

MEDIA RELEASE

5 June 2026

Concession, rebate and social support schemes

ACT Auditor-General, Mr Ajay Sharma PSM, today presented a report on **Concession, rebate and social support schemes** to the Speaker for tabling in the ACT Legislative Assembly.

The audit considered twelve ACT Government concession, rebate and social support schemes that help people afford rates and levies, utilities, transport, healthcare, education and housing.

The audit found that ACT Government concession, rebate and social support schemes are not managed and administered in a consistent way. Similar schemes have different eligibility criteria, different application processes and are advertised and promoted in different ways. This may reduce the accessibility of the schemes for the people who need them.

The audit also found that there is limited public reporting about ACT Government concession, rebate and social support schemes and it is not clear whether the schemes are achieving their intended outcomes and meeting peoples' needs.

The report makes five recommendations for actions to be taken by the Chief Minister, Treasury and Economic Development Directorate, Education Directorate and Justice and Community Safety Directorate (Emergency Services Agency).

The summary of **Report 5/2026 Concession, rebate and social support schemes**, with audit conclusions and key findings, is attached to this media release.

Summary

Concession, rebate and social support schemes help people afford their essential needs.

The Chief Minister, Treasury and Economic Development Directorate, Justice and Community Safety Directorate, City and Environment Directorate, Education Directorate and Canberra Health Services administer concession, rebate and social support schemes that help people living in the ACT afford housing, utilities, transport, healthcare and education.

The objective of the audit was to assess the effectiveness of the management and administration of ACT concession, rebate and social support schemes.



Conclusions

Eligibility criteria

The ACT Government does not have a single, overarching definition of what constitutes a person or household living on a low income, experiencing financial hardship or otherwise needing help to afford their essential needs.

Eligibility criteria for ACT concession, rebate and social support schemes are established individually for each scheme, either in legislative instruments or in guidelines, policy papers or services agreements.

The lack of a consistent, whole-of-government approach means that similar schemes can have different eligibility criteria. Eligibility for one scheme does not provide automatic eligibility for other, similar schemes require different types of documents as evidence of eligibility. This reduces the accessibility of the schemes for the people who need them and increases the effort required to administer them.

Accessibility

There is no standardised or consistent approach to promoting ACT concession, rebate and social support schemes. This increases the risk that people may not know about the schemes they are eligible for.

While some schemes are widely promoted through a range of communication channels, including social media and direct communications with potential applicants, others are only promoted through ACT Government websites. Usage of key accessibility features, such as plain language, images of eligible concession cards, Easy Read versions of key information and translations into

community languages is variable, with some communication materials making effective use of accessibility features and others not using them at all.

There is no standardised or centralised approach to the processes through which people must apply for ACT concession, rebate and social support schemes. This increases the risk that people find it difficult to apply for the schemes they are eligible for.

There are a range of different application methods in use, including standalone online forms and downloadable, printable forms. The level of support provided to applicants is also variable, with some agencies providing online, phone and face-to-face support to applicants and others providing only online or phone-based support. Only applications for rates and levy rebates and bus and light rail fare concessions are linked to the ACT Digital Account and only concessions on driver licence issue or renewal fees are accessible through Access Canberra Service Centres.

Administration

There is no standardised or consistent approach to the use of policy and procedural guidance in managing and administering ACT concession, rebate and social support schemes.

Some schemes are administered on the basis of comprehensive program management documentation, whereas others are administered solely on the basis of the document that specifies the eligibility criteria and value of financial support to be provided.

There is limited public reporting about ACT concession, rebate and social support schemes and most schemes do not have associated performance measures or performance management plans. This means it is not clear whether the schemes are achieving their intended outcomes and meeting peoples' needs.

Future of Education Equity Fund

The Education Directorate provides approximately \$3.6 million worth of social support payments annually through the Future of Education Equity Fund to help families with the cost of their children's education.

The Education Directorate has robust processes for promoting and communicating the fund to families and for helping families to complete applications and receive payments. The Education Directorate has managed probity and fraud risks associated with administering the fund, including by ensuring that applications are consistently and correctly assessed for eligibility.

There are risks associated with handling digital data and information about families and students who apply for the fund. While the Education Directorate has taken steps to document and manage these risks, the risk management approach is not fully effective because there is no one document

that captures all risks and risk treatments that is regularly reviewed by all responsible teams to ensure treatments are being consistently and effectively applied.

Exemptions from ambulance fees

Approximately 46 percent of ambulance attendances provided by the ACT Ambulance Service are exempt from fees on the basis of an eligible concession card, financial hardship or exceptional circumstances.

Shared Services Finance takes a proactive approach to identifying people who are exempt from fees, including by using information held by the agency to identify people who hold an eligible concession card before invoices are issued.

