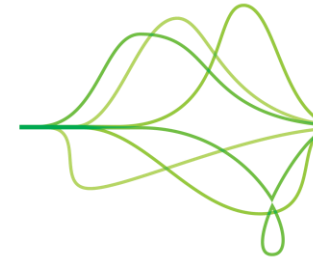




Australian Government

Asbestos and Silica Safety and Eradication Agency



**Asbestos National
Strategic Plan**

**Phase Three
2024–30**

Options for government-supported incentives for proactive asbestos removal in residential and commercial buildings

January 2025



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Executive Summary

A key objective of the Asbestos National Strategic Plan 2024-2030 (ANSP) is the elimination of asbestos-related disease by increasing the rate of safe, legal asbestos removal from the built environment. An [Evaluation of asbestos management and removal options \(Urbis report\)](#) shows clear economic and social benefits from accelerating asbestos removal rates through improved regulatory frameworks and government incentives, which could prevent up to 28,000 deaths from asbestos-related disease.

The ANSP includes an action for governments to develop incentives that encourage the safe removal of asbestos-containing materials (ACMs) from residential and commercial properties, including housing of Indigenous Australians. The Asbestos and Silica Safety and Eradication Agency (ASSEA) completed research to assist governments develop incentives as part of their implementation of the ANSP, noting that jurisdictions will be at different stages of readiness to resource and implement such programs. This report provides information on five main types of incentives, the advantages and disadvantages of each type and examples of these incentive schemes used in Australia and overseas. It also contains an overview of existing government funding programs that could be harnessed to include asbestos remediation, which may create efficiencies by reducing program administration and expenses.

This report acknowledges that asbestos removal incentive schemes carry risks of causing further harm or creating unintended consequences if they are not designed and implemented effectively, e.g., higher removal costs or removal being carried out unsafely. Factors that need to be considered during incentive program design are highlighted, based on lessons learned from previous government programs. They include ensuring there are enough trained and licensed asbestos removalists and waste facilities to cope with increased demand. Resources may also need to be initially directed into identifying and removing barriers that currently prevent property owners taking the desired action.

This report aims to help governments plan and develop specific incentives or leverage existing programs to encourage proactive asbestos removal, subject to conducting their own risk assessments, stakeholder consultation and cost-benefit analyses. Incentives could be implemented either individually or as a suite. For instance, governments may adopt a risk-based approach to incentive selection and implement larger-scale programs to remove high risk, deteriorating asbestos materials whereas lower cost programs, such as free or subsidised asbestos waste disposal, may be appropriate in lower-risk settings.

To further support the design and implementation of incentives, ASSEA partnered with the Behavioural Economics Team of the Australian Government (BETA) to determine which financial incentives would encourage Australian homeowners to proactively remove asbestos from their properties. This research confirmed that incentives which reduce out-of-pocket costs, such as grants, are most preferred by homeowners. BETA also explored the amount homeowners could afford to pay, and their broader decision-making about asbestos removal, including their understanding of asbestos exposure risks. Key findings from BETA's research are included in this report, and the full BETA report is available [here](#).

Why are asbestos removal incentives needed?

Asbestos-related disease (ARD) rates have not declined as expected following improvements in asbestos management and removal over the past 35 years. The total ban on asbestos in Australia in 2003 did not apply to asbestos-containing materials (ACMs) already in place, which means that 20 years on, significant amounts of legacy ACMs (approximately 6.2 million tonnes) remain in public and commercial buildings, homes and infrastructure.

Asbestos products in Australian buildings are anywhere between 30-100 years old¹. This means that ACMs are degrading, increasing the risk of exposure to asbestos fibres. The escalating frequency and intensity of extreme weather and other disaster events in Australia is also increasing the risk of exposure to asbestos fibres. ACMs become damaged and disturbed during these events and the subsequent clean-up is dangerous, time-consuming and costly^{2,3}. Public health exposure risk will therefore continue due to deteriorating ACMs in buildings where people live and work. Over time, asbestos may be removed reactively (e.g. following disaster events), or opportunistically as part of stock renewal during building demolition and refurbishment. However, this is expected to take over 100 years without support from improved regulatory reforms and removal incentives (Urbis, 2023).

ASSEA researched various incentive schemes domestically and internationally to inform the incentives costed in the Urbis Report and to extend earlier research on the [Barriers, Motivations and Options for increasing Asbestos Removal in the Residential and Commercial Sectors](#) (Ipsos Social Research Institute, 2018) which identified that, for residential property owners, the cost of asbestos removal, disposal and replacement is the biggest barrier to removal.

The [Urbis Report](#) predicts that implementing government incentives will result in all ACMs being removed from the built environment by 2068, five years earlier than by improving regulatory frameworks alone. The total health benefit of improved regulatory frameworks plus incentives is estimated at \$4.8 billion in today's money, with incentives accounting for over \$700 million of the estimated additional health benefit. Improved regulatory frameworks and government incentives together could prevent 28,000 deaths from asbestos-related disease and deliver the greatest qualitative benefits.

BETA's [research](#) found that many homeowners do not know if they have asbestos or not. Furthermore, many are not motivated to either look for asbestos on their property or consider removal. Most homeowners use renovations as the trigger to discover and remove asbestos, rather than health concerns. These findings indicate a further need for initiatives, which may include financial incentives, to encourage asbestos identification and proactive removal.

Policy objectives for asbestos removal incentives

To ensure alignment with the ANSP's aims, the policy objectives of government incentives program would:



Promote the elimination of asbestos-related disease by increasing the rate of safe, legal asbestos removal from the built environment



Implement risk-based prioritisation for asbestos removal



Provide asbestos removal support that is good value for money and avoids unintended consequences



Align program implementation with industry capacity to undertake assessment, removal, transport, waste and reconstruction activities.

Pre-requisites for effective asbestos removal incentive programs

Successful government incentives programs for asbestos removal from residential and commercial buildings assume the following conditions:

- 1 Improved regulatory frameworks for asbestos proposed in Option 2A of the Urbis report.
- 2 Stakeholder consultation, support and cooperation between government and industry participants, including determining asbestos removalist and transport industry capacity and capability, and the availability and capacity of asbestos waste disposal facilities.
- 3 Program design considers and mitigates against potential economic and market distortions and inefficiencies. See the Productivity Commission report on the economic effect of COVID-19 pandemic trade and assistance interventions⁴.
- 4 Program payments are conditional on evidence of safe, legal asbestos removal, transport and disposal by licensed professionals.
- 5 Programs are supported by effective education and communication tailored to the different needs and motivations of various property owner cohorts.

Program outcomes indicating success

A successful government-supported incentive program could deliver the following outcomes:

- ▶ **Generates motivation** to remove asbestos from buildings by **changing attitudes** within government, business and the wider community from 'asbestos in buildings can remain in-situ if maintained' to 'in-situ asbestos is an ongoing liability that increases health and financial risks'.
- ▶ **Educates property owners** about specific ACMs and associated risk in their homes and commercial buildings through the provision of **asbestos risk management and mitigation advice** from **appropriately qualified personnel**.
- ▶ **Matches property owners with incentives** for removal, replacement and disposal of risk-prioritised ACMs.
- ▶ **Sets removal timeframes and volume targets** over baseline volumes at community or LGA level, **actively monitors** target achievement, and documents reasons required for target misses or any required recalibration of target dates.
- ▶ **Facilitates centralised procurement** of materials, organisation of trades and/or tendering of works to **achieve economies of scale** and **better value** than individual property owners could negotiate themselves.
- ▶ **Post-removal assurance processes** to preserve program integrity and **overseeing prudent expenditure of public funds**, giving property owners reassurance regarding work quality and industry practices.



