

Household appliances, including for refrigeration and cooking, use around 33% of all energy in the average Australian home. And 40% of energy use in the average home is for heating and cooling.

How well your appliances are operating can make a big difference to your energy bill. Particularly for major appliances like a fridge, dishwasher, washing machine and clothes dryer - that you use often, which use a lot of energy.

Many state governments have programs to help older people upgrade to energy efficient appliances, as well as lighting and solar incentives. These are outlined below.

Three key facts

- The No Interest Loan Scheme (NILS) can be used on appliances and is available throughout Australia
- Most states and territories have specific programs to assist people to upgrade their old appliances
- The total cost of purchasing an appliance through a rent-to-own scheme will be much higher than buying it outright.

The more stars the more savings

When you're shopping around for new appliances, look closely at the Energy Star Rating labels to compare different models of the same size.





Keep in mind that the true cost of any appliance is the price you paid to buy it, as well as how much it costs you to run. Every extra star will save money on operating costs - 30% on dishwashers, 25% on washing machines and clothes dryers, and 20% on TVs.

Did you know?

- A fridge from 1992 will use almost three times as much energy as a recent model
- Newer dishwashers use 25% less energy compared to those of 10 years ago.

Helping you replace your old appliances

Efficient appliances use less energy, meaning you can take control of your energy bills. Just because your old appliances appear to still be working well doesn't mean you shouldn't consider how much they are costing you to run.

While upgrading could be an initial outlay, they will save you money in the long term by keeping your energy bills down. There are fantastic rebates and grants for replacing appliances, heating and cooling upgrades, and even solar incentives in some states and territories.

NOTE: For renters, any fixed appliances need to be installed and approved by the landlord - but you can still purchase non-fixed heaters and coolers with some of the following schemes.

The No Interest Loan Scheme (NILS)

The No Interest Loan Scheme (NILS) is available throughout Australia and offers eligible individuals and families access to safe, fair and affordable loans for purchasing appliances and some other essential household expenses.

NILS is offered by more than 175 local community organisations in over 600 locations across Australia. To find your nearest loan provider and learn more go to <u>nils.com.au</u> or call 13 NILS (**136 457**).



The NILS scheme offers:

- Loans between \$300 and \$1,500 for essential goods and services including fridges, washing machines, TVs and other electrical goods
- No credit checks, no fees, interest or charges
- Repayments set at an affordable amount over 12 to 18 months.

To be eligible for NILS you must:

- Have a Health Care Card or earn less than \$45,000 a year (after tax)
- Have lived in your current residence for a minimum of three months
- Have a willingness and capacity to repay the loan.

A NILS loan is not a payday loan or a bank loan and cannot be used for cash, bond, rent arrears, debt consolidation, holidays or bills.

Know how much renting appliances will cost you

Renting appliances can seem like a good option with small repayments. However, the total cost of purchasing the appliance through a rent-to-own scheme will be much higher than buying it outright. And in some cases, you will never end up owning it.

You need to make sure you know what the total cost of your rental agreement is and what the cost is if you try to break your rental agreement, before signing up. If you can, getting a NILS or a government assistance rebate is usually the better option.

State and territory specific upgrade programs

Most states and territories have specific programs to assist people to upgrade their old appliances. The various programs can be located when searching by your state or territory on this website - <u>energy.gov.au/rebates</u>

Ask a family member, friend or neighbour to look up the website or call your state or territory government to learn more about the current offers.



The following is what was on offer on a state and territory basis as of June <u>2019.</u>

Australian Capital Territory

The ACT Government heating and cooling upgrade program provides rebates of up to \$4000 for residents to upgrade old inefficient appliances to new energy-efficient appliances.

Full details: <u>actewagl.com.au/save-energy/upgrade-appliances.aspx</u> or call **13 1493** (between 8:00am and 6:00pm Monday to Friday).

New South Wales

Offers rebates and discounts to assist eligible households purchase energy-efficient products. When you replace your old model, you can receive:

- **40%** off the cost of a fridge
- **50%** off the cost of a television.

The offer applies to selected models. You could also be eligible for a discount of \$200 off a small airconditioning unit (2.5kW) or \$1,000 off a large unit (10kW)

Full details: <u>energysaver.nsw.gov.au/households/rebates-and-discounts</u> or call ServiceNSW on **13 7788**.

Northern Territory

- No rebates or discounts are currently available on appliances
- Check with the government for more details on 08 89995511.

Queensland

The PeakSmart airconditioning program provides financial incentives of up to \$400 for Ergon Energy and Energex customers to upgrade to a PeakSmart airconditioner or converting an existing airconditioner to PeakSmart.



This information is provided by COTA Australia, June 2019









Homeowners can apply for interest-free loans and/or grants of up to \$10,000 to help pay for solar panels and a battery storage system through the Affordable Energy Plan.

Queensland pensioners and seniors may be eligible for:

- the Electricity Rebate—\$340.85 per year (GST inclusive)
- the Reticulated Natural Gas Rebate—\$72.51 per year (GST inclusive).

Full details on these incentives are available via the <u>energy.gov.au/rebates</u> website, or call Energex on **13 12 53** or Ergon on **1300 977 421** or the QLD Government on 13 QGOV **13 7468**.

South Australia

The Retailer Energy Efficiency Scheme (REES) runs until December 2020. The scheme can help eligible South Australian households with a range of special offers and incentives to save energy. Residents with a current pensioner concession card are a priority household group along with households suffering hardship. These incentives are available from energy retailers and their contractors.

Typical activities include installing energy-efficient lighting, or installing water-efficient shower heads, helping to save water heating costs. Full details: <u>escosa.sa.gov.au/industry/rees/overview/rees-overview</u> or call on **08 8463 4444**.

The South Australian Home Battery Scheme assists households to access state government subsidies and loans of up to \$6000, to pay for the installation of home battery systems. The subsidy is available to all South Australians and energy concession holders can access a higher subsidy.

While the subsidy applies to the battery only, households can apply for finance through the federal government's Clean Energy Finance Corporation to purchase new or additional solar panels as well as the battery system. Full details: <u>homebatteryscheme.sa.gov.au</u> or call **08 8463 3555.**



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Tasmania

The Tasmanian Energy Efficiency Loan Scheme, a joint initiative of the Tasmanian Government, Aurora Energy and Westpac Bank, concluded on 30 April 2019 with over 4,000 households benefiting from the program.

There are currently no appliance rebates or discounts available, with the government directing people to the NILS, where they continue to invest.

Victoria

The Victorian Energy Upgrades program provides discounts and special offers on selected energy-saving products and services.

The program can help reduce the cost of replacing:

- fridges and freezers
- heating and cooling
- hot water system
- 🕈 lighting

A range of home improvement options are also available. Discounts and special offers are only available from participating businesses. Ask your retailer or tradesperson if they're registered as a participating business under the program or view the register of participating businesses online.

Full details online at: victorianenergysaver.vic.gov.au/save-energy-andmoney/discount-energy-saving-products/save-with-these-energy-efficientproducts or call the Victorian Government on 136 186.

Western Australia

Horizon Power have an airconditioning rebate for customers with a Pensioner Concession card. Call them on 1800 267 **926** to learn more and ask them about other ways to reduce your bill.









- clothes dryers
- pool pumps
- standby power controllers.

