EXAMPLE PLAN — MADE-UP HOME. NOT A REAL CLIENT, ADDRESS OR BILL. FIGURES ARE ILLUSTRATIVE.

Full Upgrade Plan: Example Home

Prepared for	"Sam & Alex Example" (fictional)
Home	Example suburb, western Melbourne, Vic (fictional). Single-storey brick veneer, built about 1985, 3 bedrooms, owner-occupied
Current systems	Ducted gas heating (about 20 years old) · gas storage hot water (about 14 years old) · gas cooktop · 3 kW solar (about 2014) · no battery · evaporative cooling
Goals	Lower bills, a warmer home in winter, get off gas within 5 years
Budget	$15,000–$30,000 over 2 years
Rebate figures checked	19 November 2026
Prepared by	Geokal Services Pty Ltd · reviewed and signed by an accredited NatHERS assessor (DMN/11/2035) and ATTMA tester #13381

1. Summary: your top 3 actions

1. **Replace the gas storage hot water with a heat pump before it fails.** It is 14 years old. From 1 March 2027, gas water heaters in existing homes are replaced with electric alternatives at end of life (Energy Victoria). Planning now avoids a rushed like-for-like decision.
2. **Fix draughts and top up ceiling insulation.** 1980s brick veneer homes often have gaps around downlights, the ducted heating registers, doors and the exhaust fans. This is low-cost and makes every later upgrade work better.
3. **Replace ducted gas heating with reverse-cycle air conditioning** in stage 2, sized after the draught and insulation work. Check VEU discounts with an accredited provider.

> **What to skip for now:** a battery. With a 3 kW system and modest daytime export, check the payback after the hot water and heating move to electric — your daytime use (and the case for a larger solar system first) will change.

2. Bill read (illustrative)

Item	What we found	What it means
Electricity	Single-rate tariff, about 11 kWh/day average, higher in summer (evaporative fan + pool pump)	Ask your retailer about a time-of-use or solar-soak tariff once hot water runs on a timer
Solar export	About 6 kWh/day exported in summer, low feed-in rate	Use it at home: run the heat pump hot water in the middle of the day
Gas	Winter-heavy usage; heating is most of the gas, hot water the rest	Heating is the big cost; insulation and draughts first, then heating swap
Missing data	One winter gas bill missing	Winter estimate interpolated; flagged as an assumption

3. Rebates and programs

Program	For	Up to	Status	Why
Solar Victoria hot water rebate	Heat pump hot water	$1,000 (or $1,400 for eligible locally made products)	Check	Owner-occupier; income and property value tests apply. Confirm before signing a quote
VEU — hot water	Heat pump hot water	Varies with certificate price	Likely	Replacing gas storage. Applied by the accredited provider on the quote
VEU — heating	Replace ducted gas with ducted reverse cycle	$5,530	Check	Amount depends on the product and provider; ask each installer to show it on the quote
Solar Victoria solar panel rebate	Additional solar	$1,400	Check	Existing system on the property; confirm eligibility with Solar Victoria
Cheaper Home Batteries (federal)	Battery	Around 30% discount	Not now	Eligible in principle, but deferred (see section 1). Discount steps down 1 Jan 2027

Eligibility applies — check Solar Victoria. Eligibility is decided by Solar Victoria, the VEU accredited provider or the Clean Energy Regulator at the time of application. Programs and amounts change without notice.

4. Payback estimates (illustrative)

Upgrade	Indicative cost after rebates	Bill saving / year	Simple payback
Heat pump hot water	*Your installed-price range*	Around $400 (Energy Victoria typical figure for replacing gas hot water with electric)	Range ÷ $400
Draught sealing + ceiling insulation top-up	*Your installed-price range*	Up to around $450 for adding ceiling insulation where none exists (Energy Victoria); less for a top-up	Calculated from your quotes
Ducted reverse cycle (replace ducted gas)	*Your range, after VEU*	Calculated at your tariff once gas heating use is known	Calculated from your quotes
Abolish gas connection (after cooktop swap)	Gas abolishment fee (ask your distributor)	Saves the gas daily supply charge	—

In a real plan these cells use your tariff, your usage and a typical installed-price range, with all assumptions printed. In this example, installed costs are not shown because they depend on real quotes and current prices. Estimates only: not a quote or guarantee.

5. Staged roadmap

When	Do	Notes
Next 3 months	Heat pump hot water; draught sealing	Get 2–3 quotes. Ask for timer/solar-soak set-up
Before winter 2027	Ceiling insulation top-up	Check downlight clearances and the electrician's advice
Year 2	Ducted reverse cycle to replace ducted gas	Size it after insulation work; reuse ducts only if they're in good condition

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Years 3–5	Induction cooktop, abolish gas; review solar size and battery	Re-check battery discount and your daytime use then

6. Quote checklist — what to ask installers

- Is the VEU discount and any Solar Victoria rebate shown on the quote, and who applies for it?
- Exact model, capacity and noise rating; where it will go and the clearance to bedroom windows.
- Does the switchboard need an upgrade? (A licensed electrician must confirm.)
- Removal of the old unit, and making good any gas pipework (licensed plumber).
- Warranty on the tank, compressor and installation, and who to call.
- Can the unit run on a timer to use your solar in the middle of the day?

> **Independence:** we don't name, recommend or take payments from installers. Get at least 2–3 quotes from installers you choose, and check they hold the accreditations the program requires.

7. Want measured data?

This home lists "cold in winter". An on-site assessment (blower door test to AS/NZS ISO 9972 plus thermal imaging) would show exactly where the draughts and insulation gaps are, so stage 1 can be targeted. Priced on quote.

Important information

No financial advice. This plan is general energy-efficiency information about the building and its appliances. It is not financial, credit, tax or legal advice. **Rebate eligibility to be confirmed** by the program or provider at the time of application. **Estimates only:** costs and savings are estimates from the bills provided and typical prices, not a quote or guarantee. **Scope:** this desktop plan is not a NatHERS or Home Energy Rating certificate. Electrical capacity, switchboard and plumbing items must be confirmed by a licensed electrician or plumber. **Independence:** Geokal takes no commissions, referral fees or product payments.

Sources (checked 19 Nov 2026): Solar Victoria — solar.vic.gov.au (hot water rebate; solar panel rebate) · Energy Victoria — energy.vic.gov.au/households/electric-and-efficiency-standards-for-buildings (1 March 2027 gas hot water rule; typical savings) · Victorian Energy Upgrades — energy.vic.gov.au/victorian-energy-upgrades · DCCEEW — dcceew.gov.au/energy/programs/cheaper-home-batteries

Reviewed and signed: [signature] · George Kalajdzic, Geokal Services Pty Ltd · NatHERS assessor DMN/11/2035 · ATTMA #13381 · Date: [date]

EXAMPLE — not a signed plan.

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