Types of incentives



Overview of incentive groups

Our research found five main incentive groups across multiple programs in Australia and internationally. The first four groups were included in the Urbis (2023) socio-economic analysis modelling.

1 Subsidised asbestos removal activities

2 Tax offsets for property owners

3 No/low interest loans

4 Grants and rebates

5 Buy-backs and remediation

As commercial properties are already required to have asbestos registers and management plans under WHS laws, and cost is a frequently cited barrier for homeowners, incentive group 1 is aimed at residential properties only. Incentive groups 2 to 5 can be adapted to residential or commercial properties. For full buyback programs (incentive group 5), indicative costs are publicly available from the ACT Loose-fill Asbestos Taskforce⁵.

Although the incentives are shown as separate groups and can be implemented as stand-alone options, offering a suite of incentive options that appeal to different motivations, social and financial circumstances of different property owner cohorts is likely to achieve the highest volume of proactive asbestos removal and therefore achieve the accelerated removal timeframes under Option 2B (Urbis, 2023).

1. Subsidised asbestos-related activities

Governments could fully fund or subsidise the cost of various asbestos-related activities, such as:

- ▶ **Free or subsidised voluntary asbestos surveys (inspections)** for homes built before 1990. Surveys may be triggered by applying for a development application; if a tradesperson identifies potential asbestos during other works; proactively by homeowners; when annual council rate notices are issued to selected properties; when properties are sold or leased. The resulting survey report would include recommended risk-rated management actions and be provided to a relevant government authority to be held centrally. Homeowners could be offered financial support or incentives to assist with remediation costs. When homeowners provide valid evidence of legal removal and disposal, the property could be re-inspected and, if warranted, issued appropriate assurance documentation.
- ▶ **Free or subsidised asbestos waste disposal** e.g., kerbside collections of small quantities of bonded asbestos or allowing free drop-off at licensed waste facilities.

Advantages

- ▶ Asbestos surveys provide owners with increased knowledge of asbestos in their homes and raise awareness of how to avoid exposure.
- ▶ Survey reports with risk-based removal recommendations may motivate homeowners to act, with or without additional incentives.
- ▶ Receiving appropriate assurances after safe removal by licensed removalists may provide additional motivation due to potential increase in property values.
- ▶ Asbestos waste collections and drop-offs make legal asbestos disposal easier and cheaper for homeowners, as well as reduces community health risk and cost to local government of illegal dumping. These avoided costs may deliver a net benefit to councils exceeding the subsidised service costs. Collections and drop-offs already operate in various local government areas, providing models for similar programs.

Disadvantages

- ▶ Subsidies that only partially cover survey costs may reduce program uptake if owners are unable or unwilling to pay the difference.
- ▶ Surveys may identify the need for financial assistance to help lower income homeowners remediate high-risk asbestos.
- ▶ Surveys revealing high-risk asbestos puts homeowners on notice of potential liability risk which may also affect home insurance validity and costs. Instead, owners may avoid a voluntary program, unintentionally reinforcing community wilful blindness and ignorance regarding asbestos risk.

Examples: Subsidised asbestos-related activities

Australia

NSW Voluntary Purchase and Demolition Program^{6, 7}

Under the *Home Building Act, 1989*, the NSW government maintains the NSW Loose-fill Asbestos Insulation Register for homes that have been tested and are found to contain loose-fill asbestos. The early phase of this program included free testing of loose-fill asbestos insulation by licensed assessors in pre-1980s properties in certain local government areas. If loose-fill asbestos was identified, the NSW government offered financial assistance including property acquisitions, demolition and remediation, and provided dedicated case managers to work with property owners and tenants. While parts of this program, including voluntary acquisition, are still in operation, owners must now engage a licensed assessor to test for loose-fill asbestos at their own expense.

Asbestos waste disposal: [Liverpool City Council](#)⁸, [City of Parramatta](#)⁹ and [Cumberland City Councils](#)¹⁰ have various free kerbside collection programs for up to 10m² of non-friable, detached asbestos sheets at properties within their LGAs. Some programs require property owners to place asbestos on nature strips for collection by licensed removalists, while others arrange for detached asbestos to be collected from the property's yard. In Western Australia, [City of Vincent](#)¹¹ provides free asbestos disposal at the Tamala Park waste facility on Sundays. Residents can dispose of up to 165kg of wrapped asbestos and can make up to 5 visits. [City of Belmont](#)¹² currently provides two free asbestos drop off days each year which are notified to the community via the Council's website. Programs are generally offered on a time limited basis and by making a collection booking. Some exclusions apply, such as for asbestos removed as part of renovations.

[Illawarra Shoalhaven Joint Organisation](#)¹³ trialed a free asbestos collection program, funded by NSW EPA grant. Residents received free removal and disposal of up to 10m² of bonded asbestos. Licensed removalists collected and disposed of asbestos. The program collected and legally disposed of 5.8 tonnes of asbestos from 83 households. This program also provided good insight into consumer sentiments – of the 84 residents surveyed, 100% said they would not have disposed of asbestos without the program and would have kept it on their properties. The program was quickly oversubscribed with demand exceeding funded capacity. The post-program analysis also found substantial cost savings for the participating councils from a 55% reduction in illegal dumping. [Yarriambiack Shire Council](#)¹⁴ allows households to drop-off up to 25kg of wrapped bonded asbestos for \$2 per kg. Asbestos packaging is also available for modest cost, and a wrapping table with PPE is available for residents to safely wrap and label asbestos at designated transfer stations.

Flanders, Belgium

The Flemish Action Plan for Asbestos Abatement 2018¹⁵ program, overseen by the Public Waste Agency of Flanders (OVAM), aims to make Flemish buildings and infrastructure asbestos-safe. Under the Plan, ACM roofs and facades must be removed by 2034 and other ACM in poor condition by 2040. The Flemish Government also intends to use legislative changes requiring asbestos certificates maintained on a central database, noting current property owners (see below) must create a completed Asbestos Inventory by 2032.

From November 2022, sellers transferring and leasing buildings constructed before 2001 are required to engage a licensed expert to prepare an asbestos inventory for the purchaser¹⁶. The inventory is noted on an asbestos certificate issued by OVAM. The asbestos certificate sets out where the asbestos is located, its condition and a removal or management plan. The certificate is for the purchaser's information only and does not oblige them to do remediation works. If a purchaser brings an action, a court may determine that a property transfer made without an asbestos certificate is invalid.

The **Long-term Strategy for the Renovation of Flemish buildings**^{17a} aims to integrate buildings' energy efficiency renovation strategies with asbestos safety initiatives. To incentivise new owners purchasing properties with asbestos to plan for its removal, the Flemish government's Strategy includes incentives linked to energy efficiency upgrades. Incentives include reduced VAT rates for owners renovating older houses, and other tax benefits for residential building energy renovations. Owners are assisted to 'relieve the burden' of asbestos replacement: including awareness-raising information, and 'renovation coaches' that homeowners can consult for advice on energy efficiency initiatives. ACM roofs are targeted for renovation and owners may be given a grant or rebate to assist with costs. OVAM also offers subsidies for regional projects for collective disposal and/or collection of ACM waste. Asbestos certificates for residential apartment buildings' common property are expected to be required by 2025. Although not specifically for asbestos removal, the Flemish Energy and Climate Agency^{17b} has released a [Handbook](#) to guide development of government programs for private housing renovation by 2050. Of particular relevance is the gap analysis/progress tracker tool and roadmap, and pilot city case studies. The Handbook could inform Australian asbestos removal program development.

