

Climate Safe Homes FAQs

What is Climate Safe Homes?

Climate Safe Homes is a program providing energy efficiency advice and subsidies for air conditioners, rooftop solar systems and ceiling insulation to people with chronic illnesses, helping them better manage their health and their energy costs.

This BSL program aims to assist approximately 125 households and has a research component.

Efficient and effective heating and cooling helps with many chronic health conditions, including asthma, respiratory disease, cardiovascular disease, Parkinson's, Multiple Sclerosis, COPD, Motor Neuron Disease, Scleroderma, Lupus, rheumatoid arthritis, and Cerebral palsy.

What is the Brotherhood of St Laurence and what does it do?

The Brotherhood of St. Laurence (BSL) is an independent non-government social justice organisation working to prevent and alleviate poverty across Australia. Its Climate and Energy Team is working for a just, inclusive and timely transition to a low-carbon future, with healthy, efficient homes; affordable, clean energy; and low-emissions jobs for all.

More information at: <https://www.bsl.org.au/research/our-research-topics/climate-change-and-energy/>

What does the Climate Safe Homes program include?

- Objective advice on the suitability of air conditioners, rooftop solar panels and ceiling insulation to assist in providing comfortable, safe, and affordable temperature control in your home.
- Subsidised upgrades for your home, installed by licensed and qualified tradespeople.
- Additional advice from our energy advisors on how you could further improve your comfort at home through energy efficiency.
- Assistance with applying for the Victorian government rebates part-funding these upgrades.
- Optional participation in a research component on the potential benefits of Climate Safe Homes.

Who is eligible for Climate Safe Homes?

To be eligible for Climate Safe Homes, the participant, or someone that usually lives in the home that receive the energy efficiency upgrades, must have:

1. a health condition that is made worse by living in a home that is too hot or too cold (eligible conditions below)
2. an eligible concession card, and
3. be the owner-occupier of their home, that does not have effective and affordable heating / cooling in the main living area AND/OR working solar PV.

Relevant health conditions:

- Severe persistent asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Lymphoedema
- Severe respiratory disease
- Motor Neuron disease
- Cardio-vascular disease
- Scleroderma
- Parkinson's disease
- Systemic lupus erythematosus (SLE)
- Multiple Sclerosis
- Cerebral Palsy
- Severe musculoskeletal condition, such as rheumatoid arthritis
- Polio/ post-polio syndrome / poliomyelitis
- Fibromyalgia
- Quadriplegia
- Other medical condition requiring improved home heating or cooling, confirmed by a medical professional

Eligible concession card:

- Health Care Card (Centrelink)
- Pensioner Concession Card (Centrelink or Veterans' Affairs)
- Gold Card (Veterans' Affairs)

NOTE: Commonwealth Seniors Health Cards, Victorian Seniors Cards, Carer Allowance and Foster Care Health Care Cards, and Veterans' cards marked 'Dependent' are not eligible.

What upgrades are available?

Depending on the results of your home consultation, the upgrades may include:

- Reverse cycle air conditioning, providing efficient heating and cooling, air filtration and humidity control, or
- Rooftop solar photovoltaic (PV) panels

If there is a strong need at your house, you may also be offered ceiling insulation.

How does air conditioning help with managing chronic health conditions?

Prolonged exposure to cold (below 16C) is bad for your health in several ways, including elevated blood pressure, cardiovascular and respiratory disease^{1,2}. People with chronic health conditions are more vulnerable to these impacts than the general population and are also more likely to be living on low incomes. Providing better indoor heating and insulation has been shown to improve health outcomes^{3,4,5}.

Prolonged heat exacerbates pre-existing medical conditions such as heart or kidney disease and respiratory illnesses. Through both its impact on the human body at a cellular level, as well as its impact on air quality and disease transmission, it can lead to more heart attacks, strokes and increased risk of injury⁶. Heat exposure has killed more Australians than all other natural hazards combined⁷.

Low-income households typically self-limit their energy use, resulting in more extreme indoor temperatures⁸. This program offers cheaper indoor climate control, with efficient reverse cycle air conditioners, and with rooftop solar panels, cheaper electricity to run air conditioning.

Can I choose my own brand/installer?

The Brotherhood of St Laurence has short-listed a selection of trusted products and suppliers.

This pre-selection of suppliers ensures quality installations, low project management costs and prompt resolution of any issues that may arise. We recommend the short-listed products and suppliers, however you can discuss alternatives with us if needed.

What happens if the new air conditioner or solar panels break down?

The new appliances belong to you. If the product breaks down or there are any issues with the installation, contact the installer's phone number, provided with the warranty information.

BSL will ensure that the installer leaves you with product warranties and trouble-shooting contacts for any installations at your home.

Who is paying for the program?

The Climate Safe Homes Program is funded by the Lord Mayor's Charitable Foundation, the Hansen Little Foundation, and the Brotherhood of St Laurence. The Victorian Government's Solar Homes and Home Heating & Cooling rebates will also be claimed by eligible participants to help fund the upgrades.

