

ACT AUDITOR–GENERAL'S **PERFORMANCE AUDIT REPORT**

**Concession, rebate
and social support schemes**

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The ACT Audit Office acknowledges and respects their continuing culture and the contribution they make to the life of this city and this region.

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PA 24/14

The Speaker
ACT Legislative Assembly
Civic Square, London Circuit
CANBERRA ACT 2601

Dear Speaker

I am pleased to forward to you a Performance Audit Report titled 'Concession, rebate and social support schemes' for tabling in the Legislative Assembly pursuant to Subsection 17(5) of the *Auditor-General Act 1996*.

The audit has been conducted in accordance with the requirements of the *Auditor-General Act 1996* and relevant professional standards including *ASAE 3500 – Performance Engagements*.

Yours sincerely



Ajay Sharma PSM
Auditor-General
5 June 2026

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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, and 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

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

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.

1 Introduction

Concessions, rebates and social support payments

1.1 Many people living in the ACT cannot afford their essential needs. Although average incomes are high in the ACT, the costs of living are also high. This means that people living on lower incomes or experiencing financial hardship may not be able to afford essential needs such as food, housing, utilities, transport and healthcare.

1.2 Data shows that:

- more than 2,000 people in the ACT are experiencing persistent homelessness;¹
- more than 3,000 ACT households are on the waiting list for social housing;²
- more than 2,000 ACT households are accessing hardship programs because they cannot pay their energy bills;³ and
- the number of people in the ACT reliant on food banks and other community services to obtain food and pay bills and the number of people asking for help to manage their debts has increased.⁴

1.3 ACTCOSS' 2025 *Demand for ACT community services* factsheet suggests that the ACT's community services organisations are struggling to meet increasing demand for their services:

Service demand across the ACT community sector has risen sharply. During 2024, 83% of community organisations reported an increase in demand in the community from the previous year – up significantly from 67% in 2022 and compounding a long-term trend.⁵

1.4 Concessions, rebates and social support payments are ACT Government initiatives that can help people living in the ACT afford their essential needs. The initiatives may also seek to achieve other policy objectives.

¹ Report on Government Services 2026, Part G, Section 19 Homelessness services.

² <https://www.act.gov.au/housing-planning-and-property/public-housing/waiting-lists-for-public-housing>

³ ACT Retail Electricity Market Monitoring 2025, Independent Competition and Regulatory Commission

⁴ Cost of Living Report, ACTCOSS 2024, 2025

⁵ Demand for ACT community services, ACTCOSS 2025

Concessions

- 1.5 **Concessions** are discounts on the costs of goods and services. For the purpose of the report, concessions are defined as discounts on the costs of goods and services provided by the ACT Government.
- 1.6 The ACT Government provides concessions on rates, levies and duties and on a range of goods and services, including:
- public transport fares;
 - driver licence fees; and
 - ambulance services.
- 1.7 Concessions result in revenue foregone for the ACT Government.
- 1.8 The ACT Government also forgoes revenue to provide reduced rents for organisations renting Territory-owned commercial premises and tenants renting Territory-owned social housing homes. These activities are not considered in the report.

Rebates

- 1.9 **Rebates** are refunds on the costs of goods and services, provided either as a price reduction or return of funds. For the purpose of the report, rebates are defined as price reductions or return of funds on the costs of goods and services provided by non-government suppliers.
- 1.10 The ACT Government provides rebates on a range of goods and services provided by non-government suppliers, including:
- electricity, gas and water;
 - energy efficiency improvements to homes;
 - vision aids; and
 - taxi travel for people with disabilities.

Social support payments

- 1.11 **Social support payments** are payments made directly to individuals or households to help meet the costs of essential goods and services. For the purpose of the report, social support payments are defined as payments provided directly to individuals that can be used as the recipient chooses.

- 1.12 Most social support payments are provided by the Australian Government, through Services Australia. The ACT Government provides some additional social support payments to help with the costs of education.

Subsidies

- 1.13 **Subsidies** are payments made to industries or businesses to keep the price of goods or services low. For example, the ACT Government provides subsidies to early childhood education and care services to assist with the cost of providing preschool programs for three-year-old children. ACT Government subsidy schemes are not considered in this report.

Terminology used in this report

The ACT Government's concession, rebate and social support schemes are formally titled with a variety of terms, including 'concession', 'rebate', 'discount', 'subsidy', 'exemption', 'scheme' or 'program'.

The schemes considered in this report are collectively referred to as 'concession, rebate and social support schemes' or 'scheme(s)'.

ACT concession, rebate and social support schemes

- 1.14 Each financial year, the ACT Government provides approximately \$70 million in financial assistance to people living in the ACT through more than 20 concession, rebate and social support schemes.
- 1.15 The audit considered 12 schemes that were active in the 2023-24 and/or 2024-25 financial years. Together, these schemes are planned to provide \$69 million in financial support in 2025-26.
- 1.16 There are also a number of smaller and/or newly introduced schemes that were not considered as part of the audit.
- 1.17 Figure 1-1 shows the 12 schemes that were considered as part of the audit.
- 1.18 Appendix A provides further information about these schemes and about other, smaller, or newly introduced, schemes that were not considered in the audit.

Figure 1-1 Concession, rebate and social support schemes considered in the audit



Rates and levies

Pensioner General Rates Rebate and Police, Fire and Emergency Services Levy Rebate



Utilities

Electricity, Gas and Water Rebate
Home Energy Support Program



Transport

Bus and light rail fare concessions
Driver licence fee concessions
Taxi Subsidy Scheme



Healthcare

Ambulance fees exemptions
Interstate Patient Travel Assistance Scheme
Spectacles Subsidy Scheme



Education

Future of Education Equity Fund
Apprentice and Trainee Payment



Housing

Rent Relief Scheme

Source: ACT Audit Office.

Rates and levies

- 1.19 People who own a land site, home or commercial property in the ACT must pay a tax known as 'rates' to the ACT Government. The amount of rates paid depends on the type and the unimproved value of the land site.
- 1.20 Levies are additional taxes charged on rateable properties. Three levies are charged on ACT properties; the Police, Fire and Emergency Services Levy, Safer Families Levy and Health Levy. Levies are a fixed amount for owners of ACT residential and rural properties.

Pensioner General Rates Rebate

- 1.21 The Pensioner General Rates Rebate provides a 50 percent concession on rates annually, up to a maximum of \$750, for people holding selected concession cards.

Police, Fire and Emergency Services Levy Rebate

- 1.22 The Police, Fire and Emergency Services Levy (PFESL) Rebate provides a \$115 concession on the levy for people who are eligible for the Pensioner General Rates Rebate.
- 1.23 In 2024-25, 15,739 rateable properties received the Pensioner General Rates Rebate and PFESL Rebate.

Utilities

Electricity, Gas and Water Rebate

- 1.24 The Electricity, Gas and Water Rebate provides an annual rebate of up to \$800 on costs of electricity, gas and water for people holding selected concession cards. In 2024-25, 32,316 households received a rebate through the scheme.

Home Energy Support Program

- 1.25 The Home Energy Support Program provides rebates of up to \$5,000 on the costs of purchase and installation of rooftop solar panels, reverse cycle heating and cooling, hot water systems, electric stove tops and ovens and ceiling insulation for homeowners holding selected concession cards. In 2024-25, 432 households received a rebate through the scheme.
- 1.26 The ACT Government also provides several other programs that are intended to support ACT households to install energy efficiency appliances and insulation or otherwise reduce energy bills, including the Access to Electric Program. These programs are described in Appendix A but are not otherwise considered in the report.

Transport

Bus and light rail fare concessions

- 1.27 Free or discounted bus and light rail fares are available for people holding selected concession cards, students and other specified people. In the 2025 calendar year, approximately 20,000 bus or light rail trips were taken each month under a concession fare.

Driver licence fee concessions

- 1.28 Free or discounted driver licence issue and renewal is available for people holding selected concession cards. In 2024-25, 6,374 people received a concession on driver licence fees.

Taxi Subsidy Scheme

- 1.29 The Taxi Subsidy Scheme provides rebates on taxi travel for people with disability who are unable to use public or community transport. In 2024-25, 3,080 people received rebates through the scheme.

Healthcare

Ambulance fee exemptions

- 1.30 Exemptions from fees for ambulance services are available for holders of selected concession cards and for people experiencing financial hardship. In 2024-25, 26,941 occasions of medical treatment and transport provided by the ACT Ambulance Service were exempt from fees on this basis.

Interstate Patient Travel Assistance Scheme

- 1.31 The Interstate Patient Travel Assistance Scheme provides rebates on costs of travel and accommodation for people who are referred outside the ACT for medical treatment that is not available in the ACT. In 2024-25, 1,568 claims received rebates on costs of travel and accommodation through the scheme.

Spectacles Subsidy Scheme

- 1.32 The Spectacles Subsidy Scheme provides rebates of up to \$200 every two years on the costs of spectacles (glasses) for people holding selected concession cards. In 2024-25, 9,634 pairs of spectacles had a rebate applied through the scheme.

Education

Future of Education Equity Fund

1.33 The Future of Education Equity Fund provides annual payments to families, of \$400 for preschool students, \$500 for primary school students and \$750 for high school and college students. These payments are intended to help families meet costs associated with schooling. Students are eligible if they or their families hold selected concession cards, are under specified income thresholds or are experiencing financial hardship. In the 2025 school year, 3,137 families (approximately 6,277 students) received payments through the fund.

Apprentice and Trainee Payment

1.34 The ACT Government provided a one-off \$250 payment to apprentices and trainees in 2024-25 to help with costs of living. In 2025-26, the \$250 payment has been continued, with an additional \$250 available for first-year apprentices and trainees. In 2024-25, 2,601 apprentices and trainees received this payment.

Housing

Rent Relief Fund

1.35 The Rent Relief Fund provided up to four weeks rent or a maximum of \$2,500 for tenants who were experiencing rental stress or severe financial hardship. In 2024-25, 789 tenants received assistance through the fund. The Rent Relief Fund opened in April 2023 and ceased on 30 June 2025.

1.36 The ACT Government continues to offer the Rental Bond Loan Scheme, which provides interest-free loans for payment of bonds for private rental homes, and announced funding for a new Housing Crisis Support Fund as part of the 2026-27 ACT Budget. Similar to the Rent Relief Fund, the Housing Crisis Support Fund will provide up to four weeks rent, capped at a maximum of \$2,500. The Fund will also provide a new \$250 Crisis Support Payment.⁶

Cost of ACT concession, rebate and social support schemes

1.37 Table 1-1 shows the total financial support planned to be provided through the 12 concession, rebate and social support schemes considered in the audit during the four financial years to 2025-26. The table shows actual expenditure for 2022-23, 2023-24 and 2024-25 and budget estimates for 2025-26. This expenditure does not include the costs of managing and administering the schemes.

⁶ www.act.gov.au/our-canberra/latest-news/2026/may/act-budget-2026-27-targeted-cost-of-living-relief

1.38 Table 1-1 shows the amount of money distributed to individuals and households. The values shown consist of forgone revenue (concessions on rates, levies, fares and fees) and direct expenditure (rebates and social support payments).

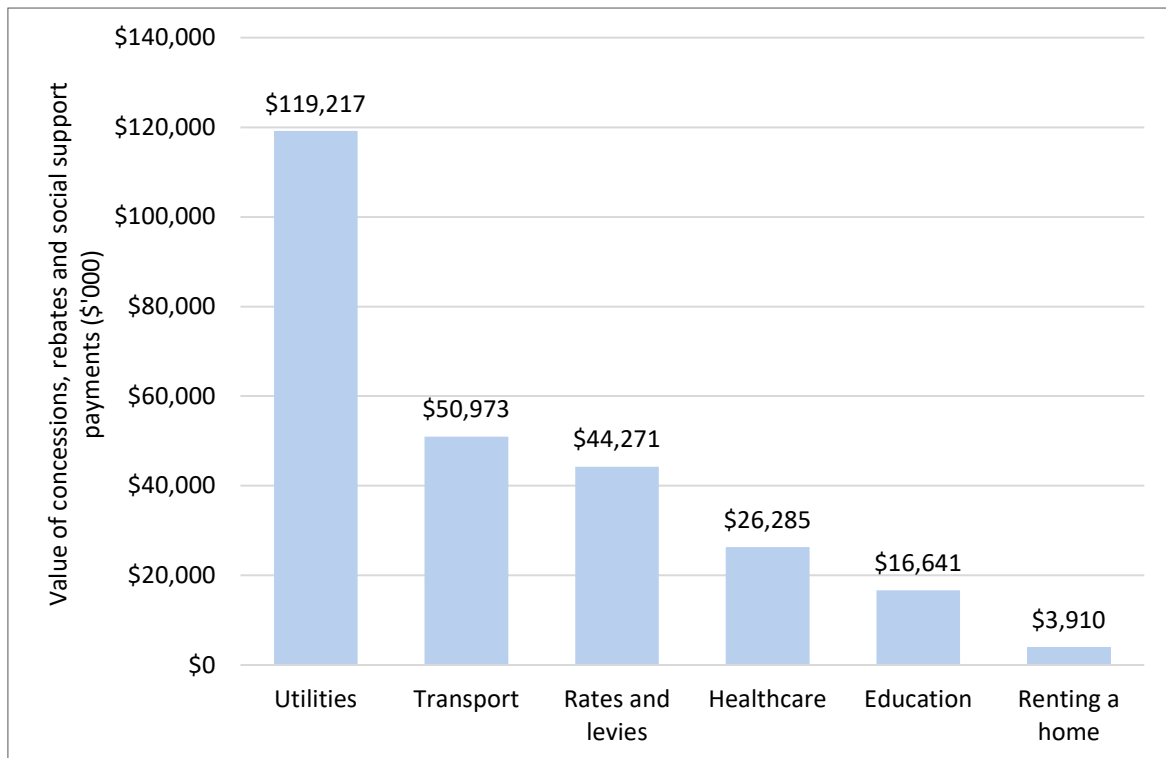
Table 1-1 Financial support provided through the concession, rebate and social support schemes considered in the report

Financial year	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Information provided by agencies	Budget estimate	
Value of concessions, rebates and social support payments	\$61,337,100	\$67,264,000	\$63,591,050	\$69,104,312	\$261,296,462

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by administering agencies for the 2024-25 financial year, and 2025-26 ACT Budget.

1.39 Figure 1-2 shows the financial support planned to be provided through the 12 concession, rebate and social support schemes considered in the audit for the four financial years to 2025-26, with the schemes grouped by the targeted area of support. The numbers shown comprise actual expenditure for 2022-23, 2023-24 and 2024-25 and budget estimates for 2025-26.