United Kingdom

Some councils run free household asbestos and hazardous waste kerbside collections to incentivise safe, legal asbestos disposal.¹⁸

2. Tax offsets for property owners

The Commonwealth government could extend existing income tax offsets for income-generating properties to 1) expressly include asbestos removal and replacement; 2) include all property types, regardless of their income-generating status; 3) permit taxpayers to elect whether to deduct all costs in the year they were incurred or carry forward to future tax years. PAYG taxpayers could also claim a deduction for asbestos remediation in their principal places of residence.

State and territory governments could consider land tax or stamp duty concessions for owners remediating their properties.

Advantages

- ▶ BETA's [research](#) found that tax off-sets appear to be more attractive and beneficial to homeowners with higher incomes and to property investors.
- ▶ High program uptake is likely, particularly if taxpayers can claim against income derived from sources other than the remediated property, and/or choose whether to fully depreciate remediation costs in the financial year they were incurred or carry the costs forward over multiple tax years.
- ▶ Regulatory complexity is reduced in tax ruling TR2020/2 if asbestos removal in all building types becomes a permitted deductible capital improvement.
- ▶ Requiring evidence of legal asbestos disposal to claim the deduction should reduce illegal dumping.

Disadvantages

- ▶ Changes to existing tax rulings would be required, e.g., to permit owner-occupiers to claim the offset and clarify broader application to asbestos remediation, for jurisdictional-level concessions etc.
- ▶ The financial benefit taxpayers derive from tax offsets may depend on their income and other relevant circumstances, e.g., lower income earners receive less benefit for the same financial outlay than high income earners, which, although relative to the overall tax paid, may be perceived as inequitable.
- ▶ Property owners must fund works upfront, which may be significant, and then claim a tax concession separately. This may also be difficult for some without additional financial incentives, such as grants or no/low interest loans.
- ▶ For commercial and residential investment property owners, asbestos remediation may result in temporary lost rental income while property is unavailable for rent. Tenants may need to vacate and/or relocate premises during remediation works and/or may experience business interruption.
- ▶ High market demand for asbestos removal services in the last quarter of the financial year.
- ▶ Foregone tax revenue due to deductions being claimed.

Examples: Tax offsets for property owners

Australia

Australian Taxation Office: Tax Ruling TR2020/2¹⁹ provides limited environmental protection tax relief (that would otherwise be considered non-deductible capital improvements) for income-generating residential, i.e. investment, and commercial properties. The ruling currently provides income tax offsets for 'sole or dominant' expenditure on environmental protection activities for income-generating residential investment and commercial properties only. No equivalent tax offsets are available for owner occupiers to claim asbestos remediation on their principal places of residence.

United Kingdom

The Land Remediation Relief Program²⁰ provides up to 150% corporation tax relief for asbestos remediation of commercial and residential investment properties. The tax relief is available to businesses subject to UK Corporation Tax that acquire or lease, at full value, land or buildings with asbestos contamination (i.e. not sold or leased at a discount due to the contamination) to implement qualifying remediation measures.

Italy

The Italian government introduced a 110% 'superbonus' COVID-19 stimulus tax incentive program for energy efficiency home upgrades, which could be also be used for residential asbestos removal. The program was terminated due to excessive government cost (estimated at EUR 110B) and extensive fraud.^{21, 22, 23}

3. No/low interest loans

This incentive involves licensed financiers, or government in partnership with those financiers to provide no or low interest loans for full or partial funding of asbestos remediation. Property owners may obtain their own quotes or government may create a register of approved suppliers, potentially overseeing works and quality assurance prior to finalising payments. Means-tested, income-contingent loans (similar to the Higher Education Contribution Scheme for tertiary education fees) could be offered to low/medium income property owners. Different loan products could be offered to strata corporations and commercial property owners to fund remediation. Additional project management support may be needed for strata corporations due to potential complexity and larger expenses involved.

Licensed financiers carry the loan servicing risk, but government could, if required, make up the shortfall between commercial and lower interest rates offered, underwrite higher risk loans and/or act as 'lender of last resort' for non-commercial loans (subject to appropriate licensing). Loans could be secured on title, and distressed borrowers would have access to financiers' existing hardship processes. Loans would be repayable on property sale or, for non-commercial loans, may be forgiven after certain number of years' continuous repayment and/or property ownership.

Advantages

- ▶ Loans may be attractive to some owners – see also BETA's [research](#) for attitudinal differences to loans among various property owner cohorts.
- ▶ Loan programs are flexible and can be structured in many ways, including: linking to concurrent energy efficiency upgrades; providing loans on commercial terms through conventional financiers or non-commercial terms through government or social enterprises for equitable access to funding.
- ▶ Public expense is lower as (generally) licenced financiers fund the loans which are repayable over time or on sale of the property.
- ▶ Government oversight may provide increased asbestos remediation providers' accountability for quality of works and value for money, increasing public confidence in the program.

Disadvantages

- ▶ ASSEA's previous research indicates property owners have a low appetite to pay for any asbestos remediation and some may be disinclined to take on (more) debt for this purpose. However, see also BETA's report linked above.
- ▶ Current cost of living pressures and mortgage interest rates may reduce property owners' borrowing capacity for asbestos remediation.
- ▶ Financiers may require governments to guarantee loans and provide compensation for the difference between actual incentive interest rates and commercial interest rates. Depending on financing providers and loan structures adopted, amendments may be needed to prudential regulations.
- ▶ Substantial government cost, regulatory compliance and oversight would be required for programs involving government-funded loans, government-endorsed supplier registers, project management support, end-of-project quality assurance etc.

Examples: No/low interest loan programs

Australia

New South Wales government: Project Remediate²⁴ provides 10-year interest-free loans to fund replacement of high-risk flammable cladding in residential apartment buildings. The program arranges supplier panels, project management, financiers etc. Similar programs operate in other states and territories. See **Appendix A** for further information.

Not for profit/social enterprise sector: Good Shepherd Australia and New Zealand²⁵ provides no interest loans of up to \$3K with no fees, charges or credit checks to low-income homeowners for 'housing related expenses', including recovery from disaster events. Loans are repayable over a maximum of 2 years. This type of loan may assist homeowners who need top-up funding for legal asbestos removal or disposal or have small asbestos remediation projects such as a shed or garage roof.

USA

In some areas, no/low interest and forgivable loan programs are available for low to moderate income level households. In Dallas, Texas the Department of Housing and Neighborhood Revitalization administers the Home Improvement and Preservation Program (HIPP)²⁶, which aims to promote stronger communities by creating safe, affordable housing and reduce community displacement. Sub-programs under HIPP include home rehabilitation and reconstruction programs aimed at low to moderate income residents, including those aged over 60. These programs can provide interest-free, forgivable 10-year loans up to USD 24,000 to fund repairs including asbestos 'testing and treatment/removal'. The programs found are generally only available to owner-occupied, primary residences, and may also be conditional, for instance, on property's age, owners holding current insurance, being up to date with mortgage payments and all district and federal taxes, and not having participated in other city-funded home maintenance programs.

Canada

The "Ontario Renovates" program²⁷ (a similar program operates in Ottawa) provides no interest, forgivable loans to low to moderate income residents to fund home improvements and repairs, including a non-exhaustive list of 'repairs and rehabilitation' works. Under the Ontario program, up to CAD 25K can be provided as a forgivable loan after 10 years continuous occupancy, or over CAD 25K if secured by mortgage. In addition to the loans for homeowners, Canada also incentivises increasing capacity in the asbestos industry. Various provincial, municipal and local governments participate in Canada Start-Ups²⁸, providing grants, loans and tax incentives to establish small businesses including asbestos testing services.

