



**Australian Government**  

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**Department of the Environment,  
Water, Heritage and the Arts**

***Energy Efficient Homes Package***  
***Homeowner Insulation Program***  
**Early installation guidelines**

The Australian Government's \$3.9 billion Energy Efficient Homes Package aims to improve the energy rating of Australian homes - cutting their energy waste, making them more comfortable and helping home owners save up to 40 per cent on their electricity bills.

The Homeowner Insulation Program is a key part of this package. Under the program, assistance of up to \$1,600 is available to help eligible owner-occupiers install ceiling insulation in their existing privately-owned homes. Installing ceiling insulation can save a family approximately \$200 in electricity costs each year, as well as improving the comfort and value of their homes.

It is expected that approximately 2.2 million owner-occupied households will benefit from this offer. Alongside the other elements of the Energy Efficient Homes Package, this initiative will result in almost all Australian homes operating at a minimum of 2 stars.

The Homeowner Insulation Program will start on 1 July 2009 and will run until December 2011. However, eligible householders can arrange installation before the program starts.

To drive employment, help the environment and boost the economy now, the Government is facilitating **early installation** for eligible households. This means eligible owner-occupiers can arrange installation between 3 February 2009 and the commencement of the program on 1 July 2009, and claim a reimbursement of up to \$1,600 from the Australian Government. Reimbursement forms can be submitted from 1 March 2009, and applicants should allow eight weeks for processing.

These guidelines explain the **early installation** process, who is eligible and how to claim a reimbursement. Assistance is conditional on meeting all requirements outlined in these early installation guidelines.

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# 1. Homeowner Insulation Program (HIP) Overview

## Why is the Australian Government providing this assistance to households?

The Australian Government is investing \$3.9 billion in the Energy Efficient Homes Package to improve the energy rating of Australian homes – cutting their energy waste, making them more comfortable and helping home owners reduce their electricity bills by up to 40 per cent.

The Homeowner Insulation Program is a key part of that package. It offers free ceiling insulation worth up to \$1,600 to eligible Australian home owner-occupiers of currently uninsulated homes.

\*More information on the Energy Efficient Homes Package is available from:

<http://www.environment.gov.au/energyefficiency>

The Homeowner Insulation Program will improve the energy rating of Australian homes, making them more comfortable and helping to reduce their electricity bills. At the same time it will cut household greenhouse gas emissions for the benefit of the environment.

For most homes, insulation is the simplest, most effective and cheapest way to make a house more energy efficient, keeping it cooler in summer and warmer in winter. The benefits of insulation include additional comfort and savings of up to 40 per cent in heating and cooling bills. Insulation can also reduce condensation on walls and ceilings, leading to improved health outcomes.

The Government estimates that up to 40 per cent of Australian homes are not insulated. The assistance offered is specifically targeted at the installation of ceiling insulation in these homes.

## Early installation is available before the program starts

To boost employment and stimulate the economy now, the Australian Government is allowing early installation under the Homeowner Insulation Program. This allows eligible owner-occupiers to have ceiling insulation installed now and claim a reimbursement of up to \$1,600.

### Early installation

Eligible applicants will be able to seek reimbursement up to a maximum amount of \$1,600, if they:

- arrange for an installer (see section 3 below) to install ceiling insulation between 3 February 2009 and the start of the program on 1 July 2009; and
- meet the early installation application requirements set out in these early installation guidelines.

Applications can be submitted from 1 March 2009 and applicants should allow eight weeks for processing.

### Start of the program

The program will run from 1 July 2009 to 31 December 2011. Once it starts, eligible owner-occupiers will gain access to a free call direct booking and installation service. Eligible applicants will be able to use the service to book a qualified installer. The service will arrange for the installer (see section 3 below) to visit the home and install ceiling insulation that meets the program requirements. This will allow eligible applicants to avoid up-front payments.

