



YourSay Community Panel

Sustainable Household Loan Scheme Survey

Final Report

January 7, 2021





Background: The ACT Government has committed to providing zero-interest loans (the ‘Sustainable Household Loan Scheme’) to homeowners for the installation of solar panels, storage batteries, efficient electric heating and cooling air conditioners, electric heat pumps for hot water, and electric vehicles. Research is now required to explore community views in a way which can inform the development and design of the scheme.

Purpose: The survey aims to quantify Canberra household’s attitudes, barriers, enablers and motivations for uptake, their stage of behaviour change, and potential information and messaging avenues.

Timeframe: The survey ran between **15-20 December 2020**.

Sample: **870** YourSay Community Panel members completed the survey. All respondents were screened to comprise of **homeowners only**.

Rounding: In single choice questions, results may not add up to 100% due to rounding.

Limitations: The methodology is biased towards those with internet and computer literacy. Data presented is unweighted, meaning **it cannot be guaranteed that this is entirely representative of the broader population of homeowners in the ACT**. However, distribution of the sample indicates a wide cross-section of homeowners have participated in the research which broadly reflects the ACT population.

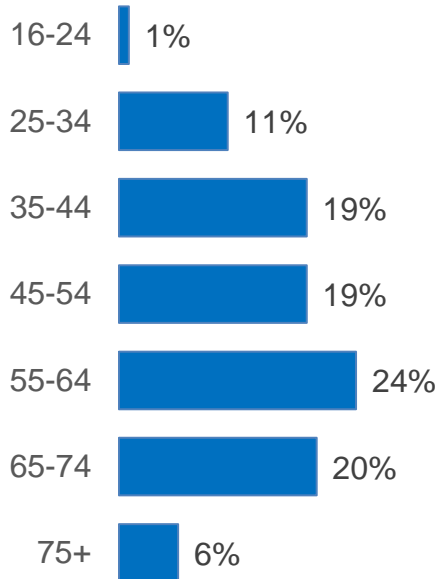


Sample profile shows a robust spread of respondents, with age distribution commensurate to population statistics

Gender

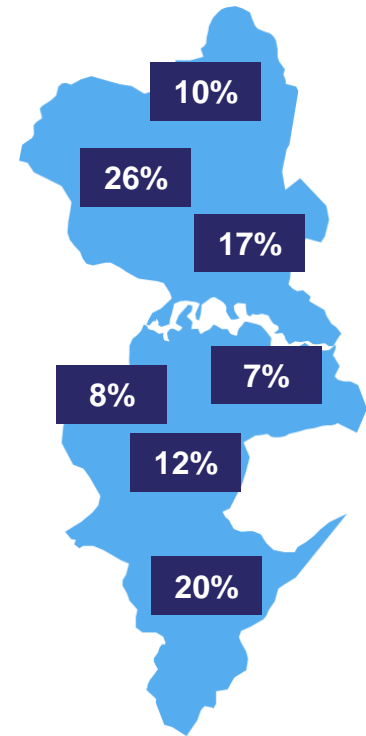


Age



Age distribution is similar to statistics from ABS for all Australian homeowners
e.g. under 55s:
ABS=47%
Survey=51%

Region





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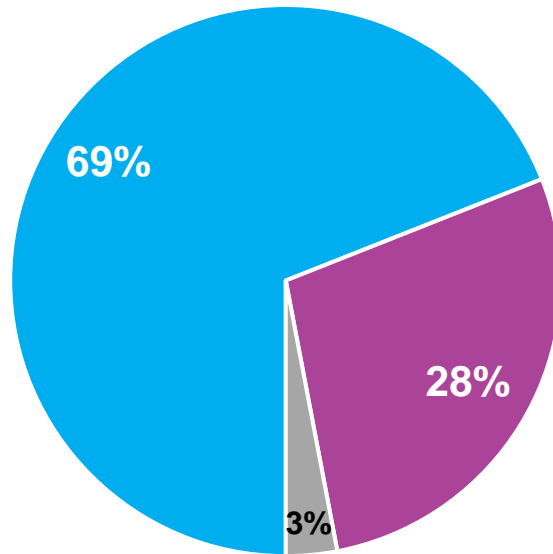
Current perspectives on sustainability





Around seven in ten homeowners say they are active in taking steps to improve energy efficiency

Q. Have you taken steps to improve the energy efficiency of your household in the past two years?



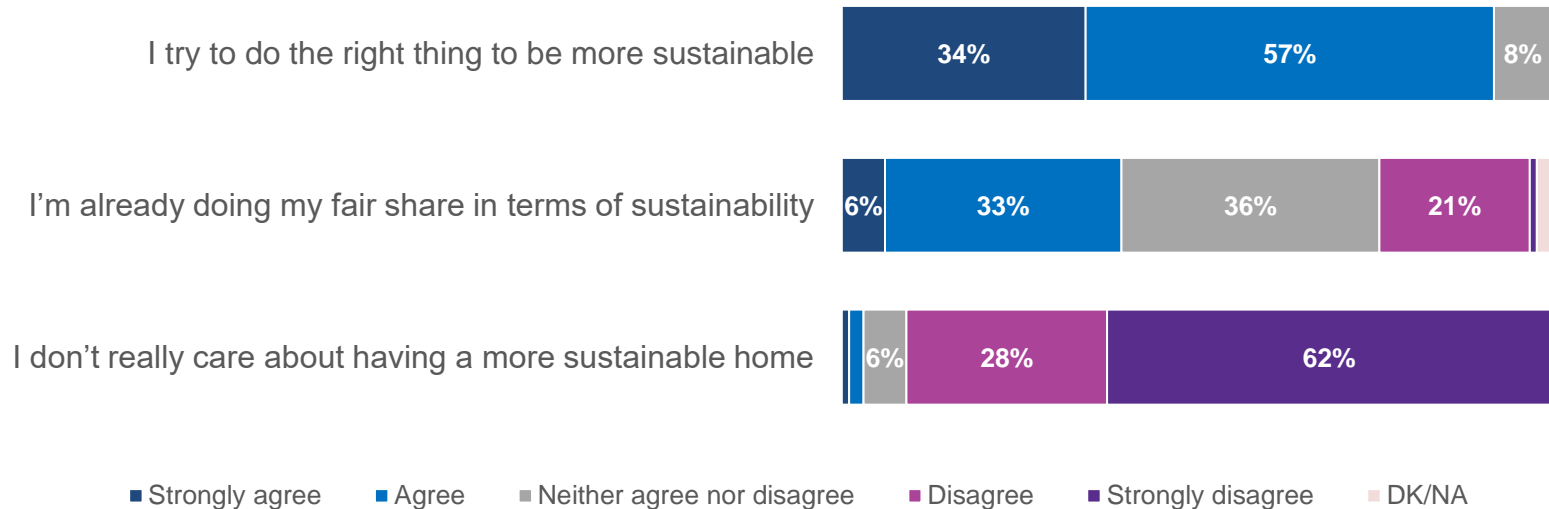
■ Yes ■ No ■ DK/NA

Research with a representative sample of the Canberra population in **Oct 2019** indicated that **49% had taken steps** to improve energy efficiency in the last two years



'Buy in' to sustainability in the home is high, although 4 in 10 feel they are already doing their fair share