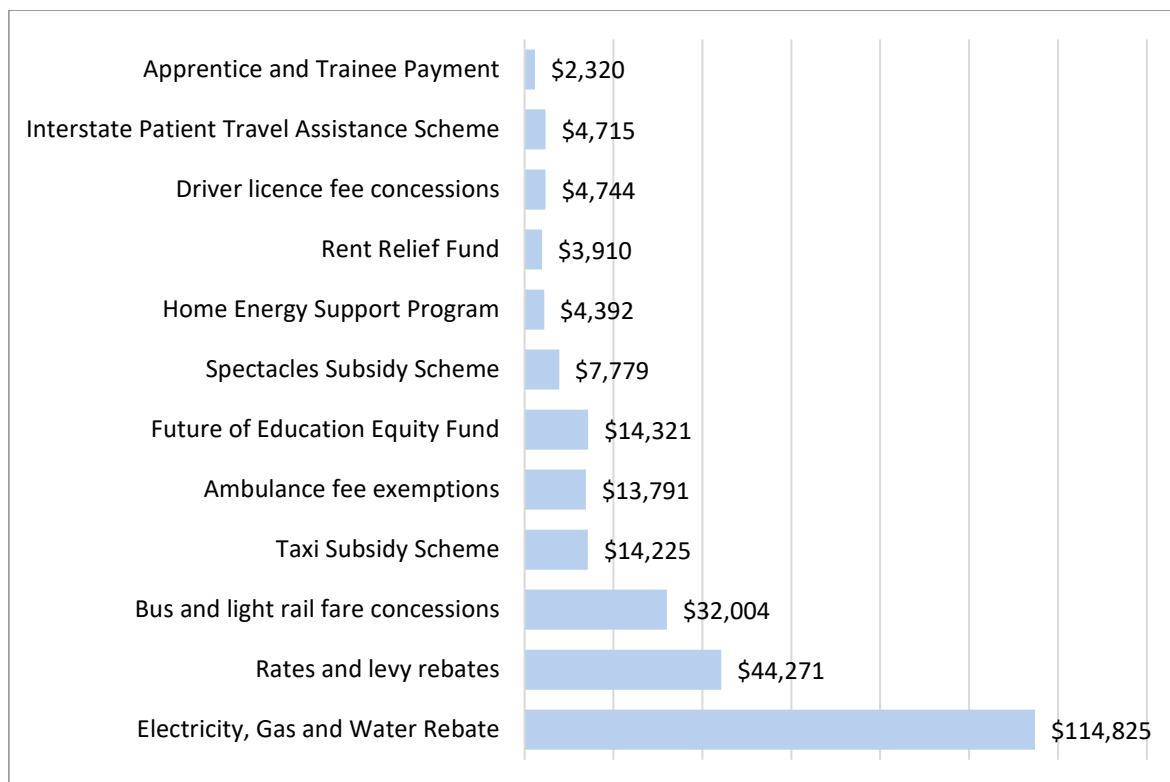
Figure 1-2 Total financial support provided through the concession, rebate and social support schemes considered in the audit, by area of support



Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by administering agencies for the 2024-25 financial year and 2025-26 ACT Budget.

- 1.40 Of the \$261 million planned to be distributed through the 12 concession, rebate and social support schemes considered in the audit, 46 percent (\$119.2 million) is targeted at helping people afford utilities bills, through the Electricity, Gas and Water Rebate and Home Energy Support Program.
- 1.41 Figure 1-3 shows the financial support planned to be provided through the 12 concession, rebate and social support schemes considered in the audit for the four financial years to 2025-26, for each individual scheme. The numbers shown comprise actual expenditure for 2022-23, 2023-24, and 2024-25 and budget estimates for 2025-26.

Figure 1-3 Financial support provided through the concession, rebate and social support schemes considered in the report, by scheme (in \$'000)



Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by administering agencies for the 2024-25 financial year and 2025-26 ACT Budget.

- 1.42 The Electricity, Gas and Water Rebate is the largest scheme considered in the audit. The scheme is planned to provide \$114.8 million in rebates over the four financial years to 2025-26.

Roles and responsibilities

Strategic oversight

1.43 No ACT Government agency is responsible for providing centralised oversight or strategic policy advice in relation to the design or delivery of concession, rebate and social support schemes. There is also no whole-of-government strategy or approach to providing cost-of-living relief through concession, rebate and social support schemes. The design and delivery of concession, rebate and social support schemes is the responsibility of individual directorates and ministers.

Administration of schemes

1.44 Table 1-2 shows the agencies responsible for administering each scheme considered in the report.

Table 1-2 Agencies responsible for administering the concession, rebate and social support schemes considered in the report

Agency	Schemes
ACT Revenue Office - Chief Minister, Treasury and Economic Development Directorate	Pensioner General Rates Rebate and Police, Fire and Emergency Services Levy Rebate Electricity, Gas and Water Rebate Taxi Subsidy Scheme Spectacles Subsidy Scheme Apprentice and Trainee Payment
Justice and Community Safety Directorate	Ambulance fees exemptions Rent Relief Fund
City and Environment Directorate	Bus and light rail fare concessions Home Energy Support Program Driver licence fees concessions (Access Canberra)
Education Directorate	Future of Education Equity Fund
Canberra Health Services	Interstate Patient Travel Assistance Scheme

Source: ACT Audit Office.

Audit objective and scope

Audit objective

1.45 The objective of the audit was to assess the effectiveness of ACT Government agencies' management and administration of schemes that provide concessions, rebates or social support payments to individuals or households that assist with relieving cost of living pressures.

Audit scope

1.46 The audit considered the activities of ACT Government agencies to manage and administer selected schemes that provide concessions, rebates or social support payments to individuals or households that assist with relieving cost of living pressures. The schemes are listed in Table 1-2.

1.47 For the 12 concession, rebate and social support schemes, the audit considered whether these schemes are effectively planned for and oversights, including whether they are:

- effectively advertised and communicated to eligible people;
- established in a way that is accessible for eligible people; and
- effectively managed through clear and complete policy and procedural guidance and performance monitoring.

1.48 In relation to the Future of Education Equity Fund and exemptions from ambulance fees the audit also considered the management and administration of application and dispersal processes, including whether:

- eligibility criteria are consistently applied; and
- probity and fraud risk are effectively managed.

Out of scope

1.49 The audit did not consider activities of ACT Government agencies that assist with cost of living pressures but do not take the form of concessions, rebates or social support payments to individuals or households, including:

- concessions on conveyance duty provided to assist with the costs of purchasing a first home;
- concessions or rebates that are primarily designed for the purpose of reducing emissions or energy usage and are not primarily intended to provide cost of living relief;

- concessions, rebates or social support payments that are paid to organisations instead of individuals, including rental concessions or rebates for community organisations using Territory-owned properties;
- loan or debt relief schemes (including the Sustainable Household Scheme and other no or low-interest loan schemes);
- educational fee relief schemes (for example, fee waivers for tertiary training);
- general social support services, including financial counselling, food banks, homelessness and social housing services; or
- free health care services, including Walk-In Centres, child development assessments, parenting programs and other supports provided by Child and Family Centres.

Audit criteria, approach and method

1.50 The audit was performed in accordance with *ASAE 3500 Performance Engagements*. The audit adopted the policy and practice statements outlined in the ACT Audit Office's Performance Audit Methods and Practices (PAMPr) which is designed to comply with the requirements of the *Auditor-General Act 1996* and *ASAE 3500 Performance Engagements*.

1.51 In the conduct of this performance audit the ACT Audit Office complied with the independence and other relevant ethical requirements related to assurance engagements.

Audit criteria

1.52 To form a conclusion against the objective, the following criteria were used:

- **Criterion one** - Are ACT concession, rebate and social support schemes effectively designed and delivered?
 - Do the schemes have clearly identified, consistent eligibility criteria?
 - Are the schemes effectively advertised and communicated to eligible people?
 - Are the schemes easy for eligible people to apply for and receive?
- **Criterion two** - Are ACT concession, rebate and social support schemes effectively managed and administered?
 - Do the schemes have clear and complete policy and procedural guidance?
 - Is performance measured and reported?

1.53 In relation to the Future of Education Equity Fund and ambulance fees exemptions only the following criteria were also used:

- Are applications processed efficiently and equitably?
- Are probity and fraud risks managed effectively?

Audit approach and method

1.54 The audit approach and method consisted of:

- reviewing evidence for better practice in provision of government services and schemes, including providing digital services and services for people who are more vulnerable or who are experiencing financial hardship; and
- for all of the schemes considered in the report;
 - reviewing agency documentation used to manage and administer schemes, including guidelines, standard operating procedures, communications plans and risk management documents;
 - testing publicly available information about schemes and application processes for selected accessibility features;
 - interviews and discussions with agency staff; and
- for the Future of Education Equity Fund and exemptions from ambulance fees only;
 - reviewing systems, processes and procedural guidance for receiving and assessing applications.

Audit report structure

1.55 The report considers:

- the eligibility criteria for 12 ACT concession, rebate and social support schemes (Chapter 2);
- whether information about these schemes is accessible to eligible people (Chapter 3);
- whether it is easy for people to apply for these schemes (Chapter 3);
- whether there is clear and complete policy and procedural guidance for the schemes and whether the performance of the schemes is monitored and reported (Chapter 4);
- how the Education Directorate manages and administers applications for the Future of Education Equity Fund (Chapter 5); and
- how the Emergency Services Agency and Shared Services Finance manage and administer exemptions from ambulance fees (Chapter 6).

1.56 Figure 1-4 shows which parts of the report consider each process.

Figure 1-4 Audit report structure**Concession, rebate and social support schemes**

Who is eligible for each scheme?	Chapter 2 Eligibility criteria
How are the schemes communicated and explained to eligible people and how can they apply for them?	Chapter 3 Accessibility
How are the schemes managed? How is the performance of the schemes measured and reported?	Chapter 4 Management

Focus schemes

How does the Education Directorate manage and administer applications for the Future of Education Equity Fund?	Chapter 5 Future of Education Equity Fund
How do the Emergency Services Agency and Shared Services Finance manage and administer exemptions from ambulance fees?	Chapter 6 Ambulance fees exemptions

Source: ACT Audit Office.

2 Eligibility criteria

- 2.1 This chapter discusses whether eligibility criteria for concession, rebate and social support schemes are clear and consistent.

Summary



Conclusions

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, and 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.



Key findings

Documents establishing eligibility criteria

Paragraph

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 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. 2.45

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

Documents establishing eligibility criteria

- 2.2 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 financial assistance to access their essential needs. The eligibility criteria for concession, rebate and social support schemes are defined individually

for each scheme. In some cases, the criteria are established by legislative instruments issued by responsible Ministers, in other cases by guidelines, policy papers or services agreements prepared by administering agencies.

2.3 Table 2-1 shows the documents that establish eligibility criteria for the 12 schemes considered in the audit. The table also shows whether the document is publicly available.

Table 2-1 Documents establishing eligibility criteria

Scheme	Source of eligibility criteria	Document type	Publicly available
Legislation			
Rates and levy rebates	<i>Rates Act 2004</i>	Act	✓
Bus and light rail fare concessions	<i>Road Transport (Public Passenger Services) Public Transport Fares Determination</i>	Disallowable instrument	✓
Driver licence fee concessions	<i>Road Transport (General) Concession Determination</i>	Disallowable instrument	✓
Ambulance fees exemptions	<i>Emergencies (Fees) Determination</i>	Disallowable instrument	✓
Guidelines or policy papers			
Home Energy Support Program	Home Energy Support Program Participant Guidelines	Guidelines	✓
Interstate Patient Travel Assistance Scheme	Interstate Patient Travel Assistance Scheme Assessment Guidelines	Guidelines	✓
Taxi Subsidy Scheme	Taxi Subsidy Scheme Policy Paper	Policy paper	✗
Spectacles Subsidy Scheme	Spectacles Subsidy Scheme Policy Paper	Policy paper	✗
Future of Education Equity Fund	Future of Education Fund Decision-making Guide	Guidelines	✗
Apprentice and Trainee Payment	ACT Budget and internal ACT Revenue Office briefing	Briefing	✗
Services agreements			
Electricity, Gas and Water Rebate	Utilities Rebate Agreements between the ACT Government and electricity providers	Services agreement	✗
Rent Relief Fund	Services Agreement between the ACT Government and Care Incorporated	Services agreement	✗

Source: ACT Audit Office, based on information provided by administering agencies.

Note: Although documents establishing eligibility criteria might not be publicly available, this does not mean that information on eligibility is not publicly available. Chapter 3 considers how information about schemes has been promoted and communicated to eligible people, including how eligibility criteria have been explained.

Criteria established in legislation

- 2.4 Eligibility criteria for rates rebates are established in the *Rates Act 2004*, with the value of the rebates being established in a disallowable instrument made by the Minister for Finance. Criteria for bus and light rail fare concessions and driver licence fee concessions are established in disallowable instruments made by the Minister for Transport. Criteria for exemptions from ambulance fees are established in a disallowable instrument made by the Minister for Police, Fire and Emergency Services.

Criteria established in guidelines or policy papers

- 2.5 Eligibility criteria for the Home Energy Support Program and Interstate Patient Travel Assistance Scheme are established in scheme guidelines that are made publicly available on the websites of administering agencies. Eligibility criteria for the Taxi Subsidy Scheme, Spectacles Subsidy Scheme and Future of Education Equity Fund are similarly established by guidelines or policy papers. These documents are not publicly available.

Criteria established in services agreements

- 2.6 Eligibility criteria for the Electricity, Gas and Water Rebate and Rent Relief Fund are established in services agreements made between the ACT Government and the non-government organisations who administer the schemes. The services agreements are not publicly available.
- 2.7 Chapter 3 considers how information about schemes has been promoted and communicated to eligible people, including how eligibility criteria have been explained.



- 2.8 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.



- 2.9 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.



- 2.10 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.

Types of eligibility criteria

2.11 A variety of different criteria are used to establish eligibility for the 12 concession, rebate and social support schemes considered in the audit. Table 2-2 shows the types of criteria used for each scheme.

Table 2-2 Types of eligibility criteria

Scheme	Concession cards	Proof of financial hardship	Specific needs or enrolment status	Additional criteria
Rates and levy rebates	✓	✗	-	✗
Electricity, Gas and Water Rebate	✓	✗	-	✗
Home Energy Support Program	✓	✗	-	✓
Bus and light rail fare concessions	✓	✗	-	✗
Driver licence fee concessions	✓	✗	-	✗
Ambulance fees exemptions	✓	✓	-	✓
Spectacles Subsidy Scheme	✓	✗	-	✗
Future of Education Equity Fund	✓	✓	-	✓
Rent Relief Fund	✗	✓	-	✓
Taxi Subsidy Scheme	n/a	n/a	✓	n/a
Interstate Patient Travel Assistance Scheme	n/a	n/a	✓	n/a
Apprentice and Trainee Payment	n/a	n/a	✓	n/a

Source: ACT Audit Office, based on information provided by administering agencies.

2.12 Of the 12 schemes considered in the audit:

- concession cards issued by the Australian Government or ACT Government are used to establish eligibility for eight schemes;
- income and asset tests or other proofs of financial hardship are used to establish eligibility for three schemes; and

- for three schemes the criteria applied are specific to the intended scheme participants (e.g. degree of disability, healthcare requirements or education enrolment status).

2.13 For three schemes (Home Energy Support Program, Future of Education Equity Fund and Rent Relief Fund) additional criteria specific to the intended purpose of each scheme are also applied. For the Home Energy Support Program this is a requirement to own a home of specified value, for the Future of Education Equity fund this is a requirement to be attending an ACT school or educational program and for the Rent Relief Fund this was a requirement to have been subject to a tenancy agreement for a specified period.







2.14 Further information about these requirements is provided in paragraphs 2.25, 2.42 and 2.47.

Concession cards

2.15 The Australian Government issues concession cards to people who receive social support payments from Services Australia or the Department of Veterans' Affairs and to some people whose income is below specified thresholds. The ACT Government issues concession cards to people on protection visas and some older people.