United Kingdom

Some towns and cities participate in programs such as the Local Authority Delivery Scheme (LADS) and Local Authority FLEX²⁹. These programs aim to reduce fuel poverty by improving energy efficiency of homes, by providing financial assistance to retrofit energy efficiency measures which may include incidental asbestos removal. The Welsh government also runs the Optimised Retrofit Programme³⁰, which incentivises social landlords to improve energy efficiency and housing quality, including hazard reduction which lists asbestos. Further, LendologyCIC³¹, a social enterprise, provides low-interest loans funded by some local councils to homeowners for home improvements including energy efficiency upgrades, boiler replacements, roofs and other essential repairs that may cover incidental asbestos removal.

4. Grants and rebates

Governments could provide grants or rebates targeting high-risk asbestos materials (e.g., asbestos exposed to environmental damage such as [Asbestos cement roofs](#) and fences) based on eligibility criteria such as household income levels.

Existing grants/rebate programs could be modified to include asbestos remediation (e.g., grants for energy efficiency upgrades).

Advantages

- ▶ BETA's [research](#) identified grants as the most attractive asbestos removal incentive among surveyed property owners.
- ▶ Reduces community exposure risk by providing financial assistance to remediate known high-risk asbestos which may otherwise not occur due to unaffordability.
- ▶ Grants or rebates could be provided on a sliding scale (i.e. higher amounts for higher-risk asbestos) to incentivise removal and minimise property owners' out-of-pocket expenses.

Disadvantages

- ▶ To avoid program under-utilisation, grants and rebates may need to be coupled with other incentives to help owners afford full remediation costs.
- ▶ Increased industry oversight and monitoring may be required to prevent cost inflation.
- ▶ Program cost and complexity may increase if funding variations are provided for different localities. For example, non-means-tested grants and rebates may be used to target areas with high risk, deteriorating asbestos to reduce community health/exposure risk. However, non-means-testing increases public expense and may drive rent-seeking behaviours.

Examples: Grant and rebate programs

Australia

The Australian Government's Thriving Suburbs Program³² provides grants between \$500K and \$15M for capital works for community and economic infrastructure in the Greater Capital City Statistical Areas (GCCSAs). Under this Program, eligible local councils and incorporated not-for-profit organisations can apply to build, expand or upgrade existing community infrastructure such as youth, sports and aquatic centres, which may involve incidental asbestos remediation. The Government's Growing Regions Program³³ is a similar program for all communities outside GCCSAs. While funding for capital work to improve privately-owned buildings and infrastructure is outside the scope of these grants, revitalised community infrastructure, increased local economic activity and improved community health via asbestos remediation may be considered within scope.

The HomeBuilder Grant Program³⁴ was an Australian Government COVID-19 initiative to support the residential construction sector for owner-occupier home renovations and new builds. Grants of \$15K and \$25K were available for individuals earning up to \$125K p.a. or couples earning up to \$200K p.a. in FY2018-19, with additional eligibility criteria and excluded property investors. HomeBuilder was an uncapped, demand-drive program that was projected to have a budget impact of \$2.5B. The grant could be used for incidental asbestos removal provided it was not located in a detached dwelling such as a garage or shed. The Program is reported to have fuelled social and housing inequality and contributed to housing inflation³⁵.

USA

In Washington, the Department of Housing and Community Development (DHCD) administers the Single Family Residential Rehabilitation Program³⁶ which provides low-income homeowners with grants of up to USD 20K for roof repairs and replacement. DHCD applies their procurement processes to ensure value for money, from developing a scope of works, selecting licensed trades and project-manages construction works. A similar program exists in North Carolina, the City of Greensboro Council³⁷ provides low-income homeowners one grant up to USD 20K in a 10-year period and, while lead not asbestos removal is the target, the program covers roof repair or replacement. This Council also issues requests for proposals from partner agencies to assist with program administration.

Canada

In British Columbia, the BC Hydro and Power Authority oversees the Indigenous Communities Conservation Program³⁸, which offers indigenous governing bodies up to CAD 1.5K for home energy efficiency upgrades and enabling retrofits which includes asbestos remediation. The Clean BC-Better Homes program³⁹ also provided rebates of up to CAD 800 for asbestos removal during installation of energy efficiency upgrades. As noted for no/low interest loans, various provincial, municipal and local governments participate in Canada Start-Ups²⁸, which provides grants, loans and tax incentives to establish small businesses including asbestos testing services.

5. Buybacks and remediation

'Return and Earn' programs:

Where asbestos material is proactively and safely removed, property owners may be able to claim a pre-determined amount per kilogram of ACM.

To run such a scheme, governments could partner with:

- ▶ The licensed asbestos removalist industry
- ▶ Waste management industry, to run collection points
- ▶ Hardware suppliers.

A co-funded model could include a levy on various industries that stand to gain significant revenue increases from greater renovation activity due to asbestos remediation. Return payments could be variable (e.g. depending on volumes) and made conditional on use of licensed removalists.

Advantages

- ▶ May overcome cost barriers associated with safe, legal asbestos disposal.

Disadvantages

- ▶ May encourage unsafe asbestos removal.
- ▶ Cannot currently leverage value from collected asbestos, unlike beverage container schemes where the material can be recycled. While alternative asbestos waste disposal solutions are in development in Australia⁴⁰, these are not yet operational. Recycling asbestos for use in the circular economy would require regulatory change.

Voluntary buybacks or government-funded or supported remediation:

This involves governments providing full or partial funding measures and coordinating asbestos removal and remediation of buildings containing extensive high-risk asbestos (e.g., loose fill insulation) and/or where buildings pose unacceptable community health risks.

Advantages

- ▶ Governments acting as 'buyer or remediator of last resort' provide a complete 'removal to disposal' solution.
- ▶ While public expense may be high initially, demand and cost should taper as asbestos is removed from the built environment over time.
- ▶ Centrally coordinating asbestos removal from multiple properties may reduce costs to government and owners through economies of scale
- ▶ Public expense may be recouped by selling remediated land, potentially for profit.
- ▶ Similar programs already exist providing models for implementation.

Disadvantages

- ▶ Involves significant public expense and government oversight, administration and remediation.
- ▶ Issues associated with previous buyback programs (e.g. slow program pace, unfair valuations) would need to be addressed in the program design and through community consultation.

Examples: Buyback and remediation programs

Australia

ACT Government

The Asbestos Response Taskforce⁴¹ was a voluntary buyback, demolition and sales program to eradicate ongoing exposure risk from the continuing presence of loose-fill asbestos insulation in homes. The Taskforce was funded by \$1B loan from the Australian Government. A similar scheme is the NSW government's Voluntary Purchase and Demolition Program^{6, 7}.

NSW Government

The NSW Reconstruction Authority's Resilient Homes Program⁴² has funding up to \$800M to improve resilience of homes in high-risk flood areas in the Northern Rivers region. Improved 'resilience' may take the form of property buybacks, grants of up to \$100K to raise homes or \$50K to retrofit or repair homes to incorporate flood resilient design and materials. A secondary benefit of this program is the proactive removal of older homes containing asbestos and the prevention of future emergency asbestos removal after disaster events.

NSW Government - Return and Earn

The "Return and Earn" program⁴³ for beverage containers is a partnership between government and industry, namely: NSW EPA, the beverage industry, a scheme coordinator, a waste management company and materials recovery facilities (often local councils). It is funded by the beverage industry and other fee-for-service contracts. Consumers return their containers to widely accessible drop-off points and can either claim the refund themselves or donate it to charity. The scheme is run on a cost-recovery model and is easy to use. In 2023, a similar scheme was launched in Victoria⁴⁴.