**This booklet provides guidelines for early installation.** Guidelines for the program itself will be available from mid 2009 on the Department of the Environment, Water, Heritage and the Arts' website at: [www.environment.gov.au/energyefficiency](http://www.environment.gov.au/energyefficiency) or by calling 1800 808 571.

## 2. Program Eligibility Requirements - Early installation

In order to qualify for the assistance under the early installation process, applicants must fully comply with all the eligibility requirements set out in these early installation guidelines. **Final decisions regarding eligibility will be made by the Australian Government.**

The Australian Government reserves the right to change the amount of the assistance provided or any other aspect of these early installation guidelines.

### Applicant and Application Requirements

To be eligible to obtain the assistance for early installation, the applicant must:

- be an Australian citizen or permanent resident aged 18 years or over; and
- be the owner and occupier (primary place of residence) of the dwelling where the ceiling insulation was installed at the time the ceiling insulation was installed; and
- not have been granted assistance under the Australian Government's solar hot water rebate program since the rebate was increased to \$1,600 on 3 February 2009; and
- be applying for re-imbursment of ceiling insulation installation between 3 February 2009 and the commencement of the program on 1 July 2009; and
- submit a correctly completed reimbursement application form attaching:
  1. a copy of tax invoices from the purchase and installation of the ceiling insulation.
  2. a copy of two quotes obtained that meet the specified quote requirements on page 3 of this booklet. Those who self-organised their ceiling insulation between 3 February 2009 and the release of these early installation guidelines on 26 February 2009 are only required to submit a copy of their tax invoice from the purchase and installation of the ceiling insulation.
- nominate a BSB number, bank account number and bank account name for the electronic payment of the assistance (these details can be found on your bank statement); and
- lodge the reimbursement application form within six months (184 days) of purchase and installation of the ceiling insulation; and
- arrange for the insulation to be installed by an authorised installer (see section 3 below) who must correctly complete and sign the Installer Technical Compliance section of the reimbursement application form; and
- keep a copy of the completed reimbursement application form and the original quotes and proof of purchase documents (see important notices on Page 6); and
- only apply for assistance under the program once (a single home is only able to be insulated once under the program and applicants can only apply for their primary place of residence).

### Product and Installation Requirements

Please note that the insulation installer is responsible for ensuring that the technical requirements are met and must confirm that these are met in the application form.

To be eligible to obtain the assistance the ceiling insulation must:

- be installed in a home that does not already have ceiling insulation or has ceiling insulation of negligible effectiveness (see 'Definitions'); and
- be installed between 3 February 2009 and the start of the program on 1 July 2009; and
- cover the entire ceiling area; and
- be new ceiling insulation material installed in an existing dwelling (not an extension or a new dwelling covered by mandatory thermal performance requirements for new housing under the Building Code of Australia); and
- be installed in Australia at a principal place of residence (owner-occupier situation); and
- be installed by the owner or employee of a registered business (with an Australian Business Number) operating in the installation of thermal insulation. – see section 3 below; and
- be installed to the Australian insulation installation standard, AS 3999-1992 "Thermal insulation of dwellings – bulk installations – installation requirements"; and
- meet the insulation product standard - AS/NZ 4859.1:2002 (Amendment 1, Dec 2006) "Materials for the Thermal Insulation of Buildings"; and

- comply (as a minimum) to the specified R-value outlined in the following table for the climate zone where the home is located, and the direction of heat flow.

**Table 1: Program R-Value Requirements by Climate Zone**

Climate zone (see climate maps at <a href="http://www.environment.gov.au/energyefficiency">www.environment.gov.au/energyefficiency</a> )	1 & 2 at less than 300m altitude	2 at 300m altitude or more	3	4	5	6	7	8
R value of insulation installed in ceiling	3.0	3.0	3.0	3.5	3.5	3.5	4.0	4.0
Direction of heat flow	Down	Up						

The assistance of up to \$1,600 is available for the variety of insulation materials, provided the other requirements listed above are met.