Shared Services Finance's approach to managing debts associated with ambulance fees is consistent with the ACT Government's Debtor Management Policy and adequately considers the needs of people who may be more vulnerable or may be experiencing financial hardship.



Key findings

Eligibility criteria

Paragraph

Documents establishing eligibility criteria

No ACT Government agency has issued guidance about the factors or circumstances that define a person or household in the ACT living on a low income, experiencing financial hardship or otherwise needing help to afford their essential needs. 2.8

Eligibility criteria for ACT concession, rebate and social support schemes are established individually for each scheme. Some eligibility criteria are established in legislative instruments made by relevant Ministers. Others are established in guidelines, policy papers, services agreements or other documents. 2.9

The lack of a consistent, whole-of-government approach to defining eligibility for concession, rebate and social support schemes means that similar schemes may have different, and sometimes inconsistent, eligibility criteria. 2.10

Types of eligibility criteria

Eight of the 12 schemes considered in the audit use concession cards issued by the Australian Government or ACT Government to establish eligibility. The use of different types of concession cards is not consistent across these eight schemes. For example, while all eight schemes are available to people holding Pensioner Concession Cards, only seven are available to people holding Health Care Cards, six to people holding Veteran Gold Cards and two to people holding an ACT Services 2.45

Access Card. For some schemes, additional criteria are also applied, such as requirements for concession cards to have been held for a specified period or for the card holder to have been unemployed for a specified period. This makes it difficult for people to understand which schemes they are eligible for.

Three of the 12 schemes considered in the audit established eligibility using income and asset tests or other evidence of financial hardship. The use of income thresholds was not consistent. Eligibility for the Rent Relief Fund was based on the thresholds established for the Affordable Community Housing Land Tax Exemption, whereas eligibility for the Future of Education Equity Fund is based on the thresholds established by Services Australia for the Low Income Health Care Card. This means that a sole parent with one dependent child with a gross income of \$65,000 in the 2024-25 financial year would have been eligible for the Rent Relief Fund, but not the Future of Education Equity Fund. 2.60

Applicants are asked to demonstrate financial hardship in different ways for different schemes. Applicants for the Rent Relief Fund were able to use a range of documents as evidence of rental stress or financial hardship and applicants for the Future of Education Equity Fund can also demonstrate financial hardship using a range of evidentiary documents, including Notices of Assessment issued by the Australian Taxation Office and payslips. However, applicants for ambulance fees exemptions are required to complete the ACT Government’s *Financial Hardship Application* form and supply three months of bank statements. 2.61

Some schemes may require different, and specific, eligibility criteria because they are intended to help specific groups of people. However, when schemes assist people with low incomes to afford their essential needs, income and asset tests or other tests of financial hardship should be applied consistently. Inconsistent tests and evidentiary requirements make it difficult for people to understand which schemes they are eligible for and which documents they need to provide to show they are eligible. 2.62

Accessibility

Communication

The way in which ACT concession, rebate and social support schemes are advertised and communicated to eligible people varies between schemes. Some schemes are widely advertised through a variety of communications channels, including ACT and Australian Government websites, social media, print materials and direct communication with potential recipients. In contrast, other schemes are advertised only through ACT Government websites. This increases the risk that people may not know about the schemes they are eligible for. 3.23

Key features of accessible communication are not routinely used in promoting and explaining ACT concession rebate and social support schemes on ACT Government websites. The lack of key accessibility features means people may not be able to understand if they are eligible for the schemes or how to apply. 3.51

Of the 12 schemes considered in the report; only one had key information available in Easy Read format on the relevant website and only two provided images of eligible concession cards. 3.52

Only five of the 12 relevant websites included an in-built language translation function that could provide key information in community languages. While some websites did use plain language and were written to approximately an Australian Year 7 or 8 reading level, others used specialist, technical language and were written to a Year 11 or higher reading level. 3.53

The ACT Government's cost of living support website provides brief information about concession, rebate and social support schemes accompanied by links to the relevant websites that provide more detailed information about each scheme. While the website is a comprehensive, centralised source of information, its accessibility and effectiveness is limited by some incomplete information and by not using key accessibility features, including providing key information in Easy Read format and images of eligible concession cards. 3.59

Application processes

There is no centralised or standardised application mechanism for the schemes considered in the report nor is there any centralised mechanism through which people can register concession cards that provide eligibility for multiple schemes. Only applications for rates and levy rebates and bus and light rail fare concessions can be linked to the ACT Digital Account and only applications for concessions on driver licence issue or renewal fees can be made at Access Canberra Services Centres. 3.81

The other schemes considered in the audit offer a range of application methods, which are administered by the responsible agencies, including online application forms and downloadable application forms in different digital formats. Support for applicants to help them complete applications is available by email or telephone for all of the schemes considered in the audit but is only available in person for some schemes. 3.82

Administration

Policy and procedural guidance

The approach to use of policy and procedural guidance for managing and administering ACT concession, rebate and social support schemes varies substantially between schemes. Some schemes are administered on the basis of comprehensive program management documentation, while others are administered on the basis of a single document specifying eligibility criteria and the value of financial support provided. 4.32

The level of program management documentation maintained does not reflect the financial value of the schemes, nor their associated risks. For example, the Home 4.33

Energy Support Program, which provided \$1.0 million worth of rebates in 2024-25, is administered on the basis of standard operating procedures, a communications plan, a risk register and a performance management plan, whereas the Electricity, Gas and Water Rebate, which provided \$27.2 million worth of rebates in 2024-25, is administered solely on the basis of a services agreement with energy retailers and does not have an associated communications plan, risk management plan or performance management plan.

