

# Energy Matters

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Alan Cuthbertson

alan@sysprosoft.com

## Applying For Green Loans

Well, I finally got my government report. I was a little disappointed since it still seemed quite confusing and there were some things that I think were wrong. For instance if you get rid of a fridge, it will cost more money...

Anyway, my assessment was done in early July so I hope you should all get your own reports by mail over the next few weeks. Drop me an email when you do so I can see how they are going.

As I mentioned in the last email, don't get too hung up on the first few pages, the Eligible Items Certificate is the page of most interest. This details what you can claim under the Interest Free Loans.

As far as I can see, the items that should be here are:-

- Any window treatments or better blinds/curtains
- External Blinds
- Roof or wall insulation
- Floor insulation (if you have floor access)
- Tanks (\*)
- Solar Hot water ( \*)
- Solar Power Panels (\*)
- Gas Hot water(\*\*)
- Gas Oven (\*\*)
- Gas Heaters (\*\*)

(\*) assuming you don't have any

(\*\*) assuming you use electric

### Next Issue

- Update on the Green Loans program
- Winter Mode—Summer Mode

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### Disclaimer

The views in this newsletter are those of the author and not necessarily those of the Green Loans program



If there is something that you wanted to do that isn't on the list and you thought it should be, drop me an email and I will see what I can do.

So, with my report, I worked out what I wanted to do and went looking for a loan. [www.environment.gov.au/greenloans/households/loans.html](http://www.environment.gov.au/greenloans/households/loans.html) lists the companies that offer loans and I soon found out that most were interstate and did not service Victoria. I finally tried Community First Credit Union and had some success. I went on line and applied for a loan and at the end got a message saying a support person would call me back. She did and I needed to provide some paper work ( salary slips, bankcard statements etc) plus a declaration of what I wanted to spend the money on. (See attached)

This is where it got hard. I didn't know how much I was going to spend, I only had rough estimates.

After discussion with them, there are two options. You either pay for everything yourself, then apply for the loan, or you estimate the costs, get the loan, do the work and if it works out significantly less, pay back the additional amount. Apparently if you don't

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### Looking for external blinds?

Try Margaret and Sue at Diamond Valley Canvas

22 Elizabeth St  
Diamond Creek  
9438 5065

[www.dvcanvas.com.au](http://www.dvcanvas.com.au)

pay it back, you are liable for the interest on that amount.

The government does not require you to submit statements afterwards, but will do random audits to check that the money claimed was spent and the items purchased exist. So make sure you keep receipts.

All in all, I think the process will work OK. If you have problems, drop me a line.



*My down light display cabinet.  
From left—Halogen—Dichromate—empty—Compact Fluoro*

*“..buy a lamp fitted with 1 or 2 energy efficient light globes and use that instead of the down lights...”*

## Down Lights –What can you do with them?

One thing that people often ask is “what can I do about my down lights?”. The problem is that down lights are very good at lighting a room, but they are also very good at consuming energy. Whereas a light 2 energy efficient globes (36 watts) will light a room, it normally takes 6 halogen down lights (250 watts) to light the same room. Assuming 6 hours usage a day, this equates to \$9 or \$60. That is over 6 times the cost (and 6 times the emissions).

But this would mean removing all of the down light fixtures and replacing them with normal light fittings. Is there a way to just replace the light globes?

So I decided to get a range of down lights and build a display cabinet to demonstrate how good the energy efficient down lights are. I went to Beacon lighting and got a standard Halogen light (50 watts), a Dichromate halogen light (43 watts) and a compact Fluoro lamp (12 watts) and built a display box for them all. I also wanted to get a Led Light but they didn't have any.

So I started building the box. The first thing I learnt was that I am not a very good cabinet maker.

The second thing was that the dichromate light produced the same amount of light and used the 25% less power as the standard one.

The Compact Fluoro used 75% less energy but only produced 50% as much light.. And you need an electrician to install it.

I have ordered a LED replacement globe, but I am not confident that it will be much good. They rate it at 1/2 of the light of a normal Halogen.

So, in summary, the dichromate is definitely better. The cost is around \$10 compared to \$5 for halogens. If you use your down light 4 hours a day, dichromates will pay for themselves in 2 years. Even replacing existing halogens will pay for itself in 4 Years.

The compact Fluoro was disappointing.

My only other suggestion is to buy a lamp fitted with 1 or 2 energy efficient light globes and use that instead of the down lights, or at least to reduce the amount of time you use the down lights.

### Looking for Solar Panels?

Here are 2 companies offering 1.5 Kw systems for around \$2,500. I have no idea of the quality though...

[www.statesolarservices.com.au](http://www.statesolarservices.com.au)

[www.eco-kinetics.com](http://www.eco-kinetics.com)