¹ <https://theconversation.com/cold-weather-is-a-bigger-killer-than-extreme-heat-heres-why-42252>

² [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(14\)62114-0/fulltext](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(14)62114-0/fulltext)

³ <https://pubmed.ncbi.nlm.nih.gov/11114752/>

⁴ <https://www.jstor.org/stable/40665718>

⁵ <https://www.bmj.com/content/334/7591/460>

⁶ Victoria Department of Health (2021) Heat health plan for Victoria, <https://www.health.vic.gov.au/publications/heat-health-plan-for-victoria>

⁷ Oppermann, Brearley, Law, Smith, Clough, Zander (2017) Heat, health and humidity in Australia's monsoon tropics: a critical review of the problematization of 'heat' in a changing climate WIREs Climate Change 8(4), <https://wiresonlinelibrary.wiley.com/doi/full/10.1002/wcc.468>

⁸ <https://theconversation.com/forget-heatwaves-our-cold-houses-are-much-more-likely-to-kill-us-83030>



Brotherhood
of St Laurence

Working for an Australia free of poverty

How much do I need to contribute?

A co-contribution will be sought from participants with capacity to pay. The co-contribution can be self-funded, or through a no-interest loan.

Indicative amounts are:

- Air-conditioning - \$500 (self-funded or with NILS loan)
- Solar PV - \$1,400 (self-funded or with DEECA and State Trustees loan)

The final amount of the co-contribution would be confirmed with the participant before they decided whether to accept the upgrade proposal.

People experiencing financial hardship do not meet the criteria for 'capacity to pay' and will not make a co-contribution.

Financial hardship includes:

- people with energy, housing, rates, loan or other arrears
- those ineligible for the DEECA and State Trustees loan or identified through the NILS application process as not having capacity to repay a NILS loan
- other financial hardship as identified with Climate Safe Homes team

When will the upgrades take place?

We will be delivering the program in 2024 / 2025 and your upgrade will be delivered on an agreed date and time.

Why should I participate in the research?

The Climate Safe Homes program includes a research focus, to test whether this type of project is an effective way to address energy affordability in homes that are too hot or too cold, for people with chronic health conditions. This will help design larger efficiency programs in the future and help to fund them. The research component is not compulsory, and you can withdraw at any time.

What if I want something different to the upgrades offered?

BSL will in all instances work to offer options that respect the needs and views of participants - the upgrades offered are not a take-it-or-leave-it deal. If you decide your needs are not covered by what we can offer, e.g., regarding supplier, brand, or type of upgrade, then the BSL will still assist where possible with objective expert advice on other options that may be available.

Why might I not be included in the trial?

We have a limited amount of funding for upgrades and project management, and we need to allocate support to those who will benefit from the upgrades we are able to offer, those in greatest need and those whose participation supports the research aims.

Why air conditioners, why aren't you funding gas heaters for Melbourne's cold winters?

Efficient reverse cycle air conditioners provide clean, cheap heating and cooling. Melbourne homes use more energy for winter heating than summer cooling, but artificial cooling is becoming essential for use in summer heat waves, particularly in older houses and for residents with temperature-sensitive health issues. Historically 'natural' /fossil gas has provided most of the energy for winter heating, but this is declining due to high exports, rising costs, air pollution, and greater awareness of safety and health issues of burning gas in homes. Gas heating and cooking is associated with increases in asthma and other respiratory issues, and the risk of lethal and sublethal carbon monoxide poisoning.

Can I replace the gas heating unit on my ducted system with an electric one?

As electric ducted heating and cooling is not part of the Victorian Home Heating and Cooling Upgrade Program, it is not being offered through Climate Safe Homes.

What is rooftop solar and how does it work?

Rooftop solar is a system that turns energy from the sun into electricity that you can use in your home. Systems include *solar panels* that collect the sun's energy, an *inverter* that turns the energy into power that can be used in your home or sent to the electricity grid and *framing* and *wiring* to keep the system secure and connected. Typically the solar panels go on the roof and the inverter goes in a box near your electricity switchboard.

More info at: <https://www.solar.vic.gov.au/solar-panel-pv/section-3-grid-connected-solar-explained>

How do I make the most of rooftop solar system?

The best way to make the most of your rooftop solar PV system is to use the electricity that is made during daylight hours when the sun is shining. For things that can be used at any time, like the dishwasher and washing machine, a great start is to run them during the day, rather than at night when your electricity will have to be bought from your electricity retailer.

More info at: <https://www.solar.vic.gov.au/make-solar-savings-while-sun-shines>

Will having rooftop solar change my electricity plan?

Yes.

Before you decide whether or not to go solar, talk with your electricity retailer about:

- what plan you will move to if you get rooftop solar
- how much you will pay for the electricity you buy compared to now, and how much will you be paid for any excess electricity you feed back into the grid (the 'feed-in-tariff')
- whether you will be able to continue with your current payment arrangements

Are solar panels covered by home insurance?

If you install solar panels, you need to update your home and contents insurance to ensure they're covered.

More info at: <https://www.choice.com.au/home-improvement/energy-saving/solar/articles/are-solar-panels-covered-by-home-insurance>