Moree Plains Shire Council – Burnt & Derelict Housing Enforcement Program 2024-2025

The Burnt & Derelict Housing Enforcement Program⁴⁵ addresses increasing numbers of burnt and derelict houses in the Moree Plains Shire. The Program leveraged existing enforcement powers plus waste fee support payments to engage property owners in the management and clean-up of their burnt or damaged properties and remove friable and non-friable asbestos from the community and environment. Council appointed a dedicated Special Projects Manager to lead the Program and has worked together with NSW EPA, SafeWork NSW, Fire + Rescue, service providers and property owners to achieve clean-up of 35 properties since 2020. A key component of the Program's success was Council's provision of hazardous waste project support for owners, and coordination of multiple site clean-ups by a Sydney-based asbestos removal contractor, delivering competitive pricing through economies of scale. Council won the 2024 Local Government NSW Excellence in the Environment Award in the Asbestos Management category for the Program development and achievements.

Potential synergies with other programs

There are potential synergies between existing government initiatives to improve public and environmental health and safety through asbestos removal and energy efficiency upgrades. Various government programs already exist in Australia to improve building quality that could be modified to include asbestos remediation. Asbestos management could be incorporated into national energy efficiency and planning reforms, removal could be mandated in development applications and included in eligibility criteria for energy efficiency upgrade incentives. Programs targeting sectors such as agribusiness and farm management could also be utilised for ACM removal.

European Commission experience

The European Energy Performance of Buildings Directive (2018/844/EU)⁴⁶ provides that Member States should ‘support energy performance upgrades ...including through the removal of asbestos and other harmful substances, preventing illegal removal of harmful substances...’. The European Economic and Social Committee stresses the establishment of synergies between energy efficiency and asbestos removal⁴⁷, with some member states providing additional energy renovation subsidies if asbestos is also found and removed, and assisting property owners with the installation of solar panels once asbestos roofing is removed⁴⁸. A recent overview of European Member States’ implementation of their long-term renovation strategies, including some commentary on asbestos removal, provides an overview of some countries’ progress⁴⁹.

The European Commission’s European Green Deal⁵⁰ and Beating Cancer Plan⁵¹ work together to increase the rate of building renovations (with synergies with the Asbestos Removal Strategy adopted by the European Parliament in 2021⁵²), and reduce cancer deaths, including from exposure to hazardous materials. The European Commission’s Recovery and Resilience Facility⁵³ makes available EUR 723.8B in loans and grants to member states for, *inter alia*, sustainability initiatives, including ACM removal as part of energy efficiency renovation works and enhancing asbestos workforces. These initiatives, together with the Renovation Wave strategy⁵⁴, aims to at least double the rate of building renovations by 2030.

Potential synergies with other programs (cont'd)

Existing Australian programs with potential synergies for asbestos remediation include:

Energy efficiency

- ▶ Clean Energy Finance Corporation and Commonwealth Bank (CBA) Green Home Offer
- ▶ Energy Efficiency Grants for Small to Medium Sized Enterprises
- ▶ Energy Saver Loan Scheme

Community safety & Liveability

- ▶ Project Remediate
- ▶ Thriving Suburbs Program
- ▶ Growing Regions Program

Disaster preparedness

- ▶ Disaster Ready Fund
- ▶ Resilient Homes Program
- ▶ Household Resilience Program

See **Appendix A** for more detailed information about these programs.



Incentive design and implementation considerations



Behavioural insights research on the effectiveness of asbestos removal incentives

To further inform the design and implementation of incentives, ASSEA partnered with the Behavioural Economics Team of the Australian Government (BETA) to survey 4,400 owners of homes likely to contain asbestos across all states and territories to understand the financial incentive types and amounts that were most effective in encouraging asbestos removal. Homeowners included in the research were from low and medium/high-income households, mortgaged and debt-free, older and younger cohorts, owner-occupiers and landlords, and those from urban, suburban, regional and remote areas. BETA's research also explored how much different property owner cohorts could afford to pay for asbestos removal, the criteria they used when deciding whether to remove asbestos and owners' understanding of asbestos exposure risks.

BETA's report [Safety meets savings – Exploring financial incentives for asbestos](#) contains the following key findings:

- ▶ As cost is a major barrier to asbestos removal, financial incentives such as grants were the most attractive to property owners. Although much less attractive than grants, Interest-free loans and tax-offsets also encouraged asbestos removal.
- ▶ Homeowners are likely to respond to measures that reduce their out-of-pocket expenses. Alternatives to grants (not directly tested by BETA) could include reducing waste disposal costs and fostering growth of the asbestos removal industry to increase market competition (e.g. by subsidising asbestos removal training)
- ▶ Most homeowners can afford or substantially contribute towards many asbestos removal jobs - actual removal costs may not be as great as some homeowners think.
- ▶ Many homeowners do not know whether their properties contain asbestos and are not motivated to find out. Knowing the property contains asbestos is not enough to prompt removal. In practice, most homeowners remove asbestos during renovations.
- ▶ While owner-occupiers may be motivated to remove asbestos by renovating, landlords are less likely to be planning renovations and may be more motivated by legal requirements.
- ▶ Younger homeowners – who generally have mortgages, higher incomes and savings for future property expenses – are more likely to consider asbestos removal than older homeowners without mortgages, lower incomes and who are not saving for future property expenses.

Behavioural insights research on the effectiveness of asbestos removal incentives (cont'd)

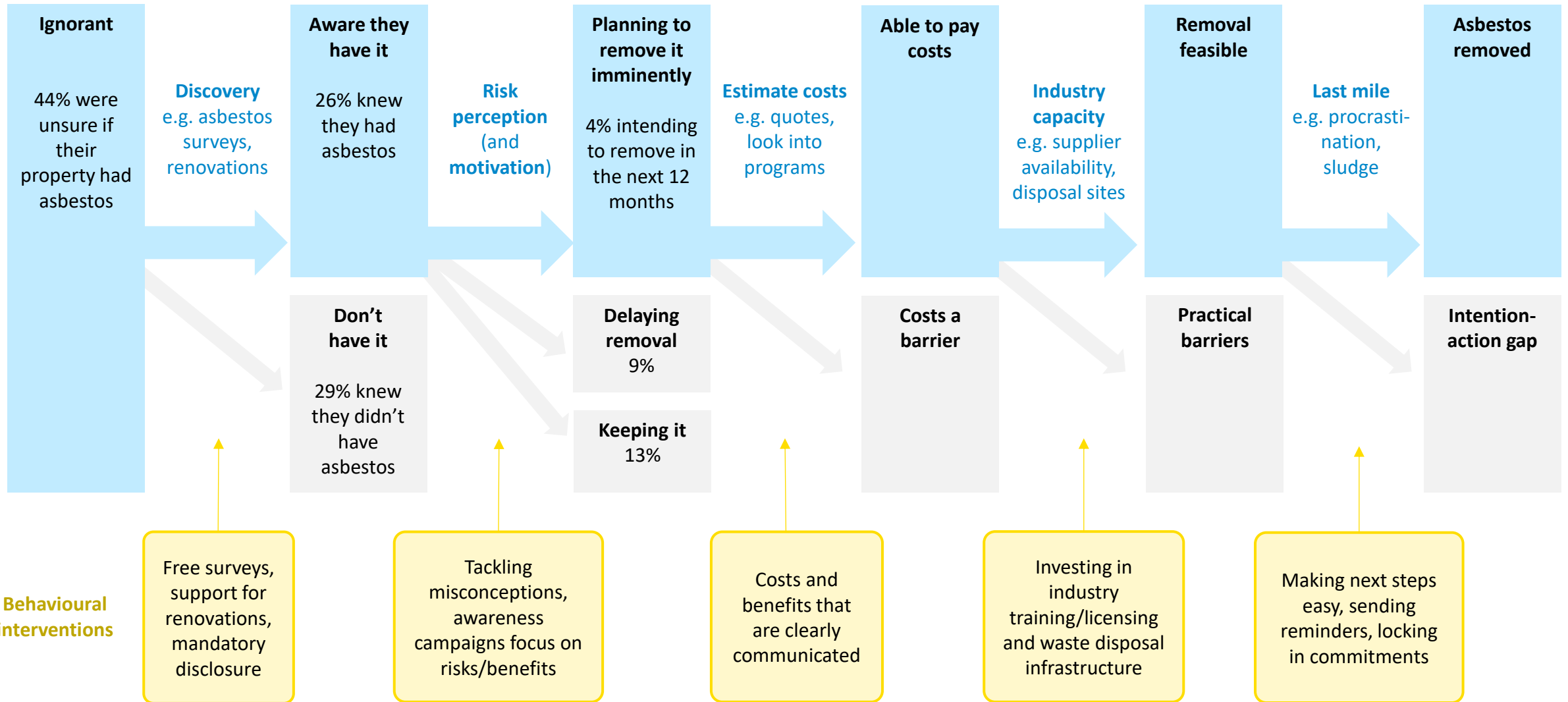
The financial incentives, health concerns and risk perceptions BETA considered in their research are most relevant for a particular group of homeowners: those who are aware they have asbestos and are considering removing it. But the 'journey' of asbestos removal begins before this point and continues after it, as shown in the diagram on page 25 of this report.