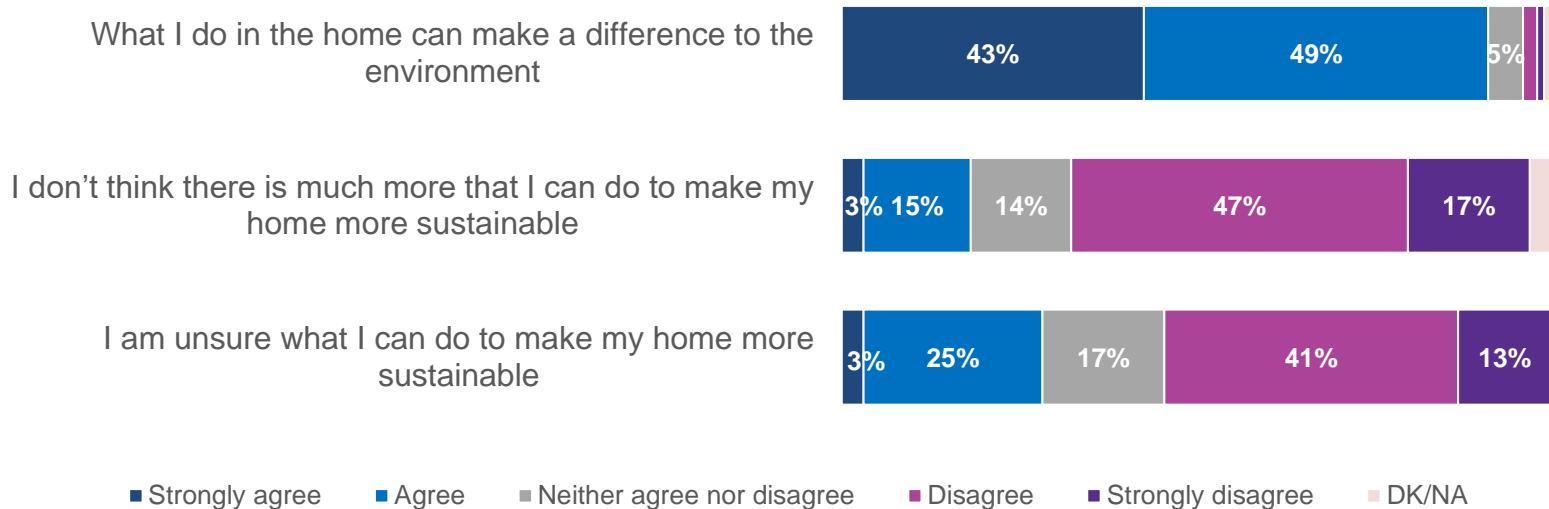
Q. Thinking about being more environmentally sustainable in the home, how much do you agree or disagree with each of the following?





Response efficacy is strong, but there are pockets of uncertainty in terms of how to make home more sustainable

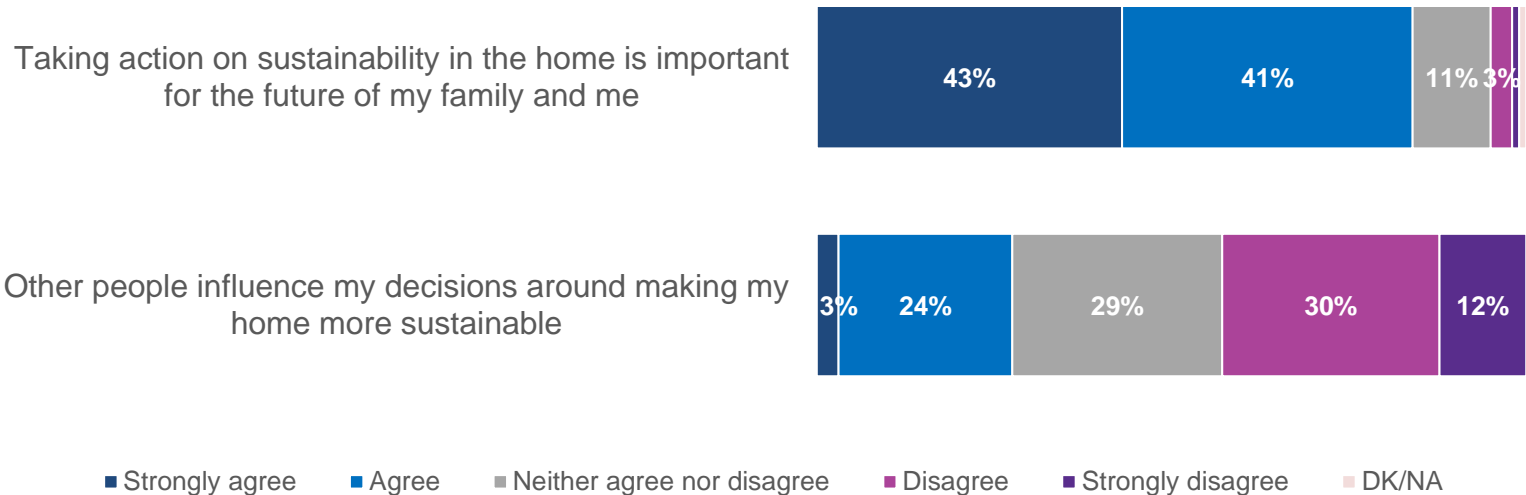
Q. Thinking about being more environmentally sustainable in the home, how much do you agree or disagree with each of the following?





Influence of family on consideration to make changes is common, though others may not always have a direct 'say'

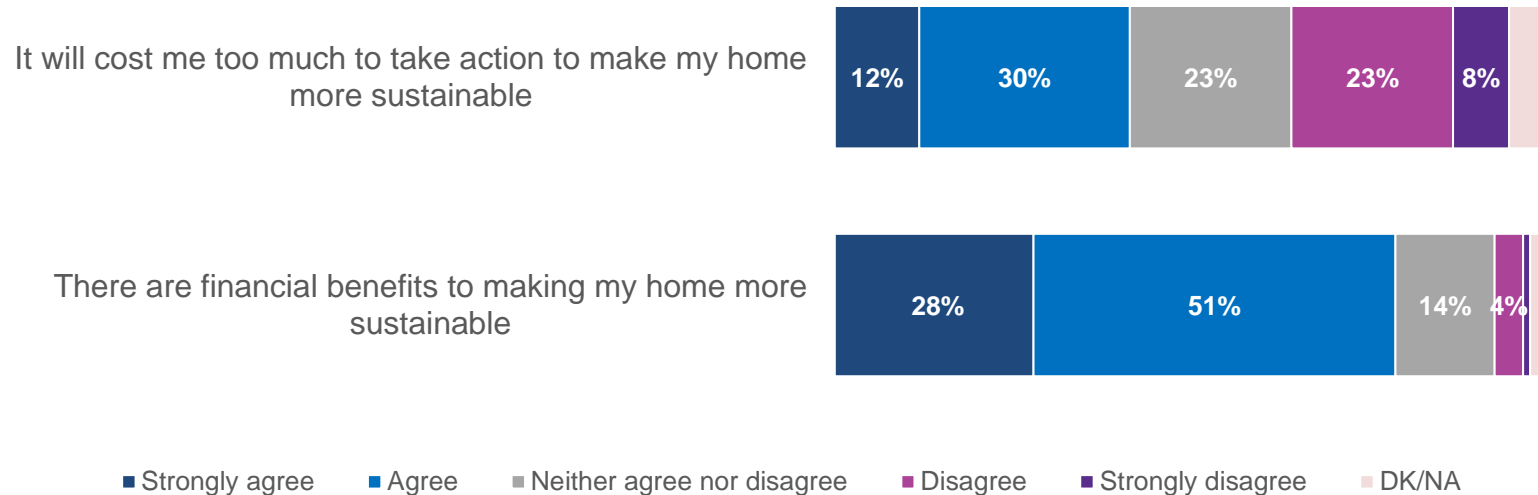
Q. Thinking about being more environmentally sustainable in the home, how much do you agree or disagree with each of the following?





Four in ten feel cost is a barrier to making home more sustainable, yet recognition of potential financial benefits is high

Q. Thinking about being more environmentally sustainable in the home, how much do you agree or disagree with each of the following?