2.16 Figure 2-1 shows the different types of concession cards issued by the Australian and ACT Governments.

Figure 2-1 Concession cards

Cards issued by Services Australia	
<p>Pensioner Concession Card</p> 	<p>People receiving the Age Pension, Carer Payment, Disability Support Pension, Parenting Payment Single, people 55 years-old or older receiving JobSeeker Payment, Parenting Payment partnered or Special benefit, people with partial capacity to work receiving JobSeeker Payment, Parenting Payment partnered or Youth Allowance as a job seeker and single principal carers receiving JobSeeker Payment or Youth Allowance as a job seeker</p>
<p>Health Care Card</p> 	<p>People receiving ABSTUDY Living Allowance, Austudy, JobSeeker Payment, Parenting Payment partnered, Special Benefit, or Youth Allowance and some people receiving Carer Allowance, Carer Payment, Family Tax Benefit Part A or Mobility Allowance</p>
<p>Low Income Health Care Card</p> 	<p>People whose income is under a specified threshold</p>
Cards issued by the Department of Veterans' Affairs	
<p>Veteran Pensioner Concession Card</p>	<p>Veterans receiving a Service Pension, Income Support Supplement or Social Security Age Pension</p>
<p>Veteran Gold Card</p> 	<p>Veterans with significant medical impacts from their service, certain types of service and dependants of veterans who have died due to their service</p>
Cards issued by the ACT Government	
<p>ACT Services Access Card</p> 	<p>People on Protection Visas ('asylum seekers')</p>
<p>ACT Seniors Card</p> 	<p>People aged 60 years-old and above who are permanent residents living in the ACT and not in paid employment for more than 20 hours per week</p>

Source: ACT Audit Office, based on information provided by Services Australia, the Department of Veterans Affairs and the ACT Government.

2.17 Table 2-3 shows the concession cards that establish eligibility for each of the schemes considered in the audit.

Table 2-3 Eligible concession cards

Scheme title	Pensioner Concession Card ⁷	Veteran Gold Card	Health Care Card	Low-income Health Care Card	ACT Services Access Card
Rates and levy rebates	✓	✓	✗	✗	✗
Electricity, Gas and Water Rebate	✓	✓	✓	✓	✓
Home Energy Support Program	✓	✓	✓	✗	✗
Bus and light rail fare concessions ⁸	✓	✓	✓	✓	✓
Driver licence concessions	✓	✓	✓	✓	✗
Ambulance fee exemptions	✓	✓	✓	✓	✗
Spectacles Subsidy Scheme	✓	✗	✓	✓	✗
Future of Education Equity Fund	✓	✗	✓	✓	✗

Source: ACT Audit Office, based on information provided by administering agencies.

Rates and levy rebates

2.18 Eligibility criteria for the Pensioner General Rates Rebate and Police, Fire and Emergency Services Levy (PFESL) Rebate are established by the *Rates Act 2004*. The value of the rebates is established by the *Taxation Administration (Amounts Payable – Rates) Determination*.

2.19 The rebates are available to people living in the ACT holding a:

- Pensioner Concession Card; or
- Veteran Gold Card.

2.20 The rebates are available for the card holders' principal place of residence and are apportioned according to the card holders' ownership share in the home.

⁷ Pensioner Concession Cards issued by Services Australia or the Department of Veterans' Affairs.

⁸ Bus and light rail fare concessions are also available to people holding a student identification card, Companion Card, ACT Seniors Card and Person with Permanent Impairment ID Card.

- 2.21 People eligible for the Pensioner General Rates Rebate are automatically eligible for the PFESL Rebate.

Electricity, Gas and Water Rebate

- 2.22 Eligibility criteria for the Electricity, Gas and Water Rebate are established in the *Utilities Rebate Agreement* made between the ACT Government and electricity retailers.

- 2.23 The rebate is available to people living in the ACT holding a:

- Pensioner Concession Card;
- Veteran Gold Card (Prisoner of War, War Widow, Totally Permanently Incapacitated (TPI) Embossed);
- Health Care Card or Low-income Health Care Card; or
- ACT Services Access Card.

- 2.24 Only the primary card holder can apply for the rebate and the card holder's name and address must be the same as the name and address on the electricity account.

Home Energy Support Program

- 2.25 Eligibility criteria for the Home Energy Support Program are established by the *Home Energy Support Program Participant Guidelines*. The City and Environment Directorate makes the guidelines publicly available on the ACT Government's 'Climate choices' website (climatechoices.act.gov.au).

- 2.26 The program is available to people living in the ACT holding a:

- Pensioner Concession Card;
- Veteran Gold Card; or
- Health Care Card.

- 2.27 To be eligible, people must also:

- own and live in an eligible home in which the energy efficient products will be installed; and
- have attended a free Everyday Climate Choices workshop.

- 2.28 Homes are eligible if they are:

- located within the ACT;
- a standalone residence or an individually unit titled property;

- an existing home, not a new build; and
- have an Unimproved Value at or below specified limits.

Bus and light rail fare concessions

2.29 Eligibility for bus and light rail fare concessions is established by the *Road Transport (Public Passenger Services) Public Transport Fares Determination*.

2.30 Free or discounted travel on buses and light rail is available to people holding a:

- Pensioner Concession Card;
- Veteran Gold Card;
- Health Care Card or Low-income Health Care Card;
- ACT Services Access Card;
- ACT Seniors Card;
- Companion Card;
- Person with Permanent Impairment ID Card; or
- student identification card.

2.31 There are also specified circumstances where people can travel without paying a fare, including children aged five years-old and under who are not attending school and are travelling with a carer and on public holidays.

Driver licence fee concessions

2.32 Eligibility criteria for concessions on driver licence issue or renewal fees are established by the *Road Transport (General) Concession Determination*.

2.33 Concessions of different values are available for people living in the ACT holding different concession cards and in different circumstances. Table 2-4 shows the different concessions available in 2026.

Table 2-4 Concessions on driver licence issue and renewal fees

Concession cards	Additional criteria	Concession
Pensioner Concession Card Veteran Gold Card	None	100 % Applicable for issue or renewal of a provisional or full licence in the name of the primary card holder

Concession cards	Additional criteria	Concession
Health Care Card or Low-Income Health Care Card and Unemployed for six months or longer	None	50% Applicable for issue or renewal of a one-year provisional or full licence in the name of the primary card holder
	An ACT full licence holder who has attracted no demerit points, no traffic infringement notices and no court-imposed traffic penalties for at the least the last five years on their ACT driver licence	65% Applicable for issue or renewal of a full licence in the name of the primary card holder
		50% plus 33.33% rounded up to the nearest 10 cents Applicable for issue of a full driver licence when progressing from a ACT P1 (provisional) licence
		65% plus 33.33% rounded up to the nearest 10 cents Applicable for issue of a full driver licence when progressing from a ACT P1 or P2 (provisional) licence

Source: ACT Audit Office, based on the *Road Transport (General) Concession Determination*.

Additional criteria for people holding Health Care Cards

2.34 People holding Pensioner Concession Cards and Veteran Gold Cards are eligible for free issue or renewal of provisional or full driver licences in the name of the card holder. Additional conditions are imposed for people holding Health Care Cards. People holding Health Care Cards are eligible for a 50 percent concession on fees for issue or renewal of one-year provisional or full licences in the name of the card holder if they have also been unemployed for six months or longer. People who meet these criteria and also have no demerit points, traffic infringement notices or traffic penalties in the last five years on their ACT driver licence are eligible for a 65 percent concession (or 65 percent plus 33.33 percent for transitioning from a provisional to full licence).

Ambulance fees exemptions

2.35 Eligibility criteria for ambulance fees exemptions are established by the *Emergencies (Fees) Determination 2025*.

2.36 Exemptions are available to people holding a:

- Pensioner Concession Card;
- Veteran Gold Card;
- Health Care Card or Low-income Health Care Card; and
- Veteran White Card (subject to specified conditions associated with the card).

2.37 Further information about eligibility for ambulance fee exemptions is provided in Chapter 6.

Spectacles Subsidy Scheme

2.38 Eligibility criteria for the Spectacles Subsidy Scheme are established by the ACT Revenue Office's *Spectacles Subsidy Scheme Policy Paper* and the Services Agreement signed between the ACT Government and registered opticians. Neither document is publicly available.

2.39 The scheme is available to people living in the ACT holding a:

- Pensioner Concession Card; or
- Health Care Card or Low-Income Health Care Card to which the holder has been entitled for at least three calendar months.

2.40 The rebate is available to card holders and their dependents who are also listed on the eligible card.

2.41 The requirement to have held a Health Care Card for at least three months is waived for people who are clients of Companion House.⁹

Future of Education Equity Fund

2.42 Eligibility criteria for the Future of Education Equity Fund are established by the *Future of Education Fund Decision-making guide – assessing Equity Fund applications*. The guide is not publicly available.

2.43 Families living in the ACT are eligible for the fund if they:

- have sole or shared parental responsibility for a dependent student(s) enrolled in grades preschool to year 12 (or equivalent) in an ACT school (or are an independent student);
- hold a Pensioner Concession Card, Health Care Card or Low Income Health Care Card; or
- have alternative forms of evidence proving low-income status or financial hardship.

2.44 Further information about eligibility for Future of Education Equity Fund is provided in Chapter 5.

⁹ Applicants who have a signed letter from Companion House Assisting Survivors of Torture and Trauma Incorporated.



2.45 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 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.

Financial hardship

2.46 Three of the schemes considered in the report establish eligibility through income and asset tests or other definitions of financial hardship:

- Rent Relief Fund;
- Future of Education Equity Fund; and
- Ambulance fee exemptions.

Rent Relief Fund

2.47 Eligibility for the Rent Relief Fund was established by the *Services Agreement* signed between the ACT Government and Care Incorporated for the administration of the fund.¹⁰

2.48 The Rent Relief Fund was available to people living in the ACT who:

- were rental tenants experiencing ‘rental stress’ or ‘severe financial hardship’ that was placing their tenancy at risk and needed financial assistance to sustain the tenancy or prevent eviction;
- had a tenancy agreement that had been in place for at least three months; and
- had an annual gross income under a specified threshold.

Rental stress

2.49 The Rent Relief Fund *Services Agreement* defined rental stress as being when an individual or household pays more than 30 percent of household income in rent and has liquid assets of \$5,000 or less (excluding superannuation).

¹⁰ The Rent Relief Fund was ceased in July 2025.

Severe financial hardship

2.50 The Rent Relief Fund *Services Agreement* defined severe financial hardship as being when an individual or household pays less than 30 percent of household income in rent but can otherwise demonstrate that they are experiencing severe financial hardship and have less than \$3,000 in liquid assets (excluding superannuation).

Income thresholds

2.51 The income thresholds used to determine eligibility for the Rent Relief Scheme were based on the tenant income thresholds established for the Affordable Community Housing Land Tax Exemption. In 2024-25, these were a gross income of \$61,322 for an adult, \$64,498 for a sole parent, and an additional \$23,460 for each additional adult and \$20,343 for each additional child.

Evidentiary requirements

2.52 People were able to use a range of documents to demonstrate that they were experiencing rental stress and/or several financial hardships and had an income below the specified threshold, including:

- tenancy agreement or other evidence of weekly rental payments or rental occupancy;
- payslips or evidence of social support payments;
- a 30-day transaction history of all bank accounts; and
- statutory declarations or any other relevant documents.

Future of Education Equity Fund

2.53 Families who are unable to demonstrate their eligibility for the Future of Education Equity Fund using an eligible concession card can demonstrate that they:

- have a household income below the thresholds used by Services Australia to establish eligibility for the Low Income Health Care Card; or
- are otherwise experiencing exceptional circumstances leading to financial hardship.

Income thresholds

2.54 The income thresholds used to determine eligibility for the Equity Fund are based on the income thresholds used by Services Australia to determine eligibility for the Low Income Health Care Card. In 2024-25, these were gross income of \$69,836 for a single adult with one dependent child and \$71,604 for a couple with one dependent child, plus \$1,768 for each additional dependent child.

Evidentiary requirements

- 2.55 The Education Directorate asks for Notices of Assessment issued by the Australian Taxation Office and recent payslips as proof of an applicant's income and may also accept a statutory declaration about the applicant's situation and/or letters of support from schools, community organisations or government agencies as satisfactory evidence.
- 2.56 Further information about evidentiary requirements for the Equity Fund is provided in Chapter 5.

Ambulance fees exemptions

- 2.57 People who are unable to demonstrate their eligibility for ambulance fees exemptions using an eligible concession card can demonstrate that paying the fees would cause unreasonable financial hardship.
- 2.58 Shared Services Finance uses the ACT Government's *Financial Hardship Application* form to determine whether a person is experiencing financial hardship. Applicants' degree of financial hardship is determined on the basis of income, assets and expenses, with three months of bank statements required as supporting evidence.
- 2.59 Further information about evidentiary requirements for ambulance fees exemptions is provided in Chapter 6.



- 2.60 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.



- 2.61 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.



- 2.62 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.

Other criteria

2.63 Three schemes that are designed for specified user groups define eligibility by other criteria:

- Taxi Subsidy Scheme;
- Interstate Patient Travel Assistance Scheme; and
- Apprentice and Trainee Payment.

Taxi Subsidy Scheme

2.64 Eligibility criteria for the Taxi Subsidy Scheme are established by the *ACT Taxi Subsidy Scheme Policy Paper*. The policy paper is not publicly available.

2.65 The Taxi Subsidy Scheme is available to people living in the ACT who have a severe or profound activity limitation that prevents them from using public or community transport.

2.66 The Taxi Subsidy Scheme is available to people with:

- severe mobility restrictions or limitations;
- legal blindness or severe vision impairment;
- epilepsy;
- severe cognitive, intellectual or psychiatric impairment;
- severe speech or hearing impairment; or
- total functional loss of the upper limbs.

2.67 There are inconsistencies in the way the ACT Revenue Office defines and communicates the eligibility criteria for the scheme.

Eligible activity limitations

2.68 The ACT Revenue Office's 'taxi subsidy scheme' webpage and the *Membership Application*, available as a downloadable Word or pdf file from the webpage, describe eligible activity limitations as being:

- severe mobility limitations;
- legal blindness or severe vision impairment;

- cognitive, intellectual or psychiatric impairment; or
- severe and uncontrolled epilepsy.

2.69 Neither the webpage nor the *Membership Application* include speech or hearing impairment as an eligible activity limitation. This is inconsistent with the policy paper, which defines 'speech and hearing impairment' as 'Severe and permanent communication difficulties necessitating the constant assistance of another person to use public transport'.

Living in the ACT

2.70 The ACT Revenue Office's 'taxi subsidy scheme' webpage and the *Membership Application* state that to be eligible for the scheme people must be a 'permanent resident of the ACT, or an asylum seeker with proof of status from Companion House'. However, the documents listed in the policy paper as suitable evidence of 'proof of residency' are documents that show that an applicant lives in the ACT and do not relate to an applicants' legal right to live in Australia. It is not clear whether the term 'permanent resident' is intended to describe a person's legal status or where they live.

2.71 The ACT Revenue Office advised that it will be resolving these inconsistencies and lack of clarity as part of work being undertaken at the time of audit reporting to improve the readability and accessibility of its website.

Interstate Patient Travel Assistance Scheme

2.72 Eligibility criteria for the Interstate Patient Travel Assistance Scheme are established by the *Interstate Patient Travel Assistance Scheme Assessment Guidelines*, which are publicly available on the Canberra Health Services website.

2.73 The scheme is available to people living in the ACT who:

- are enrolled or are eligible to be enrolled in Medicare (including asylum seekers);
- are referred for medical care interstate by an ACT or Queanbeyan registered medical professional;
- are referred to the service closest to the ACT that provides the required medical care; and
- are not receiving, or eligible for, financial assistance for travel and accommodation from an insurance provider or another state or territory government.

Apprentice and Trainee Payment

2.74 It is not clear how the eligibility criteria for the Apprentice and Trainee Payment were established.

2.75 The 2024-25 ACT Government Budget Outlook stated that:

The Government will provide currently enrolled apprentices and trainees residing in the ACT with a one-off cost of living support payment of \$250 in 2024-25.

