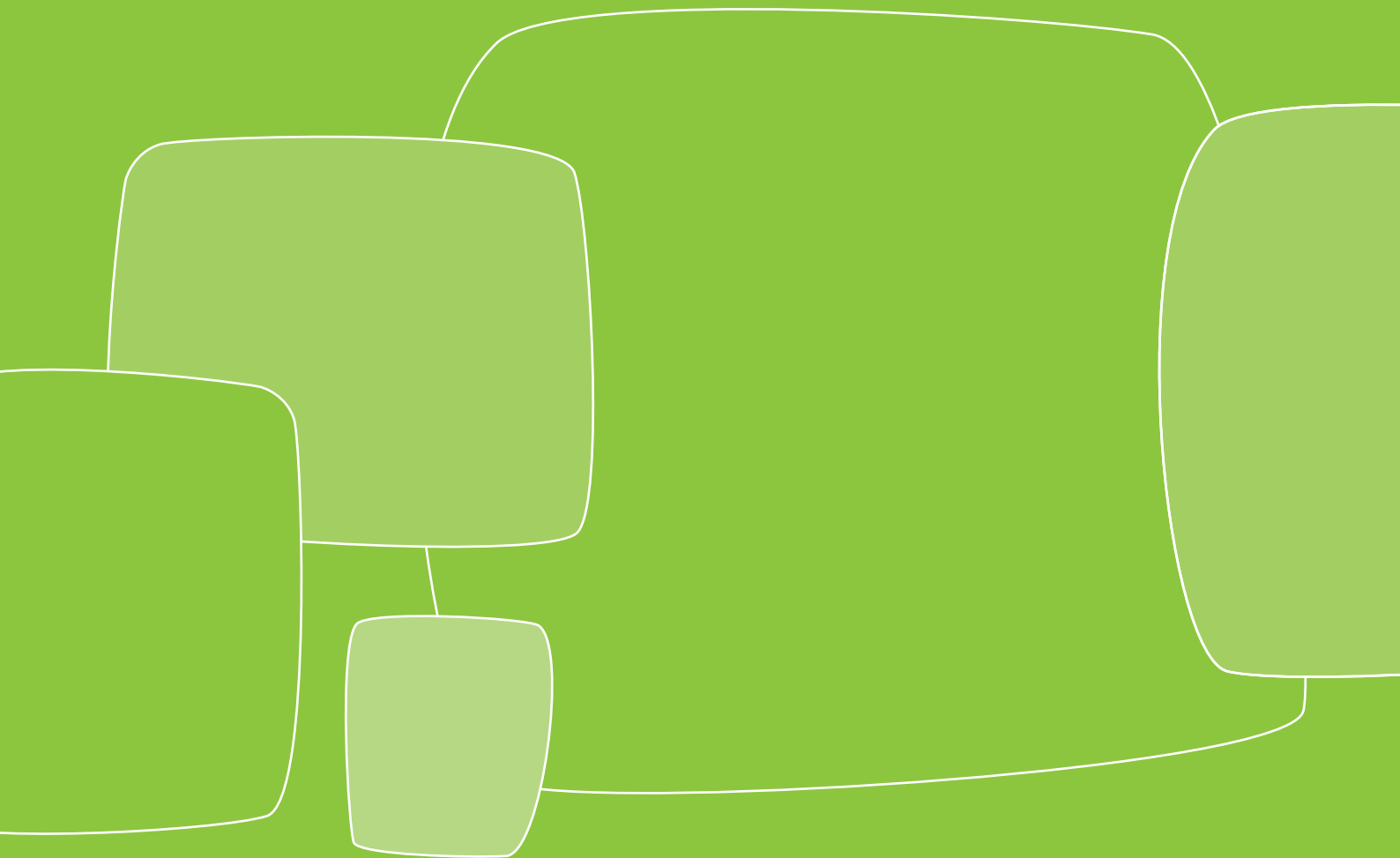
means the charges payable to an Assessor under the Assessor Contract in accordance with the Schedule of Service Charges as published by the Department from time to time and in effect at the date the Services are performed.

Services

means the services to be provided by the Assessor under the Assessor Contract, as specified in the Green Loans Program Assessor Procedures.

Subsidy Deed

means a deed between the Department and a Financial Institution in respect of the provision of Green Loans under the Program.



CONSUMER

Green Loans uses
Greenhouse Friendly™
ENVI Carbon Neutral Paper

ENVI is an Australian Government
certified Greenhouse Friendly™ Product.