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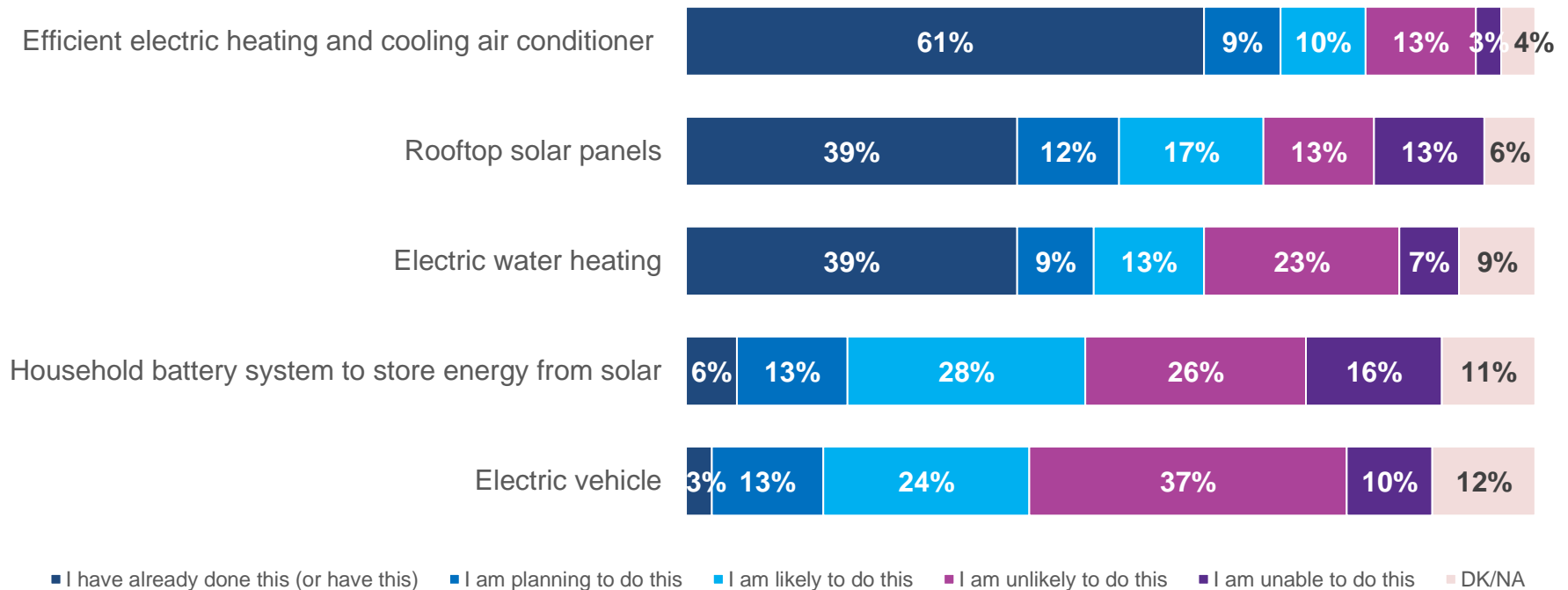
Stage of behaviour change





Between 20-40% of homeowners are planning or likely to make changes through purchasing, installing or upgrading items

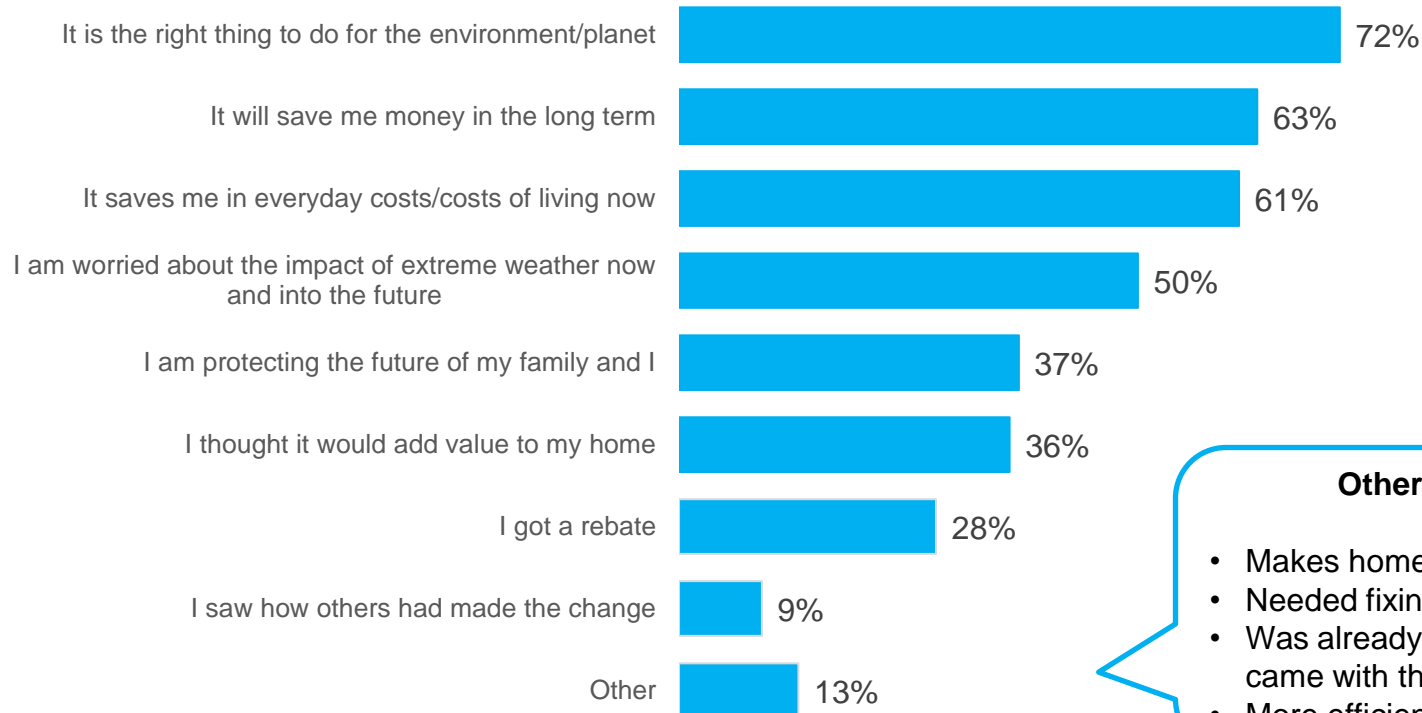
Q. Please indicate your intention to purchase, install or upgrade each of the following items in your household in the next five years...