2.76 The 2025-26 ACT Government Budget Outlook stated that:

The Government will continue to provide currently enrolled apprentices and trainees residing in the ACT with a cost of living support payment of \$250 in 2025-26. First-year apprentices and trainees will receive an additional \$250 (\$500 in total) ...

2.77 The ACT Government's 'Education and training' website states that the payment is available to people who:

- live in the ACT;
- are employed by an ACT employer; and
- are active in their apprenticeship on the first of July in the applicable year.



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.

3 Accessibility

3.1 This chapter discusses whether concession, rebate and social support schemes are:

- effectively promoted and communicated to eligible people; and
- easy for eligible people to apply for.

Summary



Conclusions

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.



Key findings

Communication

Paragraph

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

3.23

only through ACT Government websites. This increases the risk that people may not know about the schemes they are eligible for.

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

Communication

3.2 Making communication accessible means ensuring everyone can find and understand the information they need.

Better practice accessible communication

3.3 Features of better practice accessible communication are identified in:

- the *Australian Government Style Manual* (Accessible and inclusive content);
- the Australian Government *Digital Service Standard*; and
- the Report of the Commonwealth and ACT Ombudsman, Insights paper *Removing barriers to government services: How to improve service delivery* (January 2025).

3.4 Features of better practice accessible communication that are relevant to communications about concession, rebate and social support schemes include:

- information available through multiple communication channels;
- information provided in plain language and at a suitable reading level; and
- key information provided using images, easy read and translations into community languages.

Communication channels

3.5 Table 3-1 shows the communication channels used to advertise and explain the schemes considered in the report.

Table 3-1 Communication channels

Schemes ¹¹	Cost of living support website ¹²	Agency / other websites	Social media, TV or radio	Print material, newsletters	Direct to potential recipients or stakeholders
Rates and levy rebates	✓	✓	✗	✗	✓
Electricity, Gas and Water Rebate	✓	✓	✗	✓	✓
Home Energy Support Program	✓	✓	✓	✓	✓
Bus and light rail fare concessions	✓	✓	✓	✓	✓
Driver licence fee concessions	✓	✓	✗	✗	✗
Taxi Subsidy Scheme	✓	✓	✗	✗	✗
Ambulance fee exemptions	✗	✓	✗	✗	✓
Interstate Patient Travel Assistance Scheme	✗	✓	✗	✗	✓
Spectacles Subsidy Scheme	✓	✓	✗	✗	✓
Future of Education Equity Fund	✓	✓	✓	✓	✓
Apprentice and Trainee Payment	✓	✓	✗	✗	✓

Source: ACT Audit Office, based on information provided by administering agencies and review of websites in January 2026.

Rates and levy rebates

3.6 The ACT Revenue Office provides information about rates and levy rebates through the:

- ACT Government cost of living support website (act.gov.au/money-and-tax/cost-of-living-support);
- ACT Revenue Office website (revenue.act.gov.au/home-owner-assistance/rates-assistance); and

¹¹ The Rent Relief Fund is not included in this table, as it was ceased in July 2025. The Justice and Community Safety Directorate advised that the Rent Relief Fund was promoted through the ACT Government Cost of Living website, the Justice and Community Safety Directorate website and the Care Financial website. It was also mentioned in media releases and communicated directly to key stakeholders, including through 'Stakeholder Amplification Kits', which provided information about the scheme, key messages and social media tiles.

¹² act.gov.au/money-and-tax/cost-of-living-support,

- Rates Instalment Notices.

Electricity, Gas and Water Rebate

3.7 The ACT Revenue Office provides information about the Electricity, Gas and Water Rebate through ACT and Australian Government websites, including the:

- ACT Government cost of living support website;
- ACT Government climate choices website (climatechoices.act.gov.au/policy-programs/electricity-gas-and-water-rebate);
- ACT Revenue Office website (revenue.act.gov.au/community-assistance/electricity-gas-and-water-rebate); and
- Australian Government energy website (energy.gov.au/rebates/electricity-gas-and-water-rebate).

3.8 Information about the scheme has also been included in the OurCanberra Newsletter.

3.9 The services agreement made between the ACT Government and energy retailers requires retailers to provide information about the rebate on their website, by phone and in person. The agreement also requires that retailers help people with enquiries about the rebate and about making applications. However, the agreement does not specify exactly which information must be provided.

Home Energy Support Program

3.10 The City and Environment Directorate maintains a *Communications and Stakeholder Engagement Plan* for the Home Energy Support Program. The plan outlines:

- target audiences;
- key messages;
- communication channels; and
- timelines for key activities.

3.11 The City and Environment Directorate provides information about the Home Energy Support Program through:

- the ACT Government cost of living support website;
- the ACT Government climate choices website (climatechoices.act.gov.au/policy-programs/home-energy-support-rebates-for-homeowners);
- advertisements in local print media (e.g. Canberra Weekly);
- advertisements on local radio;

- digital screens at Access Canberra shopfronts, in ACT Libraries and Canberra Health Services facilities;
- social media (e.g. ACT Government Facebook accounts);
- printed brochures (distributed to community services providers and social venues);
- direct email to stakeholders; and
- community events (e.g. Sustainability Expo, Multicultural Festival, ACT Seniors and Better Aging Expo, Veterans and Families Expo).

Bus and light rail fare concessions

3.12 The City and Environment Directorate provides information about bus and light rail fare concessions through:

- the ACT Government cost of living support website;
- the Transport Canberra concessions website (transport.act.gov.au/tickets-and-myway/concessions);
- posters displayed on bus and light rail services;
- posters displayed in retail outlets providing MyWay+ travel cards;
- social media (e.g. ACT Government Facebook accounts); and
- direct communication with organisations providing services or advocacy for eligible cohorts of people, including older people, students and people with disability.

Driver licence fee concessions

3.13 Access Canberra provides information about concessions for driver licence issue or renewal fees through the:

- ACT Government cost of living support website; and
- Access Canberra website (accesscanberra.act.gov.au/driving-transport-and-parking/licences/concessions-for-driver-licence-fees).

Taxi Subsidy Scheme

3.14 The ACT Revenue Office provides information about the Taxi Subsidy Scheme through the:

- ACT Government cost of living support website; and
- ACT Revenue Office website (revenue.act.gov.au/community-assistance/taxi-subsidy-scheme).

Ambulance fee exemptions

3.15 The Emergency Services Agency and Shared Services Finance provide information about exemptions from ambulance fees through the:

- Emergency Services Agency's website (esa.act.gov.au/about-esa-emergency-services/ambulance/fees-and-charges); and
- invoices for ambulance fees.

3.16 Information about ambulance fees exemption is not included on the ACT Government cost of living support website.

Interstate Patient Travel Assistance Scheme

3.17 Canberra Health Services provides information about the Interstate Patient Travel Assistance Scheme through:

- the Canberra Health Services website (canberrahealthservices.act.gov.au/before,-during-and-after-your-care/staying-at-canberra-hospital/before-you-arrive/getting-here-and-getting-around/travelling-from-outside-canberra); and
- communications with General Practitioners and accommodation providers (e.g. Ronald McDonald House and the Leukaemia Foundation).

3.18 Information about the scheme is not included on the ACT Government cost of living support website.

Spectacles Subsidy Scheme

3.19 The ACT Revenue Office provides information about the Spectacles Subsidy Scheme through the:

- ACT Government cost of living support website; and
- ACT Revenue Office website (revenue.act.gov.au/community-assistance/spectacles-subsidy-scheme).

3.20 The ACT Revenue Office also provides registered optometrists with a guide to eligible concession cards and an eligibility checklist.

Future of Education Equity Fund

3.21 The Education Directorate provides information about the Future of Education Equity Fund through:

- the ACT Government cost of living support website;

- the Education Directorate’s education and training website (act.gov.au/education-and-training/life-at-school-and-college/get-help-with-the-cost-of-schooling);
- reminder emails sent to previous recipients;
- email to school principals and business managers;
- media releases;
- social media (e.g. ACT Government Facebook accounts);
- school newsletters;
- the Our Canberra newsletter; and
- digital screens (public screens at Access Canberra, Housing ACT and ACT libraries and on the whole of government screensaver).

Apprentice and Trainee Payment

3.22 The ACT Revenue Office provides information about the Apprentice and Trainee Payment through the:

- ACT Government cost of living support website;
- Education Directorate’s education and training website (act.gov.au/education-and-training/one-off-payment-for-apprentices-and-trainees);
- ACT Revenue Office website (revenue.act.gov.au/payments-and-refunds/apprentices-and-trainees-payment); and
- by email to eligible enrolled apprentices and trainees.



3.23 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.

Accessibility features

3.24 Features of accessible communications include:

- using plain language and writing to a suitable reading level;
- using images and Easy Read to convey key information; and
- providing translations into community languages.

Plain language

3.25 Plain language (also referred to as plain English or everyday English) is a style of writing that uses vocabulary and text structure designed to make the meaning as clear as possible to as many readers as possible.¹³ Features of plain language include:

- clear sections of text with headings that are easy to understand;
- short sentences (15 to 20 words, one concept per sentence);
- simple, everyday words (avoiding, or clearly explaining, jargon and complex or specialised terms); and
- writing to an appropriate reading level.

Reading level

3.26 The *Australian Government Style Manual* explains that writing to an Australian Year 7 reading level makes content accessible for most people. This is because approximately half of Australian adults have a reading level at or below year 10 and around one in ten Australian adults have a reading level at or below year 7.

Images and Easy Read

3.27 Using images (e.g. images of eligible concession cards) and providing key information in Easy Read can make information accessible to people with lower literacy. Easy Read (also referred to as Easy English) is a style of writing that is simpler and has a lower reading level than plain language. Easy Read typically uses short sentences accompanied by an image or picture.

Translations

3.28 Translating key information into commonly used community languages can make information accessible to people for whom English is not their first or everyday language. Language translation functions (e.g. Google Translate) can be incorporated into webpages so that users can select their preferred language.

3.29 Table 3-2 shows the accessibility features used on ACT Government websites to advertise and communicate the schemes considered in the report.

¹³ *Easy English versus Plain English: A Guide to creating accessible content*. Centre for Inclusive Design - centreforinclusivedesign.org.au.

Table 3-2 Accessibility features used in ACT Government websites

	Reading level ¹⁴	Easy Read	Images of eligible cards	Translations
Rates and levy rebates	10.9	✘	✘	✘
Electricity, Gas and Water Rebate	10.9/8.2 ¹⁵	✘	✘/✓	✘
Home Energy Support Program	12.7	✓	✓	✓
Bus and light rail fare concessions	9.6	✘	✓	✓
Driver licence fee concessions	7.9	✘	✘	✓
Taxi Subsidy Scheme	11.1	✘	NA	✘
Ambulance fee exemptions	11.1	✘	✘	✓
Interstate Patient Travel Assistance Scheme	12.8	✘	NA	✓
Spectacles Subsidy Scheme	11.5	✘	✘	✘
Future of Education Equity Fund	8.4	✘	✘	✓
Apprentice and Trainee Payment	9.6/11.5 ¹⁶	✘	NA	✓

Source: ACT Audit Office, based on analysis of public websites.

Rates and levy rebates

3.30 Rates Instalment Notices state that ‘eligible pensioners could be entitled to a rates rebate on their principal place of residence’ and direct people to the ACT Revenue Office website, but do not list or otherwise describe the available rebates or the eligible concession cards.

3.31 The ACT Revenue Office’s ‘rates assistance’ website (revenue.act.gov.au/home-owner-assistance/rates-assistance) provides information about the Pensioner General Rates Rebate and Police, Fire and Emergency Services Levy Rebate, including who is eligible and

¹⁴ Flesch-Kincaid Grade level test for text describing the scheme on the administering agency’s website. The Flesch-Kincaid Grade level test rates text on a United States school grade level. This is similar to Australian school years, so that a score of 7 to 10 indicates high-school reading level and a score of 11-12 indicates a college reading level.

¹⁵ ACT Revenue Office website/Climate Choices website.

¹⁶ ACT Revenue Office website/Education and Training website.

how to apply. The text is written to approximately a year 11 reading level. The webpage does not provide:

- an Easy Read version of key information;
- images of eligible concession cards; or
- translations into community languages.

3.32 The ACT Revenue Office is currently undertaking improvements to its website that are intended to increase readability and accessibility. These improvements could include changes to the information provided about rates rebates, the Electricity, Gas and Water Rebate, Spectacles Subsidy Scheme, Taxi Subsidy Scheme and Apprentice and Trainee Payment.

Electricity, Gas and Water Rebate

3.33 The ACT Revenue Office's 'electricity gas and water rebate' webpage (revenue.act.gov.au/community-assistance/electricity-gas-and-water-rebate) provides information about the scheme, who is eligible and how to apply. The text is written to an approximately year 11 reading level. The webpage does not provide:

- an Easy Read version of key information;
- images of eligible concession cards; or
- translations into community languages.

3.34 The 'electricity gas and water rebate' webpage on the ACT Government's Climate Choices website (climatechoices.act.gov.au/policy-programs/electricity-gas-and-water-rebate) also provides information about the scheme. The text on the main webpage is written to an approximately year 8 reading level and the webpage provides links to descriptions of eligible cards on the Services Australia website.

Home Energy Support Program

3.35 The 'Home energy support: Rebates for Homeowners' webpage on the ACT Government's Climate Choices website (climatechoices.act.gov.au/policy-programs/home-energy-support-rebates-for-homeowners) provides detailed information about the program. While the text is written to a college reading level, several accessibility features are provided, including:

- a video;
- a downloadable FAQ (Frequently Asked Questions);
- downloadable participant guidelines with images of eligible concession cards;

- a downloadable Easy Read version of key information about the scheme with images of eligible concession cards; and
- an in-built function that allows users to select their preferred language.

Bus and light rail fare concessions

3.36 Transport Canberra's 'Concessions' website (transport.act.gov.au/tickets-and-myway/concessions) provides detailed information about fare concessions, including:

- sub-sections relevant to particular people (e.g. students, seniors, health care and pension card holders, veterans);
- a video tutorial explaining how to register for concessions through the Myway+ account;
- images of eligible concession cards; and
- an in-built function that allows users to select their preferred language.

3.37 The website does not provide an Easy Read version of key information.

Driver licence fee concessions

3.38 Access Canberra's 'concessions for driver licence fees' webpage (accesscanberra.act.gov.au/driving-transport-and-parking/licences/concessions-for-driver-licence-fees) provides detailed information about driver licence fee concessions, including:

- sub-sections relevant to particular people (e.g. pension and health care card holders, veterans); and
- an in-built function that allows users to select their preferred language.

3.39 The website does not provide key information in Easy Read format or images of eligible concession cards.

Taxi Subsidy Scheme

3.40 The ACT Revenue Office's 'taxi subsidy scheme' webpage (revenue.act.gov.au/community-assistance/taxi-subsidy-scheme) provides information about the scheme, who is eligible and how to apply, including:

- a 'frequently asked questions' section; and
- downloadable application forms.

3.41 Although the scheme is intended to assist people who have disability, including vision and hearing impairment and intellectual disability, the webpage does not provide:

- key information in Easy Read or audio/video format; or

- an in-built function that allows users to select their preferred language.

Ambulance fee exemptions

3.42 The Emergency Services Agency's 'ambulance fees and charges' webpage (esa.act.gov.au/about-esa-emergency-services/ambulance/fees-and-charges) provides information about exemptions from ambulance fees and includes an in-built function that allows users to select their preferred language. However, the text is written to an approximately year 11 reading level and the website does not provide:

- an Easy Read version of key information; or
- images of eligible concession cards.