The BETA research findings indicate that:

- ▶ Given that many homeowners do not know if they have asbestos or not, incentives that encourage identification of asbestos (e.g. free surveys) may lead to an increase in removal rates.
- ▶ Financial incentives should be accompanied by an effective homeowner education campaign to clearly explain:
 - the risks and latency of asbestos-related disease;
 - the likely price, process and benefits of asbestos removal showing that it is achievable, to allay financial concerns and help overcome resistance.
- ▶ Homeowners are more likely to respond to programs that clearly communicate their concrete financial benefits (e.g. by highlighting expected dollar savings) and are easy to access (e.g. by automating as much of the process as possible, sending reminders, and showing people how easy and achievable asbestos removal can be, such as through case studies).
- ▶ Financial incentives should leverage homeowners' desires to renovate, with asbestos removal being an added benefit. Incentives could be packaged with support for other types of home upgrades like energy efficiency or disaster preparedness (see Appendix A).

Financial incentives target one step in the journey

The percentages and suggested behavioural interventions in this illustration reflect the results of BETA's survey of approximately 4,400 owners of residential properties built before 1990.



Insights from previous programs

ASSEA analysed various Royal Commission, Auditor-General and other post-implementation reviews from recent large government programs for 'lessons learned'. The key findings relevant to incentive programs are:

- ▶ Strong governance, data and risk management is essential from inception, accompanied by quality, evidence-based advice to Ministers
- ▶ The program must be customer-focused and be legally and morally sound
- ▶ Stakeholder consultation in the design phase is essential, particularly for industry capacity and practices
- ▶ Appropriate expertise is recruited and utilised in design and delivery phases, which may be external to the public sector, for instance in risk management, ICT, and program evaluation
- ▶ Balancing and managing risks in multi-purpose programs, to prevent unclear accountability and conflicts of interest arising from competing program aims
- ▶ Pilot programs are necessary to address unintended consequences before scaling.

These lessons highlight that the design phase is critical to overall program success. They also demonstrate:

- ▶ That program implementation needs to be adaptive and apply dynamic risk management processes to respond to emerging issues
- ▶ The importance of piloting various incentive types, across different locations and with different cohorts, in a 'test and learn' environment.

Risk management measures

Risks	Mitigations
Government reputation if poor or unintended consequences	The design phase is thorough, including pilot programs in multiple locations before scaled implementation and paced to industry readiness and maturity. Provide means-tested funding to enable high-risk asbestos to be safely removed. Ensure asbestos-specific risks are managed if linking with other programs, e.g., energy efficiency initiatives. Enhance public trust by conducting program quality assurance inspections.
Poor industry and/or property owner conduct e.g., price gouging, illegal/unsafe practices	Pricing set with industry, monitored by pricing regulators. Strengthened and coordinated WHS laws, environmental and waste tracking regulatory action, community awareness-raising campaigns. Consider eligibility requirements for industry participation e.g., pre-qualified industry practitioners.
Property owner fraud	Community awareness-raising campaign, whistleblower hotline, enforcement budget and staffing. Incentive payments conditional on valid waste receipts.
Other financial opportunism	Program design and communications reinforcing property owners' primary obligation to fund property maintenance. Manage PCBUs attempting to transfer existing WHS costs to government.
Program capacity and cost blow-outs	Use subscription model open for a set time each year, matched to industry capacity; cap annual claims and/or annual funding budget to smooth expenditure.
Program terminated before goals met due to budget constraints	Provide ring-fenced funding for appropriate application of resources and employ audit processes to provide transparency and accountability.

Program design checklist

- Define what a successful program looks like at the start, including:
 - asbestos removal volumes or weight metrics
 - reduced public costs from illegal asbestos dumping
 - user satisfaction surveys with qualitative and quantitative measures
 - fraud prevention and detection measures and other audit reporting requirements
- Can high risk ACM be clearly and consistently identified and prioritised for removal?
- What is the current local asbestos industry removal and waste management capacity? What can be done to increase capacity?
- What oversight mechanisms are needed to ensure safe removal, transport and disposal? Will additional measures be needed to monitor compliance and enforcement of WHS and environmental protection laws?
- Which stakeholders are critical to the program's success? When and how will they be consulted and engaged?
- What key messages are needed to support incentive programs? Are different messages needed for different audiences?
- What data-integration solutions could be implemented to deliver a coordinated, inter-agency approach to match asbestos waste removal and disposal volumes?
- How can incentive programs include asbestos removal from Aboriginal and Torres Strait Island peoples' homes?
- Are there potential synergies with pre-existing government rebate or subsidy programs, such as for rooftop solar panel installation, energy efficiency or disaster preparedness programs? (See also **Appendix A**)
- Does program design make participation easy? Are eligibility criteria simple and clear? Would 'concierge' services or similar coordinated approaches help property owners navigate various incentives and service providers to increase uptake and promote user confidence?

Program design checklist (cont'd)

- ❑ Can collaborating with private sector partners improve incentive program design and/or delivery and, if so, how?
- ❑ Should incentive programs only cover direct asbestos removal costs, or also include expenses, such replacement roofs, wall panels, or temporary accommodation needed during removal works?
- ❑ How can programs provide for commercial and residential tenants' needs during asbestos remediation?
- ❑ Can behavioural insights be included to maximise program success? This may include:
 - Designing the program as 'opt-out', rather than 'opt-in' to increase participation rates. For instance, annual council rate notices could notify residents they have been selected to receive free or subsidised asbestos surveys, or free or subsidised asbestos disposal.
 - Promoting pro-social, community-led asbestos removal programs that include cooperative practices such as bulk-purchasing discounts on removal and/or replacement material: more program participants generate larger discounts for everyone.
 - Publicly tracking progress towards set targets for legal, traceable asbestos removal may provide community motivation and competition with other communities. Once targets are achieved, coordinating agencies could consider public recognition of endorsement of the results via social media, signage, logos etc to convey a sense of collective achievement and civic pride.