Among those who have made changes, environmental drivers are salient along with recognition of cost savings

Q. What prompted you to make these changes to your household?



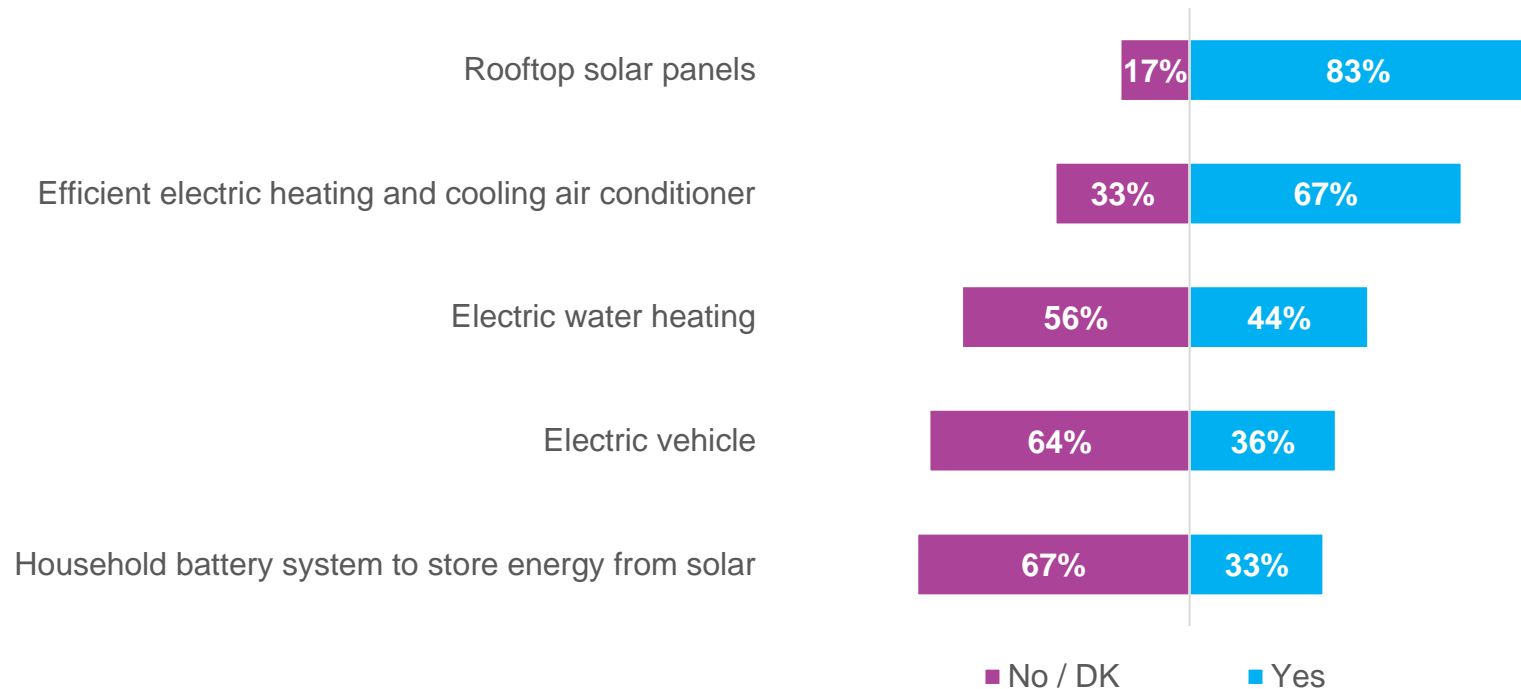
Others include:

- Makes home more comfortable
- Needed fixing / upgrading
- Was already in the home / came with the home
- More efficient



Most people know someone with solar panels, while around a third know someone with an electric car

Q. And do you personally know anyone who has purchased any of these items for their home?





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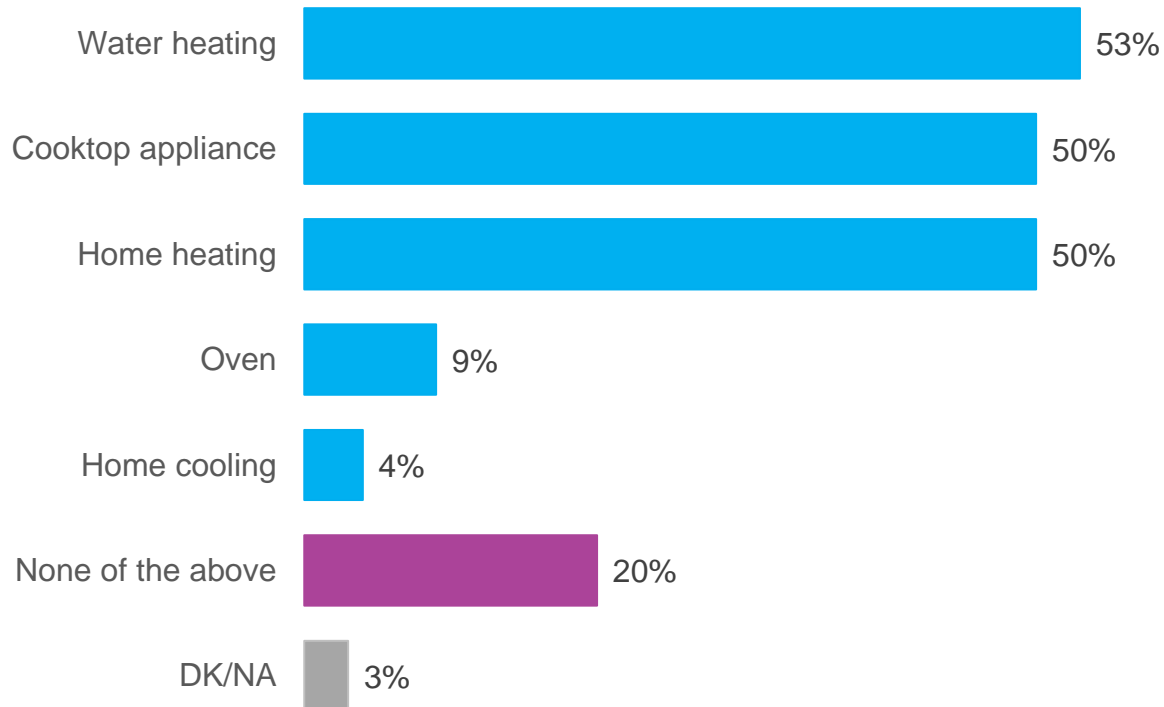
Transition from gas to electric





Gas is present in eight out of ten homes

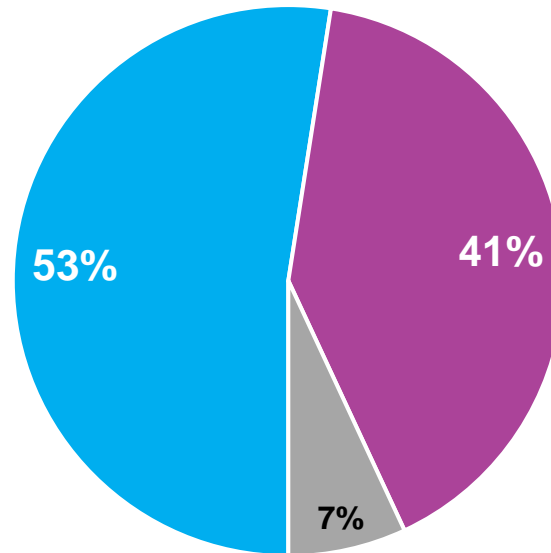
Q. Which, if any, of the following appliances in your home use gas?





Around half of Canberran homeowners have considered switching from gas to electricity