3.43 The accessibility of the information provided on the Emergency Services Agency's 'ambulance fees and charges' webpage and in invoices for ambulance fees is limited because:

- the names of eligible concession cards don't correspond with the name on the front of the card (e.g. the Pensioner Concession Card is referred to as 'aged pension concession card' and 'Centrelink Pension Card');
- complex words and terms are used instead of plain language alternatives (e.g. 'daunting', 'unreasonable financial hardship', 'waiver', 'authorised to act on your behalf', 'entitlement'); and
- instructions about how to apply for exemptions or payment plans are inconsistent (e.g. the ESA website advises people to 'photocopy the front and back of your pension or health care card' whereas the invoice asks just for the full name and card number).

Interstate Patient Travel Assistance Scheme

3.44 Canberra Health Services' 'travelling to and out of Canberra for treatment' webpage (canberrahealthservices.act.gov.au/before,-during-and-after-your-care/staying-at-canberra-hospital/before-you-arrive/getting-here-and-getting-around/travelling-from-outside-canberra) provides information about the Interstate Patient Travel Assistance Scheme including:

- a downloadable version of the scheme guidelines and application form;
- an in-built function that allows users to select their preferred language; and
- an in-built function that allows users to listen to the content of the webpage as audio (in English).

3.45 The webpage does not provide key information in Easy Read format.

3.46 The accessibility of the information about the scheme is limited because of its location. Information about the scheme is provided at the bottom of a webpage that largely provides

information relevant to obtaining healthcare in the ACT. It is thus unlikely that potentially eligible people would find the information about the scheme if they were not already aware of the scheme (e.g. able to search for it by name).

Spectacles Subsidy Scheme

3.47 The ACT Revenue Office's 'spectacles subsidy scheme' webpage (revenue.act.gov.au/community-assistance/spectacles-subsidy-scheme) provides information about the scheme, who is eligible and how to apply. The text is written to an approximately year 11 reading level. The webpage does not provide:

- an Easy Read version of key information;
- images of eligible concession cards; or
- translations into community languages.

Future of Education Equity Fund

3.48 The Education Directorate's 'Get help with the cost of schooling' webpage (act.gov.au/education-and-training/life-at-school-and-college/get-help-with-the-cost-of-schooling) provides information about the fund, who is eligible and how to apply. The text on the webpage is written to an approximately year 8 reading level and the webpage includes an in-built function that allows user to select their preferred language. The webpage does not provide:

- an Easy Read version of key information; or
- images of eligible concession cards.

Apprentice and Trainee Payment

3.49 The ACT Revenue Office's 'apprentices and trainees' webpage (revenue.act.gov.au/payments-and-refunds/apprentices-and-trainees-payment) provides information about the scheme, who is eligible and how to apply. The text is written to approximately a year 10 reading level. The webpage does not provide:

- an Easy Read version of key information; or
- translations into community languages.

3.50 ACT Government education and training website (act.gov.au/education-and-training/one-off-payment-for-apprentices-and-trainees) also provides information about the scheme. The text is written to approximately a year 11 reading level. The website includes an in-built function that allows users to select their preferred language.



3.51 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.



3.52 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.



3.53 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.

Cost of living support website

3.54 The ACT Government cost of living support website (act.gov.au/money-and-tax/cost-of-living-support) 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.

3.55 The website is comprehensive and provides options to identify relevant schemes through subheadings (links to webpages) including:

- support for parents;
- support for households;
- support for older Canberrans;
- support for students;
- help with everyday costs; and
- do you have a concession card?

3.56 The website offers in-built language translations.

3.57 Features of the website that limit its accessibility and effectiveness include:

- incomplete information (e.g. the 'Do you have a concession card? webpage does not include all of the schemes available to concession card holders, and the 'health care costs' webpage does not include information about the Interstate Patient Travel Assistance Scheme or ambulance fee exemptions);
- no Easy Read versions of key information; and
- no images of eligible concession cards.

3.58 The ACT Revenue Office has also implemented its own 'Cost of living support' website (revenue.act.gov.au/cost-of-living-support). This website provides links to concession, rebate and social support schemes administered by the ACT Revenue Office.



3.59 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.

Application processes

3.60 Making application processes accessible means ensuring all eligible people can easily apply for and receive concessions, rebates or social support payments.

Performance standards

3.61 Features of better practice accessible processes that are relevant to making applications for concession, rebate and social support schemes include:

- providing different application options (for example, online, by email, mail, phone or in person);
- providing help to people who need additional support to complete their application; and
- where possible, linking or centralising application processes for different schemes or providing automatic cross-eligibility across different schemes with the same eligibility criteria.

Application and support options

3.62 Table 3-3 shows the different application options available for the schemes considered in the report. The table also shows whether support for completing applications is available by telephone or in person.

Table 3-3 Application and support options

	ACT Digital Account	Online form	Word or pdf form	Email	Mail	Phone support	In person support
Rates and levy rebates	✓	✓	✗	✗	✗	✓	✗
Electricity, Gas and Water Rebate ¹⁷	✗	✓	✗	✓	✓	✓	✗
Home Energy Support Program	✗	✓	✓	✓	✓	✓	✓
Bus and light rail fare concessions	✓	✓	✗	✗	✗	✓	✗
Driver licence fee concessions	✗	✓	✗	✗	✗	✓	✓
Taxi Subsidy Scheme	✗	✗	✓	✓	✓	✓	✗
Ambulance fee exemptions	✗	✗	✓	✓	✓	✓	✗
Interstate Patient Travel Assistance Scheme	✗	✗	✓	✓	✓	✓	✓
Spectacles Subsidy Scheme	✗	✗	✗	✓	✓	✓	✓
Equity Fund	✗	✓	✓	✓	✓	✓	✓
Apprentice and Trainee Payment	✗	✓	✗	✓	✓	✓	✗

Source: ACT Audit Office, based on information provided by administering agencies.

Rates and levy rebates

3.63 Applications for the Pensioner General Rates Rebate and PFESL Rebate must be made using an online form linked to the ACT Digital Account. People can contact the ACT Revenue Office's Contact Centre by phone or via an online form to request help with completing an application.

Electricity, Gas and Water Rebate

3.64 Applications for the Electricity, Gas and Water Rebate must be made with energy retailers. The rebate is applied to applicants' electricity bills. The ACT Revenue Office provides phone

¹⁷ Most applications for the Electricity, Gas and Water Rebate are administered by energy retailers. Different retailers provide different application options, with most providing at a minimum an online form, registration of concession cards with online accounts and a phone number. For embedded networks where the energy retailer cannot provide a rebate, applications can be made directly to the ACT Revenue Office.

numbers and links to websites for energy retailers who can accept applications on its 'Electricity gas and water rebate' webpage.

3.65 The services agreement made between the ACT Government and energy retailers does not specify the method through which applications must be made. Retailers provide different application options, including online forms, registration using online accounts and by phone. Some retailers require only the details of a concession card to be provided (card names and numbers), whereas others require a photo of the card to be uploaded.

3.66 The services agreement requires energy retailers to:

- verify with Services Australia or the Department of Veterans' Affairs that concession cards are valid; and
- maintain records of people who have received rebates, including their concession card details and the timing and value of the rebate provided.

3.67 The services agreement requires that energy retailers 'assist its customers with enquiries in relation to the Rebate arrangements and the Application' but does not specify how the assistance must be provided.

Home Energy Support Program

3.68 Applications for the Home Energy Support Program can be made using:

- an online form; or
- downloadable form in pdf format (which can be submitted by email or mail).

3.69 The City and Environment Directorate provides assistance with completing applications by email, phone or in person.

Bus and light rail fare concessions

3.70 Concession fares can be accessed by registering an eligible concession card on online MyWay+ accounts (which can be linked to ACT Digital Accounts). Eligible concession cards can also be presented in person at retail outlets when obtaining an anonymous MyWay+ card (not linked to an account). Transport Canberra provides instructional videos on its 'concessions' website and assistance over the phone.

Driver licence fee concessions

3.71 Applications for concessions on fees for driver licence issue or renewal can be made:

- via an online form if a concession card has already been registered with Access Canberra; or

- in person at Access Canberra Service Centres if a concession card has not previously been registered.

Taxi Subsidy Scheme

3.72 Applications for the Taxi Subsidy Scheme must be made using downloadable application forms available in Word or pdf format available on the ACT Revenue Office's Taxi Subsidy Scheme webpage. Part of the form must be completed and signed by an authorised medical practitioner or occupational therapist. Completed forms, accompanied by a copy of a document showing that the applicant lives in the ACT and a full colour passport sized photograph, can be emailed or mailed to the ACT Revenue Office. People can contact the ACT Revenue Office's Contact Centre by phone or via an online form to request help with completing an application.¹⁸

Ambulance fee exemptions

3.73 If Shared Services Finance holds information about a person who has received ambulance services that shows they are exempt from fees (e.g. they hold an eligible concession card) an invoice will not be issued. If an invoice is issued, recipients can apply for an exemption (cancellation of the invoice) by contacting Shared Services Finance by phone, email or mail.

3.74 Chapter 6 provides further information about how people can apply for exemptions from ambulance fees and how Shared Service Finance provides assistance to applicants.

Interstate Patient Travel Assistance Scheme

3.75 Applications for the Interstate Patient Travel Assistance Scheme must be made using a downloadable form in pdf format which is available on the Canberra Health Services website. The form requires certification from the referring medical practitioner and treating medical specialist to whom the patient is referred. The form and supporting documents can be emailed, mailed or delivered to Canberra Health Services.

Spectacles Subsidy Scheme

3.76 Applications for the Spectacles Subsidy Scheme must be made through registered optometrists.

¹⁸ The ACT Auditor-General's Report *ACT Taxi Subsidy Scheme* Report No. 3/2022 included a recommendation that CMTEDD improve accessibility by exploring options for making the application forms able to be completed on-line. This has not been done.

Future of Education Equity Fund

3.77 Applications for the Equity Fund can be made using:

- an online application form hosted in the digital system 'SmartyGrants' (educationact.smartygrants.com.au); or
- a paper application form.

3.78 Applicants can receive support to make applications from:

- another person who completes the application on their behalf (e.g. a school staff member); or
- an Education Directorate Application Assessor.

3.79 Chapter 5 provides further information about how people can apply for the Equity Fund and how the Education Directorate provides assistance to applicants.

Apprentice and Trainee Payment

3.80 Applications for the Apprentice and Trainee Payment must be made using an online form accessible from the ACT Revenue Office's website. People can contact the ACT Revenue Office's Contact Centre by phone, or via an online form, to request help with completing an application.



3.81 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.



3.82 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.

**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.

4 Administration

4.1 This chapter discusses whether the concession, rebate and social support schemes considered for the purpose of the audit have:

- clear and complete policy and procedural guidance; and
- effective performance management and reporting.

Summary



Conclusions

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.



Key findings

Policy and procedural guidance

Paragraph

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 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

4.33

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

Policy and procedural guidance

4.2 Effective management and administration of concession, rebate and social support schemes requires that agencies maintain appropriate policy and procedural guidance, including documents that explain:

- the eligibility criteria for the scheme and how eligibility must be demonstrated (e.g. a disallowable instrument or scheme guidelines);
- how the scheme will be advertised and communicated to eligible people (e.g. a communications plan);
- processes for assessing applications (e.g. standard operating procedures);
- how risks are to be controlled (e.g. a risk management plan and/or risk register); and
- how performance will be measured and reported (e.g. a performance management plan).

4.3 Table 4-1 shows the types of documents used to manage and administer the concession, rebate and social support schemes considered in the report. The table also shows the amount of financial support provided by each scheme in the 2024-25 financial year.

Table 4-1 Policy and procedural guidance

Scheme	Financial support provided 2024-25 (\$'m)	Standard operating procedures	Communication plan	Risk management plan	Performance management plan
Rates and levy rebates	\$10.6	✓	✗	✗	✗
Electricity, Gas and Water Rebate	\$27.2	✗	✗	✗	✗
Home Energy Support Program	\$1.0	✓	✓	✓	✓
Bus and light rail fare concessions	\$7.0	NA	✓	✗	✗
Driver licence fee concessions	\$1.4	✓	✗	✗	✗
Taxi Subsidy Scheme	\$4.4	✓	✗	✗	✗
Ambulance fee exemptions	\$3.5	✓	✗	✗	✗
Interstate Patient Travel Assistance Scheme	\$1.3	✓	✗	✗	✗
Spectacles Subsidy Scheme	\$2.0	✓	✗	✗	✗
Future of Education Equity Fund	\$3.7 ¹⁹	✓	✓	✗	✓
Apprentice and Trainee Payment	\$0.6	✗	✗	✗	✗
Rent Relief Fund	\$1.4	✗	✗	✗	✗

Source: ACT Audit Office, based on information provided by administering agencies.

Rates and levy rebates

4.4 The Pensioner General Rates Rebate and Police Fire and Emergency Services Levy (PFESL) Rebate are administered on the basis of the:

- *Rates Act 2004*;

¹⁹ 2025 school year.

- *Taxation Administration (Amounts Payable – Rates) Determination*; and
- ACT Revenue Office standard operating procedures.

4.5 The ACT Revenue Office does not maintain a communications plan, risk management plan or performance management plan in relation to the administration of rates rebates.

Electricity, Gas and Water Rebate

4.6 The Electricity, Gas and Water Rebate is administered on the basis of the:

- *Utilities Act 2000*; and
- Utilities Rebate Agreement.

4.7 The Utilities Rebate Agreement is the services agreement made between the ACT Government and energy providers. The agreement specifies:

- the eligibility criteria for the rebate and how eligibility must be demonstrated; and
- the data about rebates provided that must be reported to the ACT Revenue Office.

4.8 The ACT Revenue Office does not maintain a communications plan, risk management plan or performance management plan in relation to the Electricity, Gas and Water Rebate.

Home Energy Support Program

4.9 The Home Energy Support Program is administered on the basis of the:

- Participant Guidelines;
- Terms and Conditions;
- Standard Operating Procedures;
- Operational Risk Register;
- Program Logic; and
- Communications Plan.

Bus and light rail concessions

4.10 Bus and light rail concessions are administered on the basis of the:

- *Road Transport (Public Passenger Services) Regulation 2022*; and
- *Road Transport (Public Passenger Services) Public Transport Fares Determination*.

4.11 Transport Canberra does not maintain a communications plan, risk management plan or performance management plan specifically in relation to bus and light rail fare concessions,

although promotion of fare concessions is incorporated into general bus and light rail communications and promotions activities.

Drivers licence fee concessions

- 4.12 Drivers licence fee concessions are administered on the basis of the:
- *Road Transport (General) Concession Determination*; and
 - internal procedural documentation explaining how concessions are to be applied.
- 4.13 Access Canberra does not maintain a communications plan, risk management plan or performance management plan in relation to driver licence fee concessions.

Taxi Subsidy Scheme

- 4.14 The Taxi Subsidy Scheme is administered on the basis of the:
- *ACT Taxi Subsidy Scheme Policy Paper*; and
 - ACT Taxi Subsidy Scheme Internal Operating Procedures Manual.
- 4.15 The ACT Revenue Office does not maintain a communications plan, risk management plan or performance management plan in relation to the Taxi Subsidy Scheme.

Ambulance fee exemptions

- 4.16 Ambulance fee exemptions are administered on the basis of the:
- *Emergencies (Fees) Determination 2024*; and
 - standard operating procedures.
- 4.17 The Emergency Services Agency and Shared Services Finance do not maintain a communications plan, risk management plan or performance management plan in relation to ambulance fees exemptions.
- 4.18 Further information about management and administration of ambulance fee exemptions is provided in Chapter 6 of the report.

Interstate Patient Travel Assistance Scheme

- 4.19 The Interstate Patient Travel Assistance Scheme is administered on the basis of the:
- *Interstate Patient Travel Assistance Scheme Assessment Guidelines July 2023*; and
 - Operating Procedure Manual.