Program funding options

Funding incentive programs poses challenges due to variations in property owners' willingness and ability to pay for asbestos removal. The following options could be considered individually or in combination:

- ▶ Commercial public-private partnerships for low/no interest loans.
- ▶ Co-contributions by government and property owners.
- ▶ Co-contributions by industry sectors that benefit from increased revenue from asbestos removal and replacement due to incentive programs.
- ▶ Adopt and, if required, extend existing 'polluter pays' principles in environmental laws to levy historic asbestos manufacturers.

Conclusions

Well-designed and implemented government incentive programs can accelerate the rate of safe asbestos removal. In the design phase of any incentive program, governments will need to:

- ▶ assess local asbestos industry and landfill capacity, together with regulatory capacity to monitor safe, legal asbestos removal and disposal conducted under the planned program
- ▶ conduct their own risk assessments and cost-benefit analyses on proposed incentive programs
- ▶ pilot the program with different asbestos products (e.g., in roofs, fences, wall panels etc), property owner cohorts, and geographic locations before scaling.

Programs such as subsidised residential asbestos surveys and free or subsidised kerbside asbestos waste collections could be relatively easily and inexpensively implemented in many areas. These programs would also assist encouraging asbestos identification in residential properties which could subsequently lead to an increasing in the rate of removal. Higher-risk asbestos materials exposed to environmental damage and deterioration (e.g., roofs and fences) could be prioritised for targeted removal programs. As these programs are likely to be more costly, grants, no/low interest loans and government-funded remediation may be necessary to achieve removal targets. Incentives may also be offered as a product suite providing property owners' choice and flexibility.

Of the incentive types tested through BETA's research, grants were most preferred because they reduce out-of-pocket costs. But grants can have economic downsides, like cost inflation. An alternative could be to lower costs, such as reducing asbestos removal licensing fees, or removing government levies on disposal so that these savings could be passed on to consumers in a competitive market.

Similar to the approach taken by the European Commission, there are significant advantages in leveraging synergies from existing programs for energy efficiency, built environmental sustainability and disaster preparedness by linking them with asbestos removal programs. This can take advantage of homeowners' desire to renovate. Property owners could be educated on the potential benefits of combining sustainability and energy efficiency improvements to residential and commercial properties, while also reducing community health risk from asbestos exposure. With appropriate risk management to avoid conflicting program priorities, this approach has potential to deliver good value for money.

ASSEA recognises that governments may experience challenges implementing incentives due to inadequate waste industry infrastructure and asbestos surveyor and removalist capacity. Filling these gaps is particularly difficult in regional and remote areas. Jurisdictions interested in building industry capacity may wish to explore possibilities under various government grant and assistance programs, including [Future Made in Australia](#).

Appendix A*: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation - Commonwealth

Product/program name	<u>Clean Energy Finance Corporation (CEFC) and Commonwealth Bank (CBA) Green Home Offer</u>	<u>Disaster Ready Fund</u>
Building type	Residential	Various public and community infrastructure and indigenous corporations (including housing) in all States and Territories
Purpose and overview	CEFC contributed \$125M to the program which is otherwise administered by CBA. Purpose is to 'build, buy or renovate homes to be more sustainable, climate resilient and energy efficient.' To be eligible, projects must meet certain minimum 'green home' standards	The Program objectives include: <ul style="list-style-type: none"> improving resilience, adaptability and preparedness of government, community groups and communities to reduce impacts of natural hazards and avert disasters reducing exposure to risk, harm and/or severity of natural hazard's impacts.
Funding upper/lower limits	Minimum loan of \$150K. No maximum limit specified	Round 3 funding: \$200M in 2025-26
Provision for low-income earners?	It is unlikely that low-income earners could benefit from this offer, as the offer is available to owners with minimum 80% LVR who also qualify for CBA's Wealth package	Aimed at government and community groups, indirectly benefiting low-income earners
Adaptable to asbestos remediation?	Potentially yes. The Nationwide House Energy Rating Scheme (NatHERS) is one measure of 'green home' standards used for this program. Items such as insulation contribute towards higher star ratings. NatHERS currently applies to most new home, apartment and townhouse builds which do not contain asbestos. However, the program is being expanded to existing home assessments, with rollout scheduled for mid-2025. The real estate industry will include NatHERS ratings as selling points, potentially increasing attractiveness and value of higher-rated properties. There is an opportunity for ASSEA to influence the inclusion of asbestos as a target item for remediation for instance, in conjunction with improving roof or wall insulation. It is expected NatHERs will continue to 'support future green finance products and disclosure initiatives across the country.' (Source: 19 December 2023 newsletter at NatHERS.gov.au)	Potentially yes. Although Round 3 guidelines are not yet available, Round 1 program guidelines and previously funded projects suggest proactive asbestos removal may be considered as part of grant applications for other infrastructure upgrade, construction, resilience and disaster risk-reduction projects.

*This Appendix contains summaries of various government initiatives. Please refer to each program's terms and conditions through hyperlinks for full details.

Appendix A: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation – States and Territories

Queensland

Product/program name	<u>Household Resilience Program</u>	<u>Strata Resilience Program – jointly funded by the Commonwealth Government</u>
Building type	Residential (owner-occupiers)	Strata title residential buildings (apartments and townhouses)
Purpose and overview	Government grants are available to help owner-occupiers who live in a house built before 1984 and located within Cyclone Region C (i.e. recognised cyclone risk areas) to strengthen homes and reduce damage risk during extreme weather events. Program is not available to strata title buildings, trusts, corporations, or businesses. Owners obtain a quote from a licensed contractor. The quote is reviewed by a program assessor via a site visit to confirm the works will improve cyclone resilience. The government contribution is paid directly to the contractor on satisfactory completion of works, and the owner pays the balance to the contractor.	Government grants are available to eligible bodies corporate located within 100kms of specified areas of the North Queensland coastline to improve resilience against cyclones. Eligible improvements are identified through building resilience reports obtained through the North Queensland Strata Title Inspection program. Owners obtain quotes for available resilience options from a licensed contractor and the quote is reviewed by a program assessor. After completion, contractors must provide certification for the completed works. Program grants are paid after bodies' corporate contributions are paid.
Funding upper/lower limits	Government grants of up to 80% of eligible improvement costs (up to \$15,000 incl.GST). Works must cost more than \$3300. Owners must make co-contribution of at least 20%. Further eligibility criteria is on the program website. Funding is limited and grants are awarded until funding capacity is met. Phase 4 with an allocation of \$20M has opened for 2024.	Government grants of up to 75% of eligible improvement costs (up to \$15,000 incl. GST) per residential tenancy to a maximum of \$150,000 (incl GST) per body corporate. Approved bodies corporate must make a minimum co-contribution of 25% of the works' costs. Further eligibility criteria is on the program website. Funding is limited and grants are awarded until funding capacity is met. Total program funding is \$60M (\$40M from Commonwealth Government and \$20M from Queensland Government).
Provision for low-income earners?	Yes – is only available to lower income earners (based on 2024/25 National Rental Affordability Scheme)	Potentially.
Adaptable to asbestos remediation?	Potentially yes – can be used for roof replacement, external structures such as sheds and carports	Potentially yes – program funding may include roof replacement and upgrades, window protection and garage doors. Eligible improvement items containing asbestos could be actively targeted.