Q. Have you considered switching from gas to electricity in your home?



■ Yes ■ No ■ DK/NA

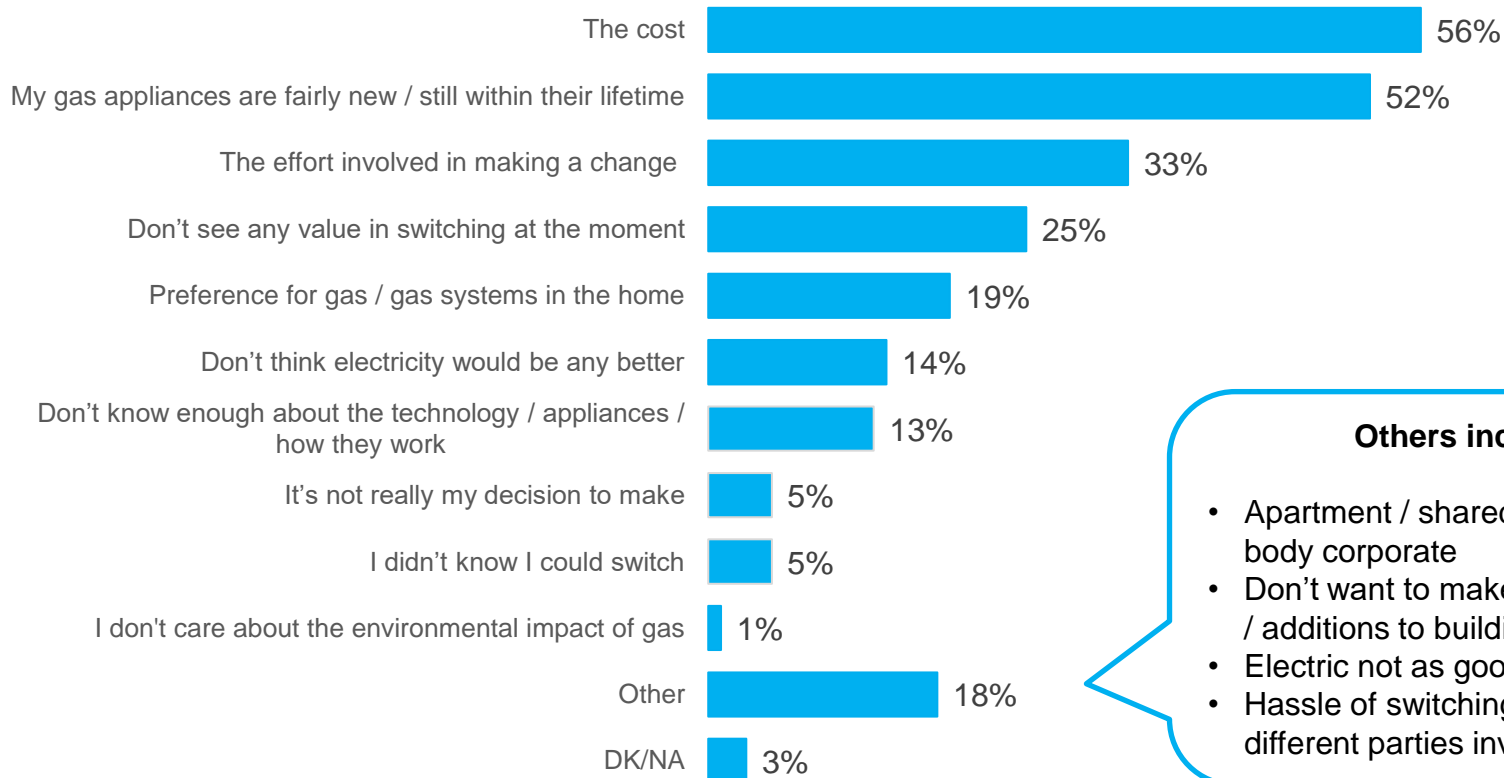
Steps taken so far to switch include:

- Nothing yet – costly / too complicated
- Research, looked into cost, quotes
- Ascertaining feasibility / practicalities
- Getting advice from energy provider
- Got electric when needed to purchase new item / replacement
- Changed some systems / equipment in the home



Perceived cost and practicalities of transitioning away from gas act as the largest barriers

Q. What, if anything, is stopping you from switching from gas to electricity?



Others include:

- Apartment / shared utilities – up to body corporate
- Don't want to make more changes / additions to building
- Electric not as good / not preferred
- Hassle of switching – process, different parties involved etc



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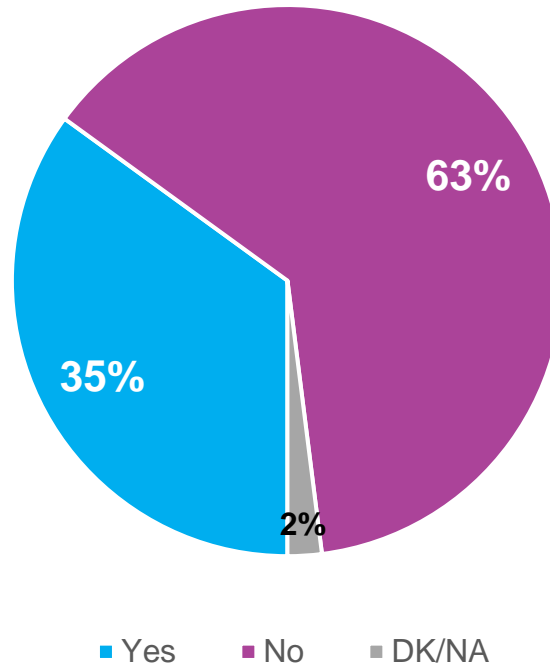
Sustainable Household Loan Scheme





One third of Canberra homeowners report being aware of the scheme – though this is fairly vague to date

Q. Before today, were you aware of this initiative?



Many of those aware know little detail about it, i.e.:

- That it exists
- An election announcement
- Something to do with loans / rebates / interest-free
- For solar panels?

Fewer comments cover:

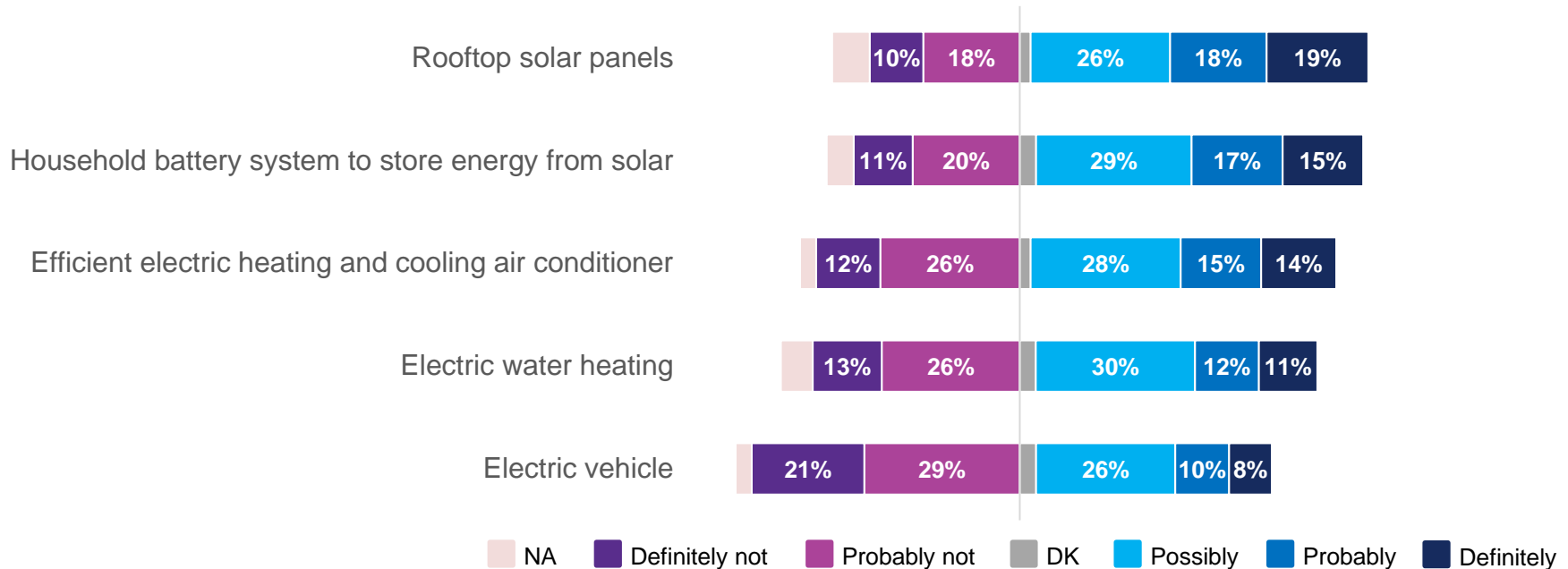
- For electric vehicles
- Up to \$15,000 loan
- Criteria / eligibility
- Something to do with ACTEWAGL?