- 4.20 Canberra Health Services does not maintain a communications plan, risk management plan or performance management plan in relation to the administration of the scheme.

Spectacles Subsidy Scheme

- 4.21 The Spectacles Subsidy Scheme is administered on the basis of the:
- ACT Spectacles Subsidy Scheme Policy Paper;
 - ACT Spectacles Subsidy Scheme Internal Operating Procedures Manual; and
 - ACT Spectacles Subsidy Scheme Agreement.
- 4.22 The ACT Spectacles Subsidy Scheme Agreement is the services agreement made between the ACT Government and registered opticians. The agreement specifies the eligibility criteria for the rebate and how eligibility must be demonstrated.
- 4.23 The ACT Revenue Office does not maintain a communications plan, risk management plan or performance management plan in relation to the Spectacles Subsidy Scheme.

Future of Education Equity Fund

- 4.24 The Future of Education Equity Fund is administered on the basis of the:
- *Future of Education Equity Fund Decision-making guide – assessing Equity Fund applications;*
 - *Equity Fund 2025 Communications Plan;*
 - *Future of Education Equity Fund Standard Operating Procedures for Fund administrators;*
 - *FOE Equity Fund SOP for program managers; and*
 - *Equity Fund Quality Assurance Procedures.*
- 4.25 The Education Directorate does not maintain a risk management plan in relation to administration of the Future of Education Equity Fund.
- 4.26 Further information about management and administration of the Future of Education Equity Fund is provided in Chapter 5 of the report.

Apprentice and Trainee Payment

- 4.27 The Apprentice and Trainee Payment is administered on the basis of the:
- ACT Budget Outlook (2024-25 and 2025-26); and
 - Project Brief.

4.28 The ACT Revenue Office does not maintain standard operating procedures, a communications plan, risk management plan or performance management plan in relation to the administration of the Apprentice and Trainee Payment.

Rent Relief Fund

4.29 The Rent Relief Fund was administered on the basis of the Services Agreement signed between the ACT Government and Care Incorporated.²⁰

4.30 The Services Agreement established the eligibility criteria for the fund and included requirements for:

- promoting the Rent Relief Fund;
- handling applications;
- making payments;
- reporting specified data to the Justice and Community Safety Directorate about enquiries and applications received and approved and payments made; and
- providing applicants with advice and referrals to access other suitable support services.

4.31 The Justice and Community Safety Directorate did not maintain a separate communication plan, risk management plan or performance management plan in relation to administration of the Rent Relief Fund.



4.32 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.



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

²⁰ The Rent Relief Fund was ceased on 30 June 2025.

Performance management and reporting

Activity reporting

4.34 Information about the concession, rebate and social support schemes considered in the audit is made public in:

- ACT Government Tax Expenditure Statements (Attachment B – Social concessions and supports);
- Cost of Living Budget Statement; and
- some agency annual reports.

4.35 Table 4-2 shows whether the ACT Government's 2023-24 Tax Expenditure Statement and the 2024-25 annual reports for administering agencies contain information about the concession, rebate and social support schemes considered in the report.

Table 4-2 Activity reporting

	2023-24 Tax Expenditure Statement	2025-26 Cost of Living Budget Statement ²¹	2024-25 Annual Report
Electricity, Gas and Water Rebate	✓	✓	✗
Home Energy Support Program	✓	✗	✓
Bus and light rail fare concessions	✓	✓	✓
Driver licence fee concessions	✓	✓	✗
Taxi Subsidy Scheme	✓	✓	✗
Rates and levy rebates	✓	✓	✗
Ambulance fee exemptions	✓ ²²	✗	✗
Interstate Patient Travel Assistance Scheme	✓	✗	✗
Spectacles Subsidy Scheme	✓	✓	✗
Future of Education Equity Fund	✓	✓ ²³	✓
Apprentice and Trainee Payment	NA	✓	✗
Rent Relief Fund	✗	NA ²⁴	✓

Source: ACT Audit Office, based on review of the 2023-24 Tax Expenditure Statement, 2025-26 Cost of Living Budget Statement and 2024-25 annual reports.

Tax Expenditure Statement

4.36 The Tax Expenditure Statement (which is made public in May, for the prior financial year) includes the number of recipients and total value of financial assistance provided for concession, rebate and social support schemes. The 2023-24 statement provides information for the five financial years to 2023-24 for 10 of the 12 schemes considered in the audit. The Rent Relief Fund has not been included in Tax Expenditure Statements and the Apprentice and Trainee Payment commenced in 2024-25.

²¹ Table 0.1 Summary of available assistance and estimated annual take-up and costs.

²² The ACT Tax Expenditure Statement reports the number of occasions of ambulance service for which an exemption from ambulance fees was provided post-invoicing but does not include exemptions applied before an invoice is issued.

²³ Not included in Table 0.1 but referenced in introduction.

²⁴ Information about the Rent Relief Fund, which was ceased in 2025, was included in the 2024-25 Cost of Living Budget Statement.

Cost of Living Budget Statement

4.37 The ACT Government's Cost of Living Budget Statement includes the estimated number of recipients in 2025-26, actual amount of financial support provided in 2024-25 and amount of financial support planned to be provided in 2025-26 for selected concession, rebate and social support schemes. The 2025-26 statement includes information for eight of the 12 schemes considered in the audit. The 2025-26 statement does not include information about the Home Energy Support Program, exemptions from ambulance fees or the Interstate Patient Travel Assistance Scheme.

Annual Reports

4.38 Information about the Home Energy Support Program, bus and light rail fare concessions, the Future of Education Equity Fund and the Rent Relief Fund was included in the 2024-25 annual reports of the responsible agencies (Environment Protection and Sustainable Development Directorate, Transport Canberra and City Services, Education Directorate and Justice and Community Safety Directorate). No information about the other schemes considered in the audit was included in annual reports.



4.39 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.



4.40 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.

Performance measurement and reporting

4.41 Most of the schemes considered in the audit do not have formal performance measures or any formal performance evaluation or reporting requirements.

4.42 Table 4-3 shows the performance measures associated with the schemes considered in the audit and the audit, assurance, review or evaluation activities undertaken within the past five years in relation to the schemes.

Table 4-3 Performance measurement and reporting

Scheme	Performance measures	Audit, review or evaluation activities
Rates and levy rebates	x	x
Electricity, Gas and Water Rebate	x	x
Home Energy Support Program	✓	Survey of scheme participants in 2023, 2024 and 2025 and internal operational review in 2024
Bus and light rail fare concessions	x	x
Driver licence fee concessions	x	x
Taxi Subsidy Scheme	x	ACT Auditor-General's report in 2022
Ambulance fee exemptions	x	x
Interstate Patient Travel Assistance Scheme	x	Review of rebates provided in 2019 and 2023
Spectacles Subsidy Scheme	x	x
Future of Education Equity Fund	x	Evaluation (conducted by external provider) in 2023 Internal quality assurance activity in 2025
Apprentice and Trainee Payment	x	x
Rent Relief Fund	x	Considered as part of an internal audit into grants management in 2023

Source: ACT Audit Office, based on information provided by administering agencies.

Rates and levy rebates

- 4.43 There are no performance measures associated with the Pensioner General Rates Rebate or PFESL Rebate and the schemes have not been subject to any audit, review or evaluation activity within the past five years.
- 4.44 The ACT Revenue Office advised that Treasury may elect to undertake a review or evaluation of the rebate schemes if this is necessary as part of planning for annual Territory budgets.

Electricity, Gas and Water Rebate

- 4.45 There are no performance measures associated with the Electricity, Gas and Water Rebate and the scheme has not been subject to any audit, review or evaluation activity within the past five years.
- 4.46 The ACT Revenue Office advised that Treasury may elect to undertake a review or evaluation of the rebate scheme if this is necessary as part of planning for annual Territory budgets.

Home Energy Support Program

- 4.47 The Home Energy Support Program is included in the annual strategic indicators for the City and Environment Directorate (CED). Strategic Indicator 3.5 measures the number of rebates provided to eligible low-income homeowners through the program. In 2024-25, the target was 705 and the number of rebates provided was 429.
- 4.48 CED has developed a Program Logic for the Home Energy Support Program. The Program Logic lays out:
- the expected outputs of the scheme (e.g. number of rebates provided); and
 - the intended outcomes of the scheme (e.g. reductions in costs of energy and improved thermal comfort for low-income households).
- 4.49 The Home Energy Support Program has been subject to review and evaluation through:
- surveys of scheme participants conducted in 2023, 2024 and 2025; and
 - an internal review of scheme eligibility criteria conducted in 2024, which resulted in changes to processes for assessing applications, to achieve administrative efficiencies.

Bus and light rail fare concessions

- 4.50 There are no performance measures associated with bus and light rail fare concessions and provision of concessions has not been subject to any audit, review or evaluation activity within the past five years.
- 4.51 Transport Canberra advised that it intends to conduct a review of its fares strategy for public transport in Canberra. Transport Canberra advised that this work will include validating what works or does not work in the current fares concepts and exploring how best to cater to passengers travelling on concession fares from an equity and accessibility perspective. Transport Canberra has not yet started this work.

- 4.52 Transport Canberra conducts fare compliance audits of passengers travelling on bus and light rail services. This includes checking validity of concession cards as evidence of entitlement to travel on concession fares.

Driver licence fee concessions

- 4.53 There are no performance measures associated with driver licence fee concessions and the provision of concessions has not been subject to any audit, review or evaluation activity within the past five years.

Taxi Subsidy Scheme

- 4.54 ACT Auditor-General's Report No. 3-2022 *ACT Taxi Subsidy Scheme* reported that the ACT Revenue Office collected little data or information about usage of the scheme and could not demonstrate whether the scheme was 'meeting the needs or expectations of the community in any meaningful way'.

- 4.55 The Auditor-General's report recommended:

The Chief Minister, Treasury and Economic Development Directorate should periodically review and evaluate the operation of the Scheme. The review should assess the operation of the Scheme against its identified purpose and objectives and be informed by qualitative and quantitative data that is collected in relation to the operation of the Scheme.

- 4.56 The ACT Revenue Office advised that aspects of the scheme have been reviewed internally by the ACT Treasury as part of annual budget planning processes. As a result:

- the maximum number of trips for which a rebate can be claimed each year was increased from 126 to 854 from 1 July 2023;
- the maximum amount of rebate provided per trip was increased from 1 July 2024; and
- the amount of rebate provided was required to be indexed annually in line with legislated taxi fare increases from 1 July 2024.

Ambulance fee exemptions

- 4.57 There are no performance measures associated with exemptions from ambulance fees. A review of the *Emergencies (Fees) Determination* was conducted in the 2024-25 financial year, with resulting changes to the rates of fees charged implemented in the determination published on 1 July 2025. No other audit, review or evaluation activity has been conducted in relation to provision of exemptions within the past five years.

- 4.58 Further information about management and administration of ambulance fee exemptions is provided in Chapter 6 of the report.

Interstate Patient Travel Assistance Scheme

4.59 There are no performance measures associated with the Interstate Patient Travel Assistance Scheme. Canberra Health Services advised that internal reviews of the rebates provided were undertaken in 2019 and 2023. As a result of these reviews, the value of rebates provided was increased.

Spectacles Subsidy Scheme

4.60 There are no performance measures associated with the Spectacles Subsidy Scheme and the scheme has not been subject to any audit, review or evaluation activity within the past five years.

Future of Education Equity Fund

4.61 There are no performance measures associated with the Future of Education Equity Fund and the Education Directorate does not maintain a performance management plan in relation to the fund. However, in 2023 the directorate commissioned an evaluation to examine the processes used to assess applications and make payments. Recommendations for improved processes were documented in an Options Paper and were actioned by the Wellbeing Inclusion Policy and Service Design team.

4.62 Further information about the management and administration of the Future of Education Equity Fund is provided in Chapter 5 of the report.

Apprentice and Trainee Payment

4.63 There are no performance measures associated with the Apprentice and Trainee Payment and the scheme has not been subject to any audit, review or evaluation activity since it commenced in 2024-25.

Rent Relief Fund

4.64 There were no performance measures associated with the Rent Relief Fund. Administration of the fund was considered as part of an internal audit examining grants management. No specific findings were made in relation to administration of the fund.



4.65 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.



4.66 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.



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.

5 Future of Education Equity Fund

5.1 This chapter considers the Education Directorate’s practices for managing and administering the Future of Education Equity Fund.

Summary



Conclusions

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.



Key findings

Future of Education Equity Fund

Paragraph

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

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

<p>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.</p>	5.17
<p>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.</p>	5.24
<p>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.</p>	5.29
<p>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.</p>	5.42
<p>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.</p>	5.69
<p>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.</p>	5.70

Future of Education Equity Fund

5.2 The Future of Education Equity Fund (Equity Fund) provides annual payments to families living in the ACT to help with the cost of their children’s education. The fund provides:

- \$400 per preschool student;
- \$500 per primary school student; and
- \$750 per high school or college student.

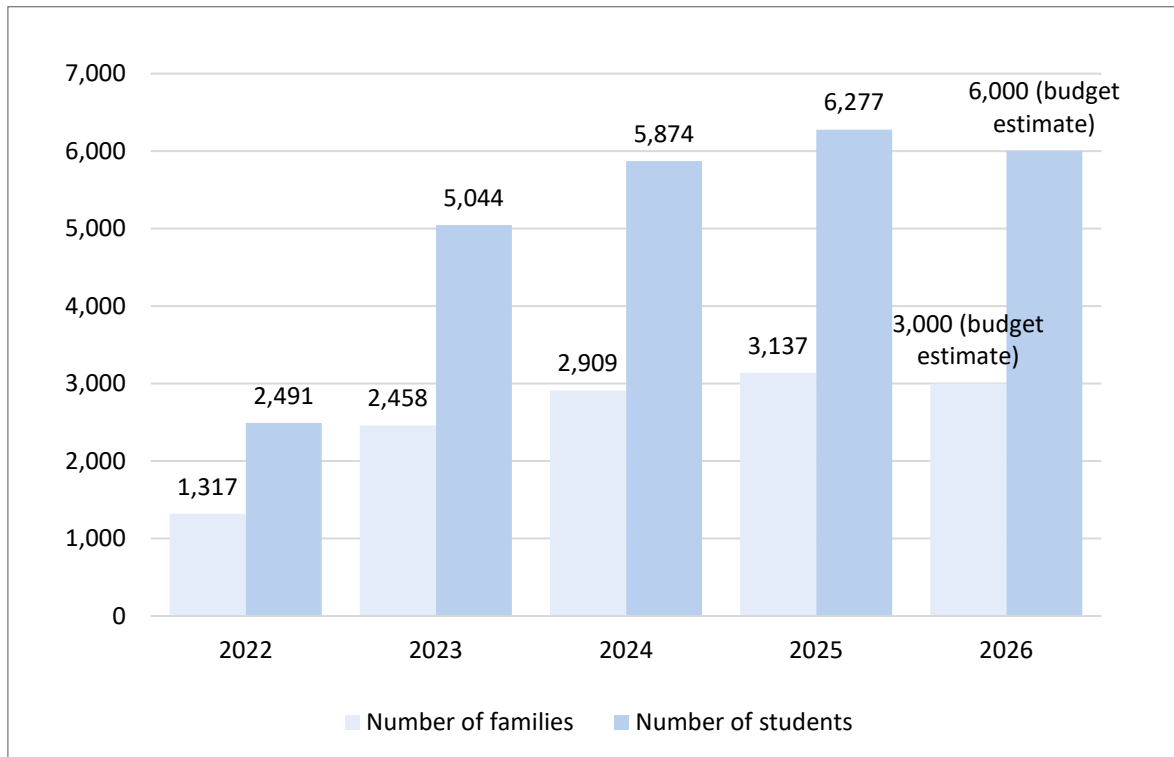
5.3 Equity Fund payments are made directly to families. There are no limitations on how families spend the money, and no additional approvals are required to use the money once it is received.