### **Who is not eligible for early installation**

Assistance will *not* be provided where:

- the insulation has been installed by someone who is not an authorised installer (see section 3 below); or
- the applicant is under 18 years of age; or
- the applicant is not an Australian citizen or permanent resident; or
- the applicant is not the owner of the dwelling where the ceiling insulation was installed at the time the ceiling insulation was installed; or
- the dwelling where the ceiling insulation is installed is a new home, a rebuilt home or an extension to an existing home; or
- the dwelling where the ceiling insulation is installed is state or territory public housing and is owned by a state or territory government; or
- the applicant is not an individual (for example where the applicant is a business or other organisation); or
- insulation has been installed in buildings that are not the owner-occupier's primary place of residence (for example where the dwelling is a holiday home or a semi-permanent building); or
- a correctly completed reimbursement application form was not submitted within six months (184 days); or
- the ceiling insulation replaces existing ceiling insulation above what is deemed as having negligible effectiveness (see 'Definitions').

Note: People not eligible for assistance under the Homeowner Insulation Program may be eligible for assistance for insulation under the Low Emission Assistance Plan for Renters or under the Solar Hot Water Rebate.

## **3. How to arrange early installation**

To access assistance for early installation you will need to:

- read the early installation guidelines and carefully assess your eligibility.
- obtain two quotes from insulation installers who own or are employed by an authorised installer (see below for details). Each quote must include:
  - the insulation R-Value to be installed; and
  - the type of insulation material; and
  - the approximate area to be insulated (m<sup>2</sup>); and
  - a separate breakdown of product and installation costs; and
  - identifying business details including the business name, contact details and Australian Business Number.

(Multiple quotes containing this information are one way for you to ensure you are getting value for money in your insulation purchase. The quotes will also assist the Government to check that Australian households received what they paid for.)

- upon purchase and installation of the ceiling insulation, submit a completed signed reimbursement application form (by post) ensuring that you:
  - attach a copy of the receipt for the purchase and installation of the new ceiling insulation (Please retain the original receipt. You may be asked to provide this in future); and
  - include copies of two quotes that meet the specified quote requirements outlined above; and
  - include the Installer Technical Compliance section of the form, completed by the installer; and
  - submit the reimbursement application within six months (184 days) of the installation of the new ceiling insulation.

## Authorised installers

To be eligible for assistance, the ceiling insulation must be installed by the owner or employee of a registered business (with an Australian Business Number) operating in the installation of thermal insulation.

Upon commencement of the program on 1 July 2009, the Australian Government will be establishing a register of skilled insulation installers by region or location. This will be available at [www.environment.gov.au/energyefficiency](http://www.environment.gov.au/energyefficiency). Installers can apply to register by contacting the Government through the website or the national information line on **1800 808 571**.

The purpose of the register is to ensure those with appropriate skills and new entrants are available in sufficient numbers, and are skilled to deliver quality installations.

## Applying for reimbursement after early installation

To claim the assistance the applicant must fully complete, sign and submit a reimbursement application form with the requested supporting documentation. The reimbursement application form is available at the back of this booklet or can be downloaded from [www.environment.gov.au/energyefficiency](http://www.environment.gov.au/energyefficiency) or by calling **1800 808 571**.

### **Incomplete forms will be returned to applicants without processing.**

Reimbursement application forms will be accepted from **1 March 2009**. The applicant should allow eight weeks for the application to be processed.

Applications for reimbursement should include a copy of the receipt for the purchase and installation of the new ceiling insulation. Applications should also include copies of two quotes that they have obtained for installation. The applicant also agrees to provide evidence in future to support claims made on the application form if requested.

Please note that homeowners who self-organised the installation of ceiling insulation between 3 February 2009 and the release of these early installation guidelines on 26 February 2009 are only required to submit a copy of their tax invoice from the purchase and installation of the ceiling insulation.