Performance management and reporting

There is limited public reporting about the concession, rebate and social support schemes considered in the audit. The ACT Government’s Tax Expenditure Statement (which is made public in May, for the prior financial year) and the ACT Government’s Cost of Living Budget Statement include information about the number of recipients and total value of financial support provided for many schemes. However, neither document includes all of the available schemes. 4.39

Some agency annual reports also provide information about schemes, including the number of scheme recipients or case studies illustrating the benefits of the scheme, however there is no consistent approach to inclusion of information about concession, rebate and social support schemes in annual reports. 4.40

Most of the schemes considered in the report do not have any formal performance measures (e.g. measures of effectiveness of scheme promotion, application and funds dispersal processes or measures of the effectiveness of the schemes in helping people afford their essential needs). None of the schemes have associated performance management plans. 4.65

Of the 12 schemes considered in the report, eight have not been subject to any form of audit, review or evaluation within the past five years. The lack of performance management and reporting makes it difficult to determine whether the schemes are achieving their intended purpose and are meeting peoples’ needs. 4.66

Future of Education Equity Fund

Future of Education Equity Fund

The Future of Education Equity Fund (Equity Fund) provides annual payments to families to help with the cost of their children’s education. Payments are made directly to families. There are no limitations on how families spend the money and no additional approvals are required to use the money once it is received. 5.9

In the five school years between 2022 and 2026 approximately \$15 million is expected to be provided to families through the Equity Fund. On average approximately 3,000 families (approximately 6,000 students) receive a \$1,200 payment each school year. 5.10

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| The eligibility criteria for Equity Fund are broadly defined, meaning that any families experiencing low-income or financial hardship are likely to be eligible for the fund and likely to be able to demonstrate their eligibility. | 5.16 |
| Students enrolled in any form of education in the ACT that is equivalent to years preschool to year 12 are eligible for the Equity Fund if they and their families live in the ACT and meet income criteria. Families can demonstrate that their income is below eligible thresholds using means-tested concession cards or notices of tax assessment and payslips. Families may also be eligible for the Equity Fund if they are experiencing exceptional circumstances that have resulted in financial hardship. | 5.17 |
| The Education Directorate provides substantial support to applicants to ensure the Equity Fund is accessible, including by promoting the fund through a wide range of communication channels and by supporting families to submit and complete applications. Applications can be made using a standalone online application form or a paper form but cannot be made using the ACT Digital Account or ACT Government schools' Parent Portal. | 5.24 |
| Substantial resources are allocated to administering the Equity Fund. The fund is managed and administered by the Education Directorate's Wellbeing Inclusion Policy and Service Design team, with support from the directorate's Strategic Communications and Engagement team and Digital Strategy, Services and Transformation team. Approximately five Full Time Equivalent Education Directorate staff work exclusively on assessing applications. Shared Services Finance, within the Chief Minister, Treasury and Economic Development Directorate, administers Equity Fund payments to families. | 5.29 |
| The Education Directorate maintains a range of policy and procedural guidance to support the management and administration of the Equity Fund, including a current communications plan, comprehensive standard operating procedures and detailed procedures for internal quality assurance checks. However, the Directorate has not maintained a risk management plan or risk register specifically in relation to the management and administration of the fund. | 5.42 |
| Several risks and risk controls associated with the Equity Fund are documented in standard operating procedures. Controls that are intended to mitigate risks of incorrectly or inconsistently assessing applications or making ineligible payments are robust and are comprehensively documented. Controls that are intended to mitigate risks of accidental mis-handling of data and information about families and students are less robust because they are heavily reliant on manual processes for storing and deleting files being correctly undertaken by individual staff members. | 5.69 |
| The overall effectiveness of the risk management approach is diluted by the absence of a comprehensive risk register and risk management plan that is regularly reviewed by both the Wellbeing Inclusion Policy and Service Design Team and the Digital Strategy, Services and Transformation team. | 5.70 |