Number of recipients and value of payments

5.4 On average, approximately 3,000 families (approximately 6,000 students) receive an Equity Fund payment each school year.

5.5 Figure 5-1 shows the number of families and students receiving an Equity Fund payment between 2022 and 2025 and the number planned to receive payments in 2026.

Figure 5-1 Number of families and students receiving Equity Fund payments



Source: ACT Audit Office, based on information provided by the Education Directorate.

5.6 In the 2024 and 2025 school years, approximately:

- 7 percent of all students enrolled in ACT schools received an Equity Fund payment;
- 87 percent of students receiving a payment were enrolled in ACT government schools (public schools);
- 60 percent were enrolled in preschool or primary school (in government or non-government schools); and
- 40 percent were enrolled in high school or college (in government or non-government schools).

5.7 Table 5-1 shows the total and average value of Equity Fund payments made between 2022 and 2025 and the amount planned to be provided in 2026.

Table 5-1 Amount of money distributed through the Equity Fund

School year	2022	2023	2024	2025 (as at 10 December)	2026 (budget estimate) ²⁵	Total (budget estimate)
Funds distributed	\$1,328,657	\$2,991,150	\$3,455,150	\$3,718,300	\$3,600,000	\$15,093,257
Average payment per family	\$1,009	\$1,217	\$1,188	\$1,157	\$1,200	\$1,198

Source: ACT Audit Office, based on information provided by the Education Directorate.

5.8 Over the five school years to 2026 approximately \$15.1 million is planned to be provided to families through the Equity Fund. The average value of payments is expected to be \$1,198 per family.



5.9 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.



5.10 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.

²⁵ The 2025-26 ACT Budget included a commitment to expand the funding available for the Equity Fund by \$600,000 in 2025-26, to cover approximately 6,000 students.

Eligibility criteria

5.11 Eligibility criteria for the Equity Fund are established by the *Future of Education Fund Decision-making guide – assessing Equity Fund applications* (Education Fund Decision-making guide).

5.12 The Education Fund Decision-making guide states that eligible applicants must:

Reside in the ACT

Have sole or shared parental responsibility for a dependent student(s) in grades P-12; or be an independent student.

Be financially responsible for the student(s)

Demonstrate low-income status through:

a current means-tested Health Care Card or Centrelink card, which must list the student(s) as dependents; or

alternative forms of evidence proving low-income status or experiencing financial stress

5.13 The Education Fund Decision-making guide is not publicly available. However, the eligibility criteria are clearly and consistently explained on:

- the ACT Government's 'Get help with the cost of schooling' webpage; and
- on the first page of Equity Fund application forms.

5.14 Table 5-2 shows the criteria and how eligibility can be demonstrated.

Table 5-2 Equity Fund eligibility criteria

Criteria	Demonstration of eligibility
Living in the ACT	Evidence of residential address on: <ul style="list-style-type: none"> • an eligible concession card; • current drivers licence; or • utility bill or other account from a government.
Being a student	Students who are: <ul style="list-style-type: none"> • enrolled full-time in years preschool to 12 at any ACT school (government or non-government); • attending the Canberra Institute of Technology (CIT) in a year 10, 11 or 12-equivalent course; or • registered for homeschooling or flexible education in the ACT.
Having parental responsibility	Parental responsibility means students are living with an adult who: <ul style="list-style-type: none"> • has sole or shared parental care; or • is providing foster or kinship care or any other arrangement through which an adult is the recognised carer of a student.
Having low-income	<p>Eligible concession cards</p> <ul style="list-style-type: none"> • valid means-tested concession card (Pensioner Concession Card or Low-Income Healthcare Care). <p>Income thresholds</p> <p>Household income below the thresholds established by Services Australia for the Low-Income Healthcare Card, demonstrated by:</p> <ul style="list-style-type: none"> • an Australian Taxation Office (ATO) Notice of Assessment (for the most recent financial year); • confirmation of ATO non-lodgement advice (for applicants who do not work or have income below the tax-free threshold); or • at least eight consecutive weeks' worth of payslips.
Exceptional circumstances	Evidence that a family is facing exceptional circumstances preventing them from affording the costs of education.

Source: ACT Audit Office, based on information provided by the Education Directorate.

5.15 Table 5-3 shows the thresholds used in the Services Australia income test for the Low-Income Health Care Card.

Table 5-3 Income thresholds for the Low-Income Health Care Card

Household composition	Annual taxable income	Weekly taxable income
Single, one dependent child	\$70,824	\$1,362
Couple, one dependent child	\$72,592	\$1,396
Each additional child	\$1,768	\$34

Source: ACT Audit Office, based on the Services Australia website (servicesaustralia.gov.au/income-test-for-low-income-health-care-card), as at January 2026.



5.16 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.



5.17 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.

Accessing the Equity Fund

Making applications for the Equity Fund

5.18 Applications for the Equity Fund can be made using:

- an online application form hosted in the digital system 'SmartyGrants' (educationact.smartygrants.com.au); or
- a paper application form.

5.19 Most applications (approximately 99 percent) are made using the online form.

5.20 Applications for the Equity Fund cannot be made using the ACT Digital Account or ACT Government schools' Parent Portal.

Support for applicants

5.21 Applicants can receive support to make applications from:

- another person who completes the application on their behalf (e.g. a school staff member); or
- an Education Directorate Application Assessor.

5.22 Application Assessors contact applicants who have missed necessary information in their application. Assessors use phone calls and email to contact applicants, making a minimum of three contact attempts before incomplete applications are placed on hold.

5.23 Approximately half of the applications received by the Education Directorate are missing some of the information needed to assess the application (1,840 out of 3,137 applications were missing some necessary information in 2025).



5.24 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.

Roles and responsibilities

5.25 The Equity Fund is managed and administered by the Wellbeing Inclusion Policy and Service Design team, within the Education Directorate's Service Design and Delivery Group. The team responsible for managing and administering the Equity Fund consists of:

- Senior Director (0.2 FTE) and Director (0.5 FTE) (responsible for oversight and management and approving complex applications);
- Program Manager (1.0 FTE) (responsible for project management);
- Application Assessors (3.0 FTE) (responsible for processing applications); and
- Surge Team Project Officers (4.0 FTE November to February) (responsible for processing applications).

5.26 The Education Directorate's Strategic Communications and Engagement team helps with preparation and distribution of communications materials.

5.27 The Education Directorate's Digital Strategy, Services and Transformation team is responsible for digital and data security for the Equity Fund.

5.28 Shared Services Finance, within the Chief Minister, Treasury and Economic Development Directorate, administers Equity Fund payments to families.



5.29 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.

Policy and procedural guidance

5.30 The Education Directorate maintains a range of policy and procedural guidance to support management and administration of the Equity Fund, including:

- *Future of Education Equity Fund Decision-making guide – assessing Equity Fund applications* (Education Fund Decision-making guide);
- *Equity Fund 2025 Communications Plan* (Communications Plan);
- *Future of Education Equity Fund Standard Operating Procedures for Fund administrators* (Administrators SOP);
- *FOE Equity Fund SOP for program managers* (Managers SOP); and
- *Equity Fund Quality Assurance Procedures* (Quality Assurance Procedures).²⁶

Education Fund Decision-making guide

5.31 The Guide describes:

- the purpose of the Equity Fund;
- eligibility criteria and how eligibility should be demonstrated; and
- who is responsible for making decisions about more complex applications.

Communications plan

5.32 The Communications Plan describes:

- target audiences;
- key messages;
- communication channels; and
- key dates for communication activities.

Standard Operating Procedures

5.33 The Administrators SOP and Managers SOP describe the processes required to assess applications for eligibility and approve payments.

²⁶ There is also a *Light Project Plan – Expanding the Future of Education Equity Fund*, which proposes increasing the budget for the Equity Fund to allow an additional 1,000 students to be supported in the 2025 school year.

- 5.34 The Administrators SOP also describes risks and risk treatments associated with use of the digital platform SmartyGrants to administer applications. Further information about the risk management actions documented in the SOP is provided in paragraphs 5.43 to 5.65.

Quality assurance procedures

- 5.35 The Quality Assurance Procedures outlines procedures for an annual quality assurance check of application assessments, to be undertaken by the Equity Fund team from 2025 onwards.
- 5.36 The Quality Assurance Procedures states that the purpose of the annual quality assurance check is to:
- ... confirm whether eligibility check were conducted correctly for each assessment stage. The results will be used for training and coaching purposes and to identify areas for improvement in the assessment process. It will also provide data for oversight of any potential over or under payments.

Performance management

- 5.37 The Education Directorate does not maintain a performance management plan or formal performance measures in relation to the Equity Fund.

Evaluation

- 5.38 In 2023, the Education Directorate commissioned an evaluation to examine the processes used to assess applications and make payments. Recommendations for improved processes were documented in an Options Paper and were actioned by the Wellbeing Inclusion Policy and Service Design team.

Data collection

- 5.39 Equity Fund application forms include an optional survey about how previous payments have been used and/or how applicants intend to use the payments being applied for. No other data is collected about Equity Fund payments.

Data reporting

- 5.40 Information about the number of families and students who received a payment through the Equity Fund and the amount of money distributed is reported in:
- the Education Directorate's annual report; and
 - the ACT Government Tax Expenditure Statement.

Risk management

5.41 The Education Directorate's Wellbeing Inclusion Policy and Service Design team does not maintain a risk management plan or risk register in relation to the management and administration of the Equity Fund.



5.42 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.

Risk management

Responsibilities

5.43 Responsibility for managing risks associated with the Equity Fund belongs to:

- the Wellbeing Inclusion Policy and Service Design team (probity and fraud risks associated with assessing and approving applications);
- the Digital Strategy, Services and Transformation team (digital and data security risks associated with handling data and information about families and students); and
- Shared Services Finance (risks associated with making payments to families).

Documents

5.44 At the time of audit fieldwork the Wellbeing Inclusion Policy and Service Design team was not maintaining a risk management plan or risk register in relation to the administration of the Equity Fund. However, the Administrators SOP does include descriptions of risks and controls relevant to assessing applications and making payments, including the risks of:

- making multiple payments for the same student;
- inconsistently or incorrectly assessing eligibility; and
- accidentally disclosing personal data and information.

5.45 At the time of audit reporting, the Education Directorate advised that work is underway to develop and formalise a comprehensive Risk Management Plan and Risk Register to strengthen governance and oversight arrangements for administration of the Equity Fund.

5.46 The Digital Strategy, Services and Transformation team maintains a risk management assessment and plan in relation to use of the digital platform SmartyGrants.

Managing assessment and payment risks

Identifying duplicate applications

5.47 Students are eligible for one Equity Fund payment each school year. There is a risk that students could receive multiple payments if more than one application is submitted. For example, two co-parenting households could submit applications for the same student.

5.48 The Administrators SOP requires that all new applications are checked against applications already received to identify students for whom payments have already been approved. The SOP provides detailed guidance about how to use all of the available identifying information to accurately check for duplicate applications.

5.49 Application Assessors are also required to identify duplicate contact information recorded for the same adult applicant and to ensure that each applicant has a single profile with correct contact and bank account details recorded.

Verifying evidence of eligibility

5.50 The Administrators SOP requires that:

- Centrelink Confirmation eServices is used to verify that concession cards are valid and active;
- suitable evidence of low-income is provided when applicants do not have an eligible concession card; and
- living arrangements and school enrolments are verified.

5.51 Table 5-4 shows how eligibility is required to be verified.

Table 5-4 Evidence of eligibility

Criteria	Required evidence
Living in the ACT	Address in application matches address recorded by students' schools and address recorded for concessions cards or other evidentiary documents.
Having parental responsibility	Arrangement in application matches care and living arrangements recorded by students' schools.
Being a student	Enrolment in application matches enrolment recorded by students' schools.
Eligible concession cards	Card details verified using Centrelink Confirmation eServices (card is an eligible type, is valid and active, is held by the applicant and student(s) are listed as dependent(s)).
Other evidence of income	Notices of Assessment and/or payslips demonstrate income under the thresholds set for the Services Australia Low-Income Health Care Card.
Exceptional circumstances	Statutory declaration about the applicant's situation and/or letters of support from schools, community organisations or government agencies.

Source: ACT Audit Office, based on information provided by the Education Directorate.

Separation of responsibilities

5.52 The Administrators SOP requires that duplicate checks, application assessments and application approvals are conducted by different staff members. Additionally, if staff members identify that an application involves people known to them personally they must not handle that application.

5.53 Table 5-5 shows the roles responsible for each process step.

Table 5-5 Responsibilities for assessing eligibility

Task	Process steps	Responsible person
Checking for duplicate applications	An Application Assessor checks all new applications against applications already approved or being assessed to identify duplicates.	Application Assessor
Assessing eligibility	An Application Assessor checks that families and students meet eligibility criteria.	Application Assessor
Approving simple applications	The Program Manager or Director reviews and approves applications where eligibility is based on an eligible concession card (95 percent of applications).	Program Manager or Director
Approving complex applications	The Director or Senior Director reviews and approves applications where eligibility is not based on an eligible concession card (5 percent of applications).	Director or Senior Director Option to escalate to Executive Branch Manager

Source: ACT Audit Office, based on information provided by the ACT Education Directorate.

Checks and approvals

- 5.54 Applications where eligibility is demonstrated by a verified eligible concession card can be approved by the Equity Fund Program Manager or Director, Healthcare Services in Schools and Equity Fund.
- 5.55 Applications where applicant's income is evidenced by Notices of Assessment and payslips or by statutory declarations and/or supporting letters require approval from the Director, Healthcare Services in Schools and Equity Fund or Senior Director Wellbeing Inclusion Policy and Services Design Team. Where the Director or Senior Director is unable to confidently make a decision, there is the option to escalate the decision to the Executive Branch Manager, Engagement and Wellbeing Support Services.

Managing data-handling risks

- 5.56 In assessing applications for the Equity Fund the Education Directorate must handle personal data about families and students, including:
- names, dates of birth, addresses and school enrolments;
 - information about families' income and eligibility for means-tested concession cards; and
 - information about family and student circumstances, including living arrangements, experiences of family separation and family violence.
- 5.57 The risk of accidental mis-handling of personal data and information is increased because of:
- use of a third-party digital system SmartyGrants (hosts applications and application approvals);
 - use of off-system Excel files to track applications in progress (files held in a local SharePoint) and to check for duplicate applications (files held in TRIM);
 - downloading of files onto local drives (automatically downloaded from SmartyGrants during the process of assessing applications); and
 - email correspondence with independent and Catholic schools and CIT (used to verify student enrolment and family relationships).

SmartyGrants

- 5.58 The risk management assessment and plan maintained by the Digital Strategy, Services and Transformation team in relation to the use of SmartyGrants lists seven risks associated with using the platform to host applications:
- password requirements not being aligned with the ACT Government Password Standard;

- lack of multi-factor authentication;
- a requirement for system-specific standard operating procedures to be created;
- potential for data loss;
- a requirement for a formal request to be made by the directorate to ensure deletion of data held by the vendor;
- limited communication mechanisms for vendor-initiated updates and changes; and
- a licensing model that could lead to increased costs.

5.59 The risk management assessment and plan does not include the risks associated with the use of off-system Excel files, downloading of files onto local drives or email correspondence.