Appendix A: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation – States and Territories

Victoria

Product/program name	<u>Solar Homes Program</u> – jointly funded by the Commonwealth Government
Building type	Residential owner occupied, residential rental, community/social housing, apartments, and business
Purpose and overview	Interest free loans or rebates for installation of solar panels, batteries, hot water systems etc. Items must be purchased through ‘authorised solar retailers’ and from an ‘authorised product list’
Funding upper/lower limits	Up to \$8,800 for solar batteries, \$1,400 for solar panels, \$1,000 for hot water systems. Funding up to \$2,800 per apartment for solar systems (round 1 applications close 31 May 2024 – further rounds to be announced)
Provision for low-income earners?	Yes
Adaptable to asbestos remediation?	Potentially yes. However, there are synergies a ween rooftop solar products and asbestos roof remediation

Appendix A: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation – States and Territories

New South Wales

Product/program name	<u>Energy Savings Scheme</u>	<u>Project Remediate*</u>	<u>Go Solar for Strata</u> Inner West Council
Building type	Mainly commercial, however some energy savings incentives are available for residential buildings	Residential buildings with owners' corporations	Strata title residential buildings (apartments and townhouses)
Purpose and overview	The Scheme aims to improve NABERS rating of businesses by providing financial incentives to reduce energy usage in offices. Various programs exist including high-emitting industries funding, high impact partnership grants for carbon abatement	Voluntary program providing 10-year interest-free loans to remediate buildings with flammable cladding	The Program provides free feasibility assessments to owners' corporations to determine suitability of strata building for solar PV installation. The report provides an environmental and financial analysis regarding potential installation and support at strata meetings when the merits of installation is debated. The program aims to increase uptake of solar energy in strata buildings and takes advantage of new delivery technology that does not require 100% of units to participate.
Funding upper/lower limits	Not published	Not published	Not published
Provision for low-income earners?	Potentially, but most incentives aimed at business and commercial operations.	As the program is aimed at owners' corporations, it is likely there will be a range of owners with different socio-economic circumstances, and low-income earners could benefit.	Potentially.
Adaptable to asbestos remediation?	Potentially yes, for instance if asbestos remediation improves NABERS rating, or is included in the Net Zero Industry and Innovation program to include asbestos remediation incidental to installation of solar panels and/or batteries.	Potentially yes. The program aims to improve community safety and features design, project management and quality assurance, which could be harnessed for high risk, larger asbestos remediation works, for instance, in apartment blocks or whole-house projects	Potentially yes, for instance if asbestos remediation improves NABERS rating, or is included in the Net Zero Industry and Innovation program to include asbestos remediation incidental to installation of solar panels and/or batteries.

* NB: Similar programs operate in ACT, SA and VIC. The ACT program lends up to \$15M

Appendix A: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation – States and Territories

Australian Capital Territory

Product/program name	<u>Home energy support program / Sustainable Household Scheme</u>	<u>Home Energy Support: Rebates for Rental Providers</u>	<u>Solar for Apartments Program</u>
Building type	Homes – free standing or dual occupancies with specified unimproved values	Homes provided for rent at less than market value through registered community housing providers.	For units/apartments with specified unimproved values
Purpose and overview	The Program provides rebates and loans to owner occupiers to install energy efficient products, including ceiling insulation improvements. Loans are provided by Brighte (delivery partner)	The program provides rebates to owners to help upgrade ceiling insulation to meet the minimum energy efficiency standards required in rental properties in the ACT. Loans are provided by Brighte (delivery partner)	The Program provides a grant plus loan package to owners' corporation to install rooftop solar systems (but not batteries) in eligible apartment complexes. Loans are provided by Brighte (delivery partner)
Funding upper/lower limits	Up to \$5K total (\$2.5K per upgrade) plus zero interest loans between \$2K to \$10K over 10 years	Up to \$2.5K per upgrade plus zero interest loans up to \$15K over 10 years	Grants up to \$50K plus loans to \$50K
Provision for low-income earners?	Yes – for homeowners on government benefits, subject to lending criteria	Indirectly yes – upgrades assist community housing tenants	Potentially yes, if part of a body corporate taking advantage of the program
Adaptable to asbestos remediation?	Potentially yes. For ceiling insulation improvements, related electrical safety works are included and the licensed electrician may identify suspected asbestos for remediation during eligibility assessments.	Potentially yes. For ceiling insulation improvement works, the loan may be used for any remaining costs not covered by the rebate.	Potentially yes. Subject to approval, the loan may be used to fund electrical infrastructure and civil works to support the solar installation. The licensed electrician doing this work may identify suspected asbestos for remediation during eligibility assessments.

Appendix A: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation – States and Territories

Western Australia

Product/program name	Clean Energy Future Fund
Building type	Commercial
Purpose and overview	The Fund's objective is to help finance the implementation of clean energy projects to deliver Ministerial priorities determined for each funding round. In round 3, the Minister's priorities include clean energy projects led by First Nations people to benefit their communities, and projects in regional and remote WA.
Funding upper/lower limits	Minimum of \$100K to maximum of \$4M (total funding for rounds 3 - 5: \$21.7M)
Provision for low-income earners?	N/A
Adaptable to asbestos remediation?	Potentially yes. The Program is designed to promote clean energy projects, however there is scope for applicants to demonstrate other benefits associated with the project, such as benefits to Aboriginal and Torres Strait Islander peoples, environmental and economic benefits. This could include consideration of benefits from incidental asbestos remediation.

Tasmania

Product/program name	Energy Saver Loan Scheme
Building type	Residential, commercial or community owned
Purpose and overview	The Scheme provides no-interest loans to help homeowners, landlords, small businesses and community organisations with the purchase and installation of energy efficient products.
Funding upper/lower limits	Minimum of \$500 to maximum of \$10K loans over 1 to 3 years.
Provision for low-income earners?	Potentially, however loans are subject to lending criteria and loan serviceability. A separate no-interest loan scheme provided by NILS Network of Tasmania is available for people on low incomes
Adaptable to asbestos remediation?	Potentially yes. The Scheme guidelines could be amended to include incidental asbestos remediation incurred, for instance, during eligible energy efficiency upgrades such as solar panel installation and wall, floor and roof insulation.

Appendix A: Examples of existing government initiatives potentially adaptable to proactive asbestos remediation – States and Territories

Northern Territory

Product/program name	<u>Healthy Lifestyle Grants Program</u> (NB: 2024 applications are closed)	<u>Aboriginal Tourism Grant Program</u> (NB: 2024 applications are closed)	<u>Home and Business Battery Scheme</u> (NB: closes 30 June 2024)
Building type	For buildings owned by not-for-profits, councils and indigenous corporations.	For Aboriginal owned tourism businesses	For eligible homes and businesses
Purpose and overview	The Program provides grants to improve the health of places in the NT, including workplaces, child care centres, community centres, sporting clubs etc.	The Program aims to develop Aboriginal cultural tourism experiences and encourage visitors to travel to the NT and stay longer. Funding can be used to upgrade or build new infrastructure, or infrastructure to support sustainability.	The Scheme provides grants for solar panels and batteries, or to add batteries to existing solar panel systems.
Funding upper/lower limits	Grants between \$10K - \$35K.	Grants between \$30K - \$100K.	Up to \$5K.
Provision for low-income earners?	N/A	N/A	No
Adaptable to asbestos remediation?	Potentially yes. Previous grant projects have included improvements to environmental health which may include asbestos remediation.	Potentially yes. Asbestos remediation may be covered if incidental to improving Aboriginal cultural tourism experiences.	Potentially yes. An additional grant or zero-interest loan could be added to the Scheme to address asbestos roof remediation, particularly for solar panel installation.

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