Highest interest in participating in loans scheme for solar and battery systems, lowest interest for electric vehicles

Asked among those who do not already have relevant item:

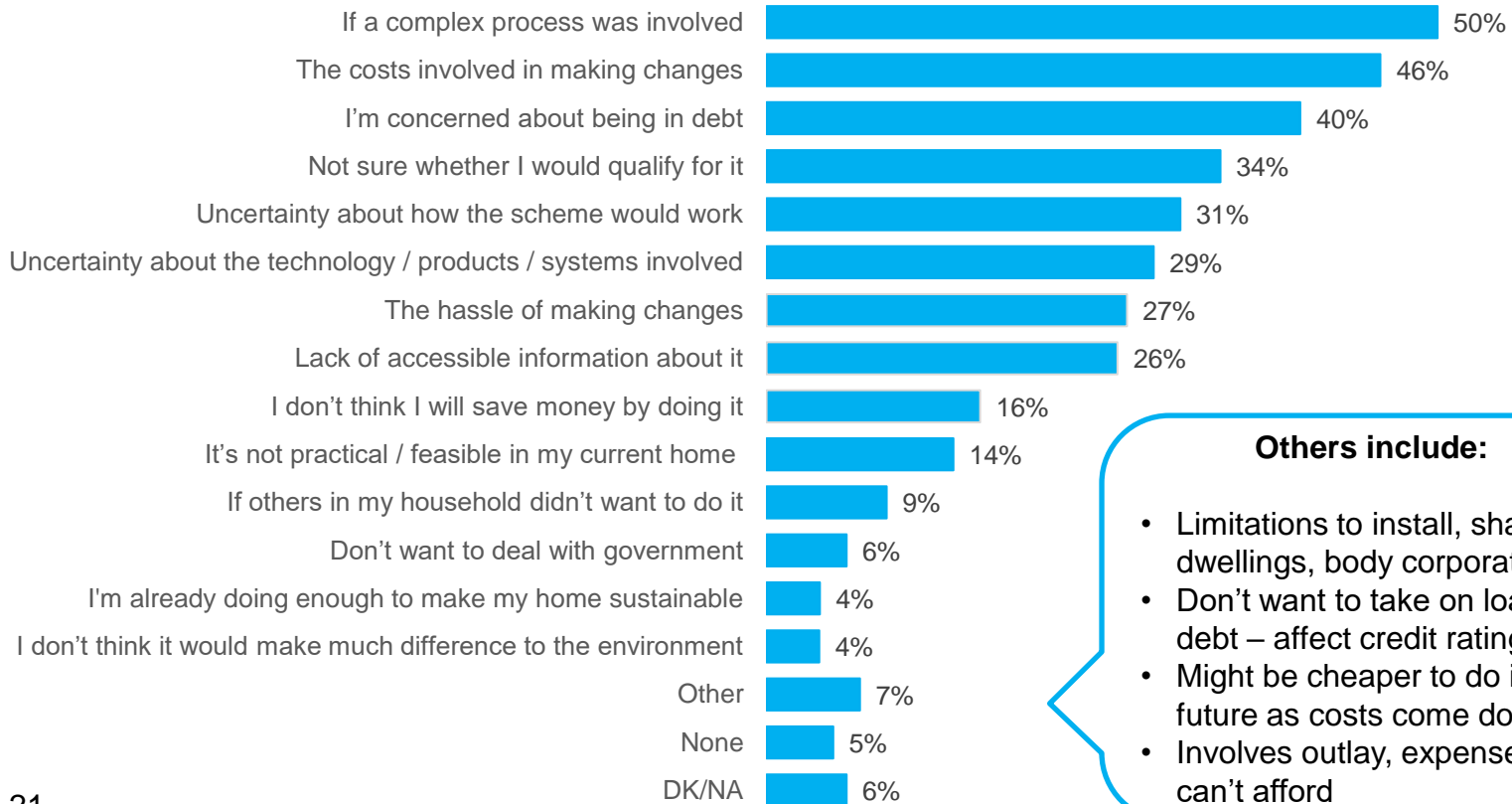
Q. A no-interest loan would mean the ACT Government would pay the interest and you only make repayments towards the original amount of the loan. In light of this, would you consider taking out a no-interest loan for any of the following?





Barriers to participation focus on cost and process, with current uncertainty about the scheme exacerbating this

Q. What, if anything, would make it less likely that you would consider taking out a no-interest loan as part of this proposed scheme?



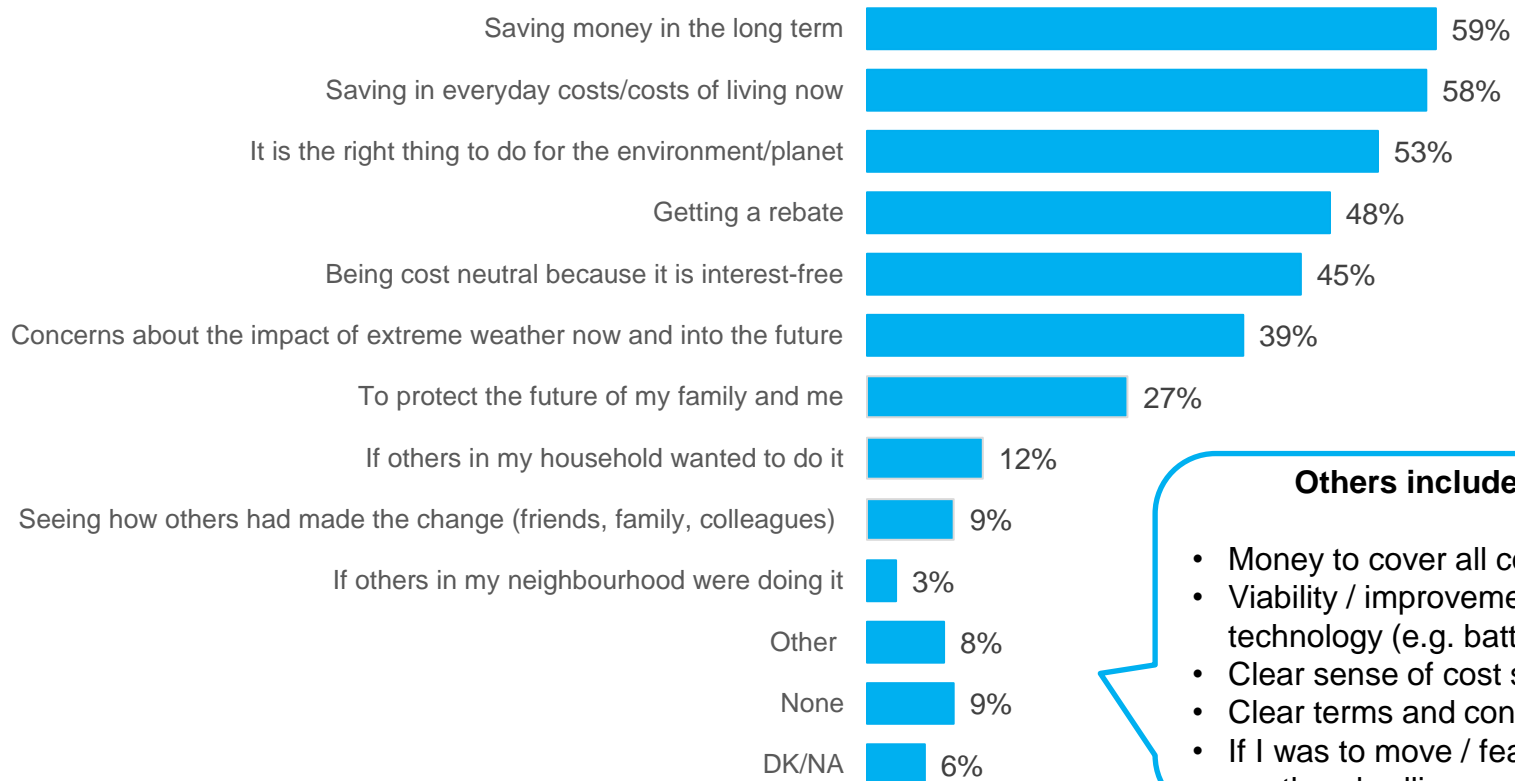
Others include:

- Limitations to install, shared dwellings, body corporate
- Don't want to take on loans / debt – affect credit rating
- Might be cheaper to do in the future as costs come down
- Involves outlay, expense I can't afford



Financial support and savings resonate strongly in terms of encouraging participation

Q. Which of the following, if any, would encourage you to take out a no-interest loan under this proposed scheme?



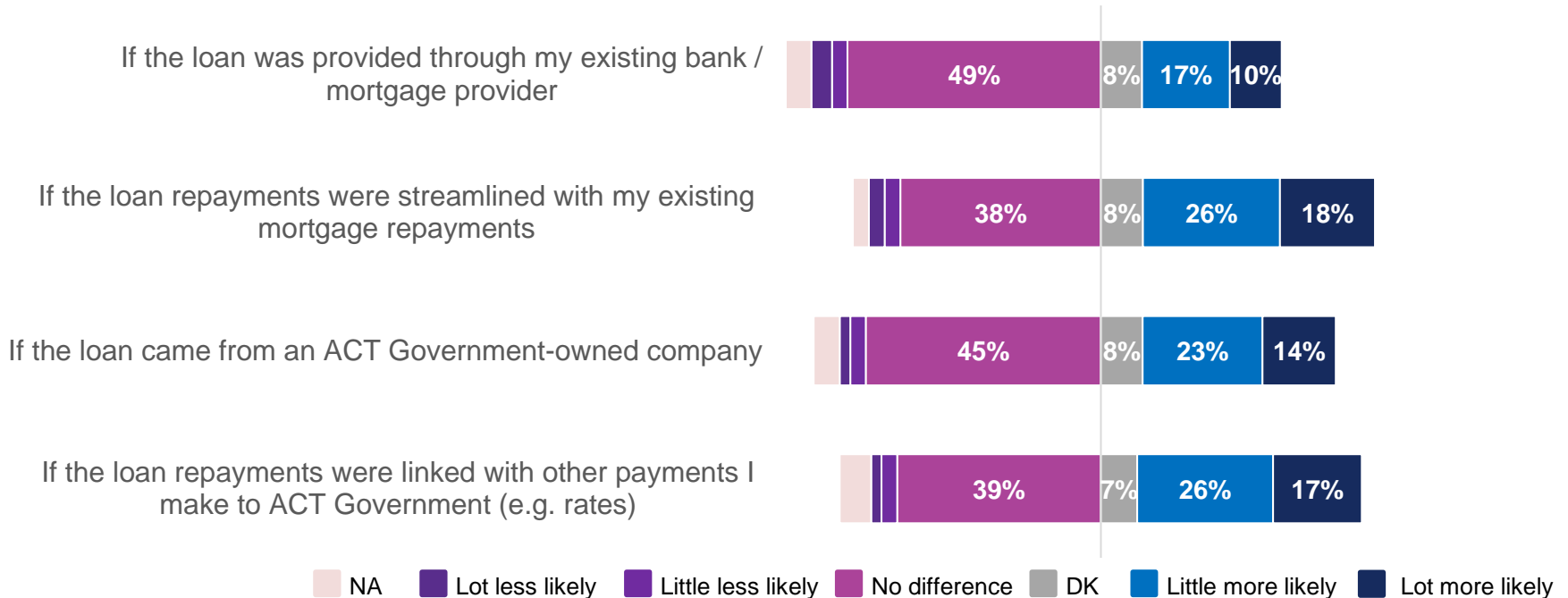
Others include:

- Money to cover all costs
- Viability / improvements in technology (e.g. batteries)
- Clear sense of cost savings
- Clear terms and conditions
- If I was to move / feasible in another dwelling



Different loan and repayment approaches offer some incentive, though preferences around these are inconclusive at this stage

Q. What difference, if any, would the following make on your decision to take out a no-interest loan?





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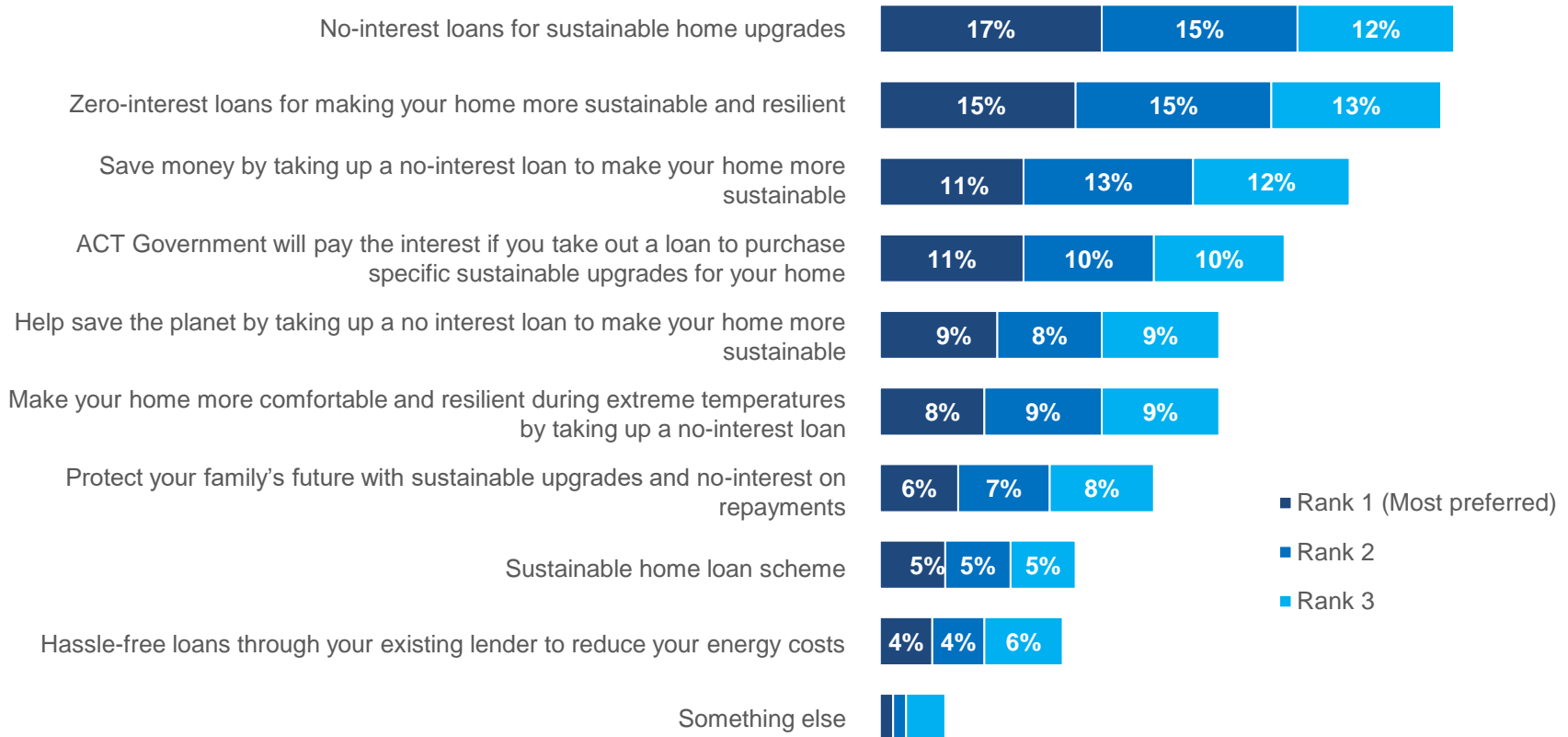
Information and messaging