Exemptions from ambulance fees

Ambulance fees exemptions

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| Approximately 46 percent of ambulance attendances provided by the ACT Ambulance Service (approximate 25,000 attendances annually) are exempt from fees on the basis of an eligible concession card, financial hardship or exceptional circumstances. | 6.8 |
| Eligibility criteria for exemptions from ambulance fees are established by the <i>Emergencies (Fees) Determination</i> , made under the <i>Emergencies Act 2004</i> . The determination allows for fees to be waived for people holding selected concession cards and for people for whom paying the fees would cause ‘unreasonable financial hardship’ or ‘unreasonable hardship’. | 6.16 |
| The Determination does not define the terms ‘unreasonable financial hardship’ or ‘unreasonable hardship’ and provides for the Chief Officer, ACT Ambulance Service to determine whether these or other circumstances exist that merit an exemption from fees. | 6.17 |
| The Emergency Services Agency provides information about exemptions from ambulance fees on its website and in invoices for ambulance fees. The invoices direct people to contact Shared Services Finance to apply for exemptions. | 6.26 |
| Substantial resources within Shared Services Finance are allocated to administering invoicing for ambulance fees, including for providing exemptions from fees. Approximately five Full Time Equivalent staff in Shared Services Finances’ Accounts Receivable team work exclusively on administering invoicing for ambulance fees, with additional resourcing contributed from the Debt Management team. | 6.27 |
| Shared Services Finance takes a proactive approach to identifying people who are eligible for exemptions from ambulance fees. Where possible, people eligible for exemptions are identified pre-billing and no invoice is issued. When exemptions are identified after invoices have been issued, a proactive approach is also taken to contacting people and resolving invoices. | 6.35 |
| Shared Services Finance provides substantial support to applicants to ensure they can apply for exemptions, including by supporting them to complete <i>Financial Hardship Application</i> forms and by providing referrals to appropriate services for people who require additional supports for financial management or other personal circumstances. Shared Services Finance requires that staff complete professional learning intended to equip them with the skills needed to conduct sensitive conversations about peoples’ personal and financial situations. | 6.36 |
| Shared Services Finance maintains comprehensive procedural guidance to support consistent administration of exemptions from ambulance fees. However, neither Shared Services Finance nor the Emergency Services Agency maintains a | 6.41 |

communications plan, performance management plan, risk management plan or risk register in relation to administration of ambulance fees or provision of exemptions from fees.

Risk controls associated with the administration of ambulance fees and exemptions from fees are incorporated into required processes and documented in Shared Services Finance's operating procedures. 6.59

Controls intended to mitigate risks of incorrectly or inconsistently providing exemptions are robust and are comprehensively documented. Controls intended to mitigate risks associated with the use of multiple digital systems to handle data and information about ambulance services are less well documented. 6.60

The overall effectiveness of the risk management approach is diluted by the absence of a comprehensive risk register and risk management plan that is regularly reviewed by both the Emergency Services Agency and Shared Services Finance. 6.61



Recommendations

Recommendation 1 Eligibility criteria

The Chief Minister, Treasury and Economic Development Directorate should develop and disseminate guidance that provides:

- a) a definition of a person or household living on a low income, experiencing financial hardship or otherwise needing help to afford their essential needs; and
- b) consistent eligibility criteria and evidentiary requirements that can be applied, where appropriate, to ACT Government schemes or programs intended to help people afford their essential needs.

Recommendation 2 Accessibility

The Chief Minister, Treasury and Economic Development Directorate should explore options to:

- a) harmonise promotion, communication and application processes for concession, rebate and social support schemes intended to help people afford their essential needs; and
- b) link applications to the ACT Digital Account or otherwise provide for centralised application processes.

Recommendation 3 Review and evaluation

The Chief Minister, Treasury and Economic Development Directorate should review and evaluate the performance of ACT concession, rebate and social support schemes to determine if they are effectively and efficiently administered and whether they are effectively meeting peoples' needs.

Recommendation 4 Risk management (Future of Education Equity Fund)

The Education Directorate should conduct a Privacy Impact Assessment and maintain a risk management plan and risk register in relation to the administration of the Future of Education Equity Fund.

Recommendation 5 Risk management (exemptions from ambulance fees)

The Emergency Services Agency and Shared Services Finance should work together to conduct a Privacy Impact Assessment and maintain a risk management plan and risk register in relation to the administration of the ambulance invoicing.

Agencies' response

In accordance with subsection 18(2) of the *Auditor-General Act 1996*, the Chief Minister, Treasury and Economic Development Directorate, Justice and Community Safety Directorate, City and Environment Directorate, Education Directorate and Canberra Health Services were provided with a draft proposed report for comment. All comments in response to the draft proposed report were considered and changes were reflected in a final proposed report.

The agencies were provided with the final proposed report for comment. All comments in response to the final proposed report were considered and changes reflected in a final report. As part of the final proposed report process, the agencies were invited to provide comments for inclusion in the Summary chapter of the final report. No comments were provided for inclusion in this Summary chapter.