Parts of the reimbursement application form must be completed by the installer. You should get them to fill out these sections once they have finished installing the insulation. The installer will need to certify the following on the reimbursement application form:

- date of installation; and
- type of insulation; and
- R-Value of the insulation and that the insulation meets the required minimum R-value for the climate zone where the dwelling is situated; and
- details of the R-Value and insulation type of any existing insulation if deemed as having negligible effectiveness (see 'Definitions'); and

- that the insulation meets AS/NZ 4859.1:2002 (Amendment 1, Dec 2006) (as per codemark, conformance mark, label from packaging); and
- that the insulation has been installed in accordance with the manufacturer's specifications and/or AS 3999-1992.

**Applying for reimbursement after early installation requires the applicant to allow an authorised inspector to access the property for audit purposes, if requested. For example this might involve, but may not be confined to, verification of installation and the materials used. Documents may also be requested including proof that the property is an 'owner-occupied property' as per the definition on page 5.**

## Supporting documentation

Applicants must submit a copy of their purchase receipt with their reimbursement application form, along with copies of two quotes that they have obtained for installation. No other supporting documentation is required. However, requests from the Australian Government for evidence may be made after the payment of the rebate and would be made within 24 months of the application.

Applicants must apply by mail to:

Homeowner Insulation Program  
 Department of the Environment, Water, Heritage and the Arts  
 GPO Box 787  
 Canberra ACT 2601

- An applicant has up to six months (184 days) after installation to submit a reimbursement application form.
- The applicant should allow eight weeks for the application to be processed.
- Incomplete forms will be returned to the applicant without processing.

For more information please contact our national information line on **1800 808 571**.

## Definitions

The following definitions are applied for the purpose of the program:

**Owner-occupied property** – a privately owned dwelling that is the primary residence of the owner.

**Ceiling insulation** – material which reduces the amount of heat flowing into or out of a building via the ceiling.

**R-Value** - thermal efficiency of insulation is measured by its R-value. The higher the R-value, the more resistant the insulation is to heat flowing into and out of the home. All insulation that meets the Australian Standard has its R-value clearly marked on its package. The recommended insulation levels throughout Australia according to the climate regions is referenced in the Building Code of Australia. The insulation material needs to meet the required minimum R-value for your locality. Please note that the installer is responsible for ensuring technical requirements are met.

**Ceiling insulation of negligible effectiveness** – for the purpose of the program, ceiling insulation is deemed as having negligible effectiveness if it is at or below 0.5 R-value. Examples provided to the Government include some homes that have sarking only and homes that have very old loose fill insulation that has moved. The installer will need to provide details of the existing insulation in the reimbursement application form.

## Important Notices

Applicants who self-organised their ceiling insulation from the release of these early installation guidelines on 26 February 2009 should not assume that they will receive a reimbursement on submitting a reimbursement application form. The Australian Government will decide whether an applicant satisfies the eligibility requirements as set out in these early installation guidelines and reserves the right to request further information to make this decision.

The Australian Government may require the applicant to present reasonable evidence to support their application for the assistance. Requests from the Australian Government for evidence may be made after the payment for the assistance but must be made within 24 months of the application.

The Australian Government accepts no liability for any loss, damage or cost incurred as a result of, or arising from, the installation of a ceiling insulation which has been subject to the assistance offered under the Homeowner Insulation Program, or its process.

Personal information collected under the Homeowner Insulation Program will only be used for the purpose of assessing applications and related purposes. This process may include the exchange of information with other government departments or agencies for compliance purposes, and/or reporting publicly on the performance of the program. Reports will be based on aggregate data and personal information will not be identifiable in such reports. Information will be used for the payment of the assistance to successful applicants.

## 3. Further information

Further information can be obtained from:

Phone: **1800 808 571**

Website: [www.environment.gov.au/energyefficiency](http://www.environment.gov.au/energyefficiency)

Homeowner Insulation Program  
Department of the Environment, Water, Heritage and the Arts  
GPO Box 787  
CANBERRA ACT 2601