No strong preference around messaging, though language relating to cost saving appears to have some resonance

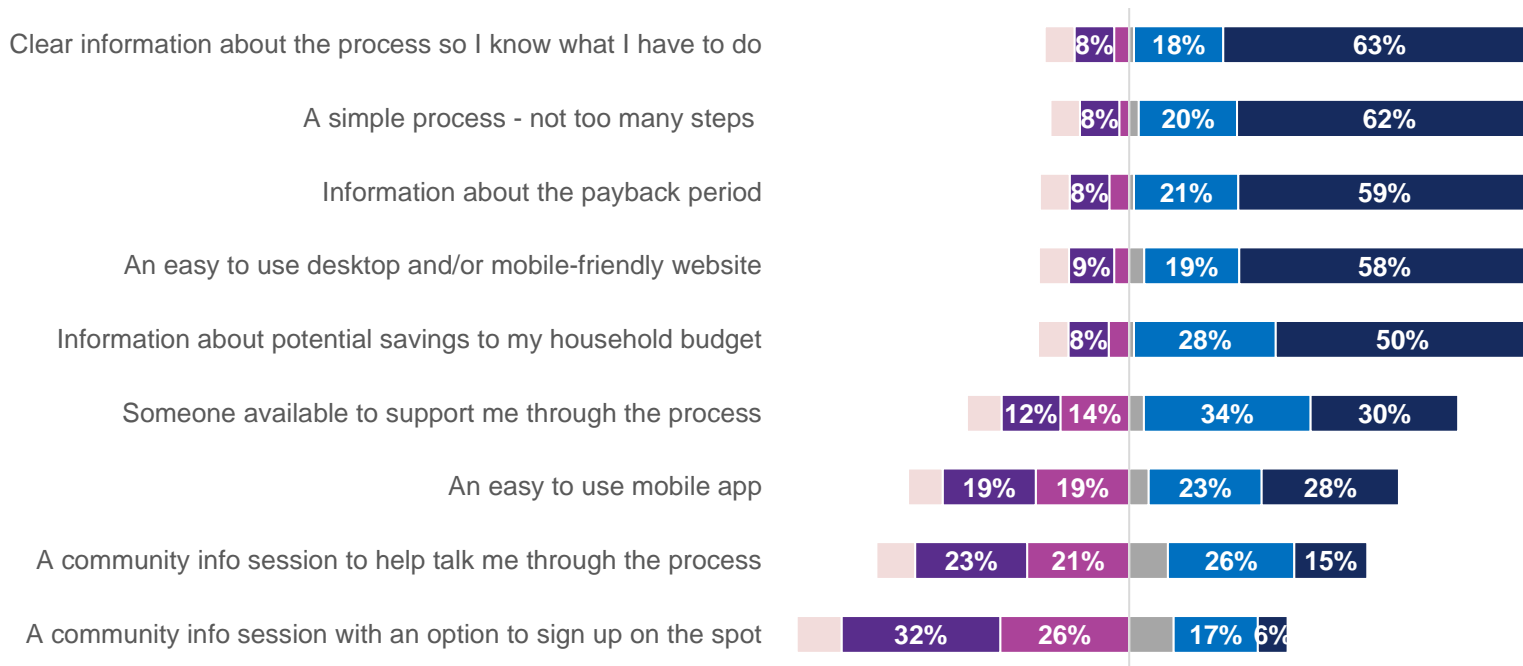
Q. Here are some different messages that could be used to communicate about the proposed no-interest loan scheme. Which are most appealing to you?





User-friendly processes and clear information about the scheme are clearly warranted

Q. How helpful would the following things be to inform your decision about taking part in the proposed no-interest loans scheme?

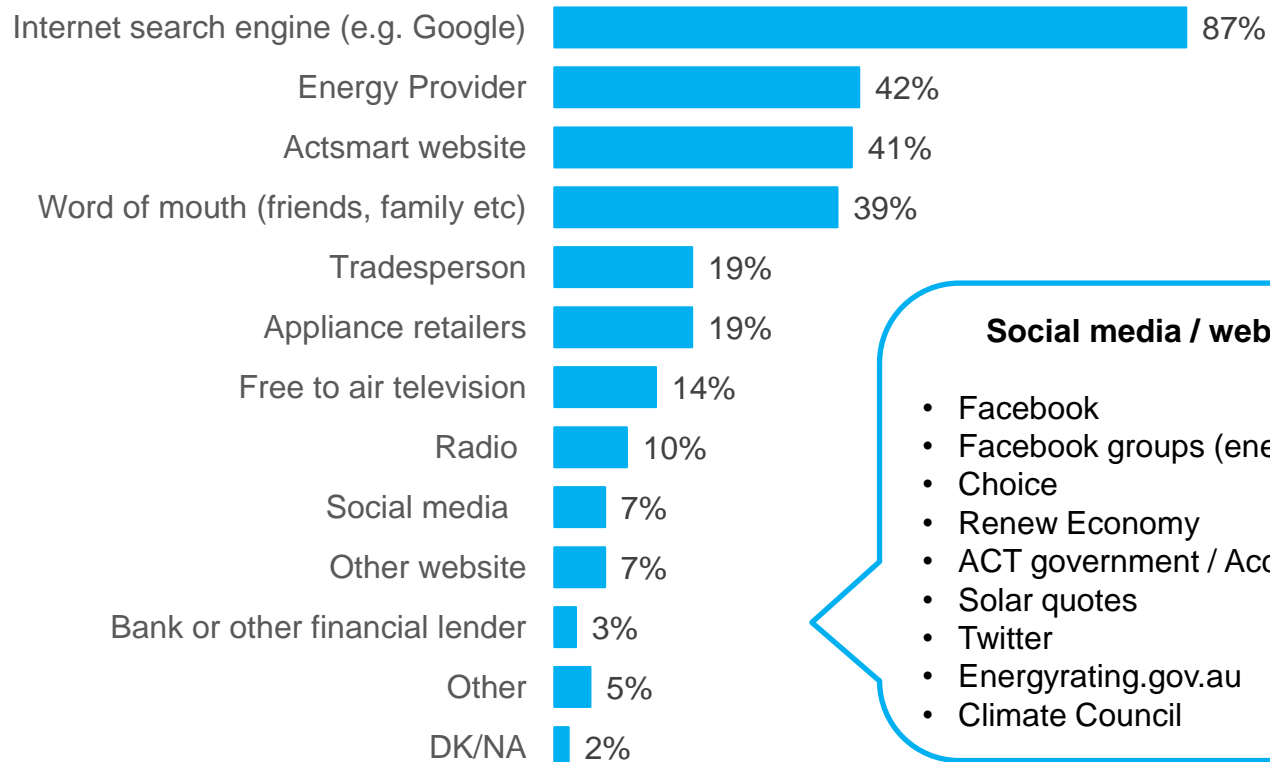


NA
 Not help at all
 Not help much
 DK
 Help a little
 Help a lot



Online channels and current connections tend to be the most likely avenue for relevant information about energy efficient items

Q. Where would you tend to look for information about purchasing items to help make your home more energy efficient and resilient?



Social media / websites include:

- Facebook
- Facebook groups (energy efficiency etc)
- Choice
- Renew Economy
- ACT government / Access Canberra
- Solar quotes
- Twitter
- Energyrating.gov.au
- Climate Council



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