Vendor guide

Home Energy Saver loans: **income threshold changes**

1 What's changing

From **9 am on 10 November 2026**, the household income threshold for Home Energy Saver loans will change from **$210,000 to $150,000** a year (combined taxable annual household income). The NSW Government is making this adjustment to help more low and middle-income household overcome the upfront cost of energy saving upgrades.

This will affect households with a combined taxable income **between $150,001 and $210,000**. Households at or below $150,000 are not affected.

2 Why the change

The NSW Government is making this change to help more low and middle-income households overcome the upfront cost of energy saving upgrades. The program has been incredibly popular, with strong demand from households across NSW for energy saving upgrades that make their homes more comfortable and reduce their energy bills.

The income threshold is changing to ensure the benefits of this popular program reach households most likely to face financial barriers to investing in energy saving upgrades.

3 Which customers are affected?

For households with a combined income above $150,000, the outcome depends on where the customer is at 9 am on 10 November 2026.

Customer status at 9 am on 10 Nov	Outcome
Has a quote or referral but hasn't started their loan application	Will be assessed under the **new $150,000 threshold**.
Has started their application but hasn't completed it	Will be assessed under the **new $150,000 threshold**.
Has been conditionally approved but it hasn't been assessed	**Not affected**. Will be assessed under the previous $210,000 threshold.
Has been pre-approved, but the upgrade hasn't been installed	**Not affected**. Pre-approval under the previous criteria continues.
Was conditionally approved before 10 November, but has since expired	Reach out to Plenti, we may be able to reinstate the application depending on circumstances.

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Questions your customers may ask

When does the new threshold take effect?
At 9 am on 10 November 2026.

Why is the threshold changing?
The NSW Government is changing the income eligibility criteria to help ensure Home Energy Saver loans help more low and middle-income households overcome the upfront cost of energy-saving upgrades. The program has been incredibly popular, with strong demand from households across NSW for energy saving upgrades that make homes more comfortable and reduce energy bills. Eligible households can still access zero-interest loans of up to $15,000 under the new $150,000 threshold.

I've already started my application. Am I still eligible?
If your application is submitted before 9 am on 10 November, it will be assessed under the current $210,000 threshold. Applications submitted from 9 am on 10 November will be assessed under the new $150,000 threshold.

I have a quote or referral but haven't started my application. Which threshold applies?
The same rule applies. If you submitted your application before 9 am on 10 November 2026, you'll be assessed under $210,000. After that, the $150,000 income threshold applies.

I only just missed out. Can I apply for special conditions?
We're unable to make exceptions for applications submitted from 9 am on 10 November. To discuss your application or other loan options, contact **greenfinance@plenti.com.au**.

The change means I'm no longer eligible. What are my options?
Other support may be available. Visit **energy.nsw.gov.au/households** to explore programs for your household, or contact Plenti about other home energy loan options.

When will Home Energy Saver discounts be available?
Discounts for energy saving upgrades will be launched soon. For more information visit energy.nsw.gov.au/home-energy-saver.

Where can customers find the latest information?
Direct them to **energy.nsw.gov.au/home-energy-saver** for current eligibility criteria and FAQs.

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Sample email to your customers

Subject: Important update: Home Energy Saver loan eligibility

Hi [Name],

We're writing to let you know about an important change to income eligibility for the NSW Government's Home Energy Saver loan program.

From 9am 10 November 2026, the household taxable income threshold for Home Energy Saver zero-interest loans will change from $210,000 to $150,000 a year.

What does this mean for you?

If you haven't yet submitted your loan application, you'll need to submit it **before 9 am on 10 November 2026** to be assessed under the current $210,000 threshold. Applications submitted from 9 am on 10 November will be assessed under the new $150,000 threshold.

You can find out more about the changes here, or contact our team on [contact details] to talk through your options.

Kind regards,
[Name, business]

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*Use the **sample email** above to share this information with them.*

Need a hand? We're here to help

Scan the **QR code** on the right to view our renewable sales team contact list,

or reach our general Renewable Support team via:

Phone: 1300 502 028
Email: greenfinance@plenti.com.au

Disclaimers:

For vendors and installers only. Not for distribution to consumers. For the most up-to-date information on eligibility and requirements, please refer to the official Energy Security Corporation website: https://www.escorp.com.au/who-we-are/home-energy-saver-loans.

Home Energy Saver loans are funded by the NSW Government. Loans are provided and managed by Plenti and are subject to assessment. Eligibility criteria and approved upgrade requirements apply.

Information shown is correct as at 4 November 2026 and is subject to change without notice. All applications for credit are subject to lender credit approval. Credit is arranged by Plenti RE Limited ACN 166 646 635, Australian Credit Licence number 449176 and provided by Plenti Finance Pty Limited ACN 636 759 861, Australian Credit Licence number 569622. Plenti RE Limited ABN 571 666 466 35 holds Australian Financial Services Licence number 449176 and Australian Credit Licence number 449176, and is a member of the Australian Financial Complaints Authority (AFCA).

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