5.60 The risk management assessment and plan describes risk treatments, which are assessed as reducing the overall risk of using the platform from 'high' to 'medium'. Most of the treatments require actions to be taken by either individual users and/or the Wellbeing Inclusion Policy and Service Design team, including:

- users completing the Cyber Security Essentials training module;
- users not re-using their ACT Government passwords and enabling Multi-Factor Authentication to access SmartyGrants; and
- creating and disseminating standard operating procedures for use of SmartyGrants.

Off-system Excel files

5.61 Information about applications is exported from SmartyGrants into Excel to conduct checks for duplicate applications. Assessors use the conditional formatting and search functions provided by Excel to identify duplicate applications. The Administrators SOP requires that these Excel files are stored in TRIM and copies are deleted from local drives.

5.62 An Excel file is also used to track applications in progress. This file is held in a local SharePoint.

Files downloaded to local drives

5.63 Applicants must upload documents to SmartyGrants to evidence their eligibility (e.g. photos of concession cards, Notices of Assessment and payslips). When these files are opened in SmartyGrants a copy is downloaded to a local drive (i.e. the user's laptop).

5.64 The Administrators SOP requires that downloaded files be deleted from local drives at the end of each working day.

Email correspondence

- 5.65 Information about student enrolments and parental responsibility for students attending ACT public schools is verified using the Education Directorate Student Administration System (SAS). Application Assessors also check the Education Directorate’s Student Movement Register, which records students moving between ACT Government schools.
- 5.66 Information about students attending non-government schools or CIT is verified via email with the relevant school(s) or representative bodies (Association of Independent schools, Catholic Education Archdiocese of Canberra & Goulburn and CIT).

Long-term data storage

- 5.67 At the conclusion of each annual round of Equity Fund payments, data is exported from SmartyGrants and stored in TRIM. All data for that round is then deleted from SmartyGrants.

Privacy Risk Assessment

- 5.68 At the time of audit reporting, the Education Directorate advised that work is underway to explore the development and implementation of a Privacy Risk Assessment in relation to administration of the Equity Fund.



- 5.69 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.



- 5.70 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.



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.

6 Exemptions from ambulance fees

6.1 This chapter discusses the practices of the Emergency Services Agency and Shared Services Finance for managing and administering exemptions from ambulance fees.

Summary



Conclusions

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

Ambulance fees exemptions

Paragraph

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 *Emergencies (Fees) Determination*, made under the *Emergencies Act 2004*. 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 communications plan, performance management plan, risk management plan or risk register in relation to administration of ambulance fees or provision of exemptions from fees.	6.41
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

Ambulance fees exemptions

- 6.2 In Australia, Medicare (public healthcare) does not cover the cost of ambulance services. This means ACT residents must pay the costs of medical treatment and transport provided by the ACT Ambulance Service.
- 6.3 Each year the ACT Ambulance Service attends approximately 55,000 incidents, treating over 50,000 patients (approximately \$7 million worth of services).²⁷
- 6.4 ACT Ambulance Service fees for 2025-26 for the treatment and transport of individual patients are:
- \$1,143 for emergency treatment and transport;²⁸
 - \$816 for non-emergency treatment and transport; and
 - \$791 for assessment or medical treatment not including transport.
- 6.5 The *Emergencies (Fees) Determination*, made under the *Emergencies Act 2004* provides for exemptions from fees to be granted:
- in a range of specified circumstances;
 - for people holding specified concession cards; and
 - for people experiencing financial hardship or exceptional circumstances.

Number of recipients and value of exemptions

- 6.6 Approximately 46 percent of ambulance attendances are exempt from fees on the basis of an eligible concession card, financial hardship or exceptional circumstances.
- 6.7 Table 6-1 shows, for the three financial years to 2024-25, the number of ambulance attendances recorded by the ACT Ambulance Service, and the number of attendances for which an exemption from fees was provided because the patient held an eligible concession card or was experiencing financial hardship or exceptional circumstances.

²⁷ In 2024-25, the ACT Ambulance Service attended 55,973 incidents, treating 53,124 patients (Report on Government Services 2026, Part E, Section 11).

²⁸ Plus \$15 for every kilometre travelled outside of the ACT for emergency or non-emergency medical treatment and transport.

Table 6-1 Exemptions from ambulance fees

	2022-23	2023-24	2024-25
Total ambulance attendances	57,442	56,215	57,466
Attendances exempt from fees	25,615 (45%)	25,383 (45%)	26,941 (47%)

Source: ACT Audit Office, based on information provided by the Emergency Services Agency.



6.8 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.

Eligibility criteria

6.9 The *Emergencies (Fees) Determination* provides for exemptions from fees for:

- people holding specified concession cards (Section 5(a)); and
- people for whom paying the fees would cause ‘unreasonable financial hardship’ or ‘unreasonable hardship’ (Section 6(2) and Schedule 2).

Concession cards

6.10 Section 7 of the determination defines the concession cards providing eligibility for exemptions as:

- a current health care card issued under the *Social Security Act 1991 (Cwlth)*;
- a current pensioner concession card issued under the *Social Security Act 1991 (Cwlth)*;
- a current pensioner concession card issued under the *Veterans’ Entitlements Act 1986 (Cwlth)* or the *Military Rehabilitation and Compensation Act 2004 (Cwlth)*; or
- a current gold card (otherwise known as the ‘Repatriation Health Card—For All Conditions’) that evidences a person’s eligibility, under the *Veterans’ Entitlements Act 1986 (Cwlth)* or the *Military Rehabilitation and Compensation Act 2004 (Cwlth)*, to be provided with treatment for all injuries or diseases.

6.11 In practice this means that the eligible concession cards are:

- Pensioner Concession Card, issued by Services Australia or the Department of Veterans’ Affairs;
- Health Care Card (of any type), issued by Services Australia;
- Veteran Gold Card, issued by the Department of Veterans’ Affairs; and
- White Card issued by the Department of Veterans’ Affairs (subject to specified conditions associated with card).

- 6.12 Exemptions are not available to people holding an ACT Services Access Card, issued by Access Canberra.

Financial hardship

- 6.13 Subsection 6(2) of the Determination states that ambulance fees ‘may be waived’:

... where the Chief Officer, ACT Ambulance Service is satisfied that exceptional personal or other circumstances apply to a person to whom ambulance services were provided.

- 6.14 Schedule 2 of the Determination defines ‘exceptional personal or other circumstances’ as:

... if the Chief Officer, ACT Ambulance Service, is satisfied any of the following situations exist:

- a. A charity, financial aid organisation, hospital or other social aid organisation provides evidence demonstrating that exceptional personal circumstances apply to the person and that requiring the person to pay would cause unreasonable financial hardship to the person;
- b. The ambulance services were provided to a person aged under 18 years following an accident or other event that resulted in the person being the only survivor in their immediate family;
- c. A person had applied for, but not yet received, a relevant concession card prior to receiving the ambulance services, and the application for the card was subsequently approved (noting that holders of relevant concession cards are not charged for ambulance services);
- d. The ambulance service was provided to a person who is undergoing extensive and life-saving medical treatment and who as a result is reliant on assistance from government or not-for-profit organisations in order to meet their basic costs of living and the requirement to pay for the ambulance services would cause unreasonable hardship;
- e. Any other circumstances exist that in the opinion of the Chief Officer should see the fee waived.

- 6.15 The Determination does not further define the terms ‘unreasonable financial hardship’ or ‘unreasonable hardship’.



- 6.16 Eligibility criteria for exemptions from ambulance fees are established by the *Emergencies (Fees) Determination*, made under the *Emergencies Act 2004*. 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’.



- 6.17 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.

Accessing ambulance fees exemptions

Accessing information about exemptions

- 6.18 The Emergency Services Agency and Shared Services Finance provide information about exemptions from ambulance fees through the:
- Emergency Services Agency's 'ambulance fees and charges' webpage (esa.act.gov.au/about-esa-emergency-services/ambulance/fees-and-charges); and
 - invoices for ambulance fees.
- 6.19 Invoices for ambulance fees direct people to contact Shared Services Finance by phone, email or mail to apply for an exemption from fees.
- 6.20 The accessibility of the information provided on the website and invoice is considered in paragraphs 3.42 and 3.43.

Making applications for exemptions

- 6.21 Exemptions from ambulance fees can be provided:
- before an invoice is generated (where application of an exemption results in no invoice being generated); and
 - after an invoice has been generated (where application of an exemption results in an invoice being resolved).
- 6.22 Both the Emergency Services Agency and Shared Services Finance play a role in providing exemptions from ambulance fees. The Accounts Receivable and Debt Management teams within Shared Services Finance are responsible for invoicing processes.

Accounts Receivable team

- 6.23 The ACT Ambulance team (approximately five Full Time Equivalent (FTE) staff), within the Shared Services' Accounts Receivable team, is responsible for preparing and issuing invoices for ambulance fees.
- 6.24 The Accounts Receivable ACT Ambulance team is responsible for:
- identifying billable ambulance attendances;
 - identifying people who hold eligible concession cards or health insurance (to whom invoices are not issued); and
 - issuing invoices.

Debt Management team

6.25 The Debt Management team (approximately seven FTE staff) is responsible for recovering unpaid fees for ACT Government services, including for ambulance fees. In relation to unpaid ambulance fees, the team is responsible for:

- identifying people who hold eligible concession cards or health insurance and notifying the Accounts Receivable team when invoices should be resolved on this basis; and
- working with people to complete applications for exemptions from fees, or payment plans, on the basis of financial hardship.



6.26 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.



6.27 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 Finance's Accounts Receivable team work exclusively on administering invoicing for ambulance fees, with additional resourcing contributed from the Debt Management team.

Pre-invoicing provisions of exemptions

6.28 The Accounts Receivable team takes a proactive approach to identifying people eligible for exemptions from ambulance fees before invoices are issued. No invoice is issued if information held by the ACT Ambulance Service, or Shared Services Finance, shows that:

- the recipient holds an eligible concession card (which can be verified using Centrelink eConfirmation Services);
- the recipient holds valid health insurance that includes ambulance services (in such cases, invoices are issued on a provisional basis, pending confirmation of coverage from the relevant health fund); or
- the recipient is otherwise experiencing exceptional or sensitive circumstances (such as being under 18 years-old) that would make issuing of an invoice inappropriate.

Post-invoicing provision of exemptions

6.29 After invoices have been issued, the Debt Management team takes a proactive approach to identifying further people who may be eligible for an exemption or may require

consideration of their circumstances, including financial hardship. The Debt Management team contacts people by phone call if:

- information held by the team shows that they hold an eligible concession card or health insurance; or
- the invoice has not been paid.

6.30 The Debt Management team routinely contacts people who have not paid invoices to:

- verify that they are aware of the invoice;
- explore whether they hold an eligible concession card or health insurance;
- discuss payment options if they are not eligible for an exemption and are unable to immediately pay the full amount due; or
- help them complete a *Financial Hardship Application* to access an exemption.

6.31 Shared Services Finance prepares a quarterly brief to the Chief Officer, ACT Ambulance Service to request approval for exemptions that are proposed to be provided on the basis of financial hardship. Subsection 6(2) of the Determination provides for the Chief Officer to approve these exemptions.

6.32 Members of the Debt Management team complete professional learning intended to equip them with the skills needed to conduct sensitive conversations about peoples' personal and financial situations, including:

- Mental Health First Aid (compulsory);
- National Financial Counselling Conference (two staff attend each year);
- Lifeline Accidental Counselling (optional).

6.33 The Debt Management team also provides internal training and supervision for new staff, to ensure the team is taking a consistent approach to their interactions with service users. The training is supported by a range of procedural guidance available on the team's internal SharePoint.

6.34 The Debt Management team maintains a list of support services for Debt Management Officers to identify appropriate referrals for people who are experiencing financial hardship or other types of distress (including mental illness, homelessness or other personal situations in which the patient may need specialised support), including:

- National Debt Helpline;
- MobStrong Debt Help;
- Good Shepherd Financial Services;
- Lifeline;

- Beyond Blue; and
- The Salvation Army.



6.35 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.



6.36 Shared Services Finance provides substantial support to applicants to ensure they can apply for exemptions, including by supporting them to complete *Financial Hardship Application* 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.

Policy and procedural guidance

6.37 Exemptions from ambulance service fees are administered on the basis of:

- the *Emergencies (Fees) Determination* (discussed in paragraphs 6.9 to 6.15);
- the *ACT Government Debtor Management Policy*;²⁹ and
- Shared Services Finance's internal standard operating procedures.

6.38 Shared Services Finance maintains standard operating procedures for:

- processes to be carried out to identify billable incidents of ambulance service and prepare invoices (Ambulance Service Billing Procedure); and
- processes to be carried out to resolve unpaid invoices (e.g. ACT Ambulance Debt Recovery Process and Collexus User Guides).

6.39 Neither the Emergency Services Agency nor Shared Services Finance maintain a communications plan, risk management plan or performance management plan in relation to provision of exemptions from ambulance fees.

²⁹ The *ACT Government Debtor Management Policy*, issued by the Chief Minister, Treasury and Economic Development Directorate (current version May 2025) outlines the principles to be applied by ACT Government agencies in managing debts.

Performance management

6.40 Neither Shared Services Finance nor the Emergency Services Agency maintain a performance management plan in relation to the administration of ambulance fees or exemptions from fees. Shared Services Finance advised that:

- the agency's debt management approach and processes were considered in an internal audit in 2024; and
- phone calls made by the Debt Management team are recorded for quality and training purposes. Calls are reviewed by the Debt Management team Manager and feedback is provided to team members.



6.41 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 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 management

6.42 Shared Services Finance does not maintain a risk management plan or risk register in relation to administration of ambulance fees or provision of exemptions from fees. However, several risk controls are incorporated into required processes and documented in relevant procedural guidance, including controls to mitigate risks of:

- inconsistently or incorrectly assessing eligibility for exemptions; and
- mishandling personal data and information.

Managing assessment risks

6.43 Procedural guidance for the Accounts Receivable and Debt Management teams requires that:

- Centrelink Confirmation eServices are used to verify that concession cards are valid and active;
- information from health funds is used to confirm that people hold eligible insurance coverage; and
- assessments of eligibility for exemptions from fees are cross-checked by another team member.

Accounts Receivable

6.44 A key control employed by Shared Services Finance to ensure assessments of eligibility for exemptions from fees are conducted consistently and as required is a requirement for all

billing data to be prepared by one team member and then reviewed by another team member before invoices are issued. A *Batch Cover Sheet* is used to record the actions taken to identify billable and exempt incidents of service and the checks conducted by another team member to ensure assessments have been conducted as required.

Debt Management

- 6.45 The Debt Management team has access to data held in Shared Services Finance's debt management system (Collexus) that is derived from multiple sources that are not available to the Accounts Receivable team. This means that once an invoice has been issued the Debt Management team may be able to identify further people who hold eligible concession cards or health insurance.
- 6.46 For any unpaid invoices the Debt Management team attempts to identify:
- contact details (phone numbers, email addresses);
 - eligible concession cards;
 - health fund coverage; and
 - whether a patient has become deceased after receiving ambulance services.
- 6.47 The Debt Management team advises the Accounts Receivable team when invoices should be resolved on the basis of an eligible concession card, health insurance or other circumstances.
- 6.48 When the Debt Management team has verified that a patient who has received an invoice for ambulance services holds an eligible concession card or health insurance, a Debt Management Officer contacts the patient who has received the invoice directly (by phone call if possible), to advise them that they do not need to pay the invoice they have received.

Managing data handling risks

- 6.49 The risk of accidental mis-handling of data about people who have received ambulance services is increased because multiple digital systems are used to process invoices and exemptions from fees, including:
- the ACT Ