

Clutha Warm Homes Information – Frequently Asked Questions

Q. What is the Clutha Warm Homes Programme?

A. The Clutha Warm Homes Programme has been set up by the CDC to help ratepayers of eligible properties with installing insulation and/or approved heating by providing a rates advance paid off as a targeted rate over 5 years.

Q. What approved heating or Insulation solutions does the Clutha Warm Homes Programme cover?

A. The Clutha Warm Homes Programme only supports EECA Energywise insulation and heating appliances. Approved heating includes heat pumps. Insulation installed must have a minimum R value of 3.2 in the ceiling and 1.4 under floor and insulation must meet these minimum standards if approved heating is to be installed.

Q. Can I install the insulation/approved heating myself or arrange for it to be installed by my preferred installers?

A. No – only installers who are approved CDC service providers can do this work.

Q. How do I know if I am eligible?

A. To be eligible the property must be within the Clutha District boundary and built before the year 2008. You must also be up to date with your rates payments and have a good rates payment history. You will also need to complete a direct debit form for your rates payments.

Q. What is a Clutha Warm Homes targeted rate advance?

A. A Clutha Warm Homes targeted rate is a rates advance of up to a maximum of \$5,000 including GST.

Q. How is the targeted Rate repaid?

A. The targeted Rate advance is added to the rates for the property and repaid back over a 5 year period as an additional payment to your regular rates. Your Clutha Warm Homes repayments will commence in the rating year starting 1 July 2021.

Q. What does it cost?

A. The current interest rate is 2.05% per annum based on CDC's current rate of borrowing, and interest is calculated from 1 July, the following rating year. The Clutha Warm Homes programme is designed to be cost neutral to the CDC. See below for an indicative payment guide:

Note: The payment guide is to be used as an indication only and does not account for voluntary payments, interest accrued before repayments begin or the changing interest rate each year.



Clutha District Council

Amount of Financial Assistance	Estimated annual repayment through rates	Each rates instalment (if paying quarterly)	Each rates instalment (if paying weekly)	Total Estimated amount paid over 5 years including interest
\$1,000	\$210.92	\$52.73	\$4.06	\$1,054.60
\$1,500	\$316.40	\$79.10	\$6.08	\$1,582.00
\$2,000	\$421.88	\$105.47	\$8.11	\$2,109.40
\$2,500	\$527.36	\$131.84	\$10.14	\$2,636.80
\$3,000	\$632.80	\$158.20	\$12.17	\$3,164.00
\$3,500	\$738.28	\$184.57	\$14.20	\$3,691.40
\$4,000	\$843.76	\$210.94	\$16.23	\$4,218.80
\$4,500	\$949.20	\$237.30	\$18.25	\$4,746.00
\$5,000	\$1,054.68	\$263.67	\$20.28	\$5,273.40

Q. How do I apply for a Clutha Warm Homes advance?

A. By completing the application forms available from the CDC, by contacting an approved CDC Service provider or online at: www.cluthadc.govt.nz . An application pack can be posted to you by contacting the CDC customer services on (03) 419 0200. Your service provider will assist you with your application and submit it to the CDC on your behalf. The application forms need to be fully completed and signed by all ratepayers and include a quote(s) from an approved CDC service provider(s).

Q. Where do I find a list of approved CDC service providers?

A. On our website or by contacting CDC customer services on (03) 419 0200.

Q. What happens after I apply?

A. You will be advised of the result of your application normally within 30 working days. If approved your service provider(s) will arrange a convenient time with you for the work to be completed.

Q. What if I change my mind?

A. You can cancel your Clutha Warm Homes application up to the time the service provider starts the installation by notifying the CDC.

Q. I have some more questions?

A. Please ring the CDC customer services on (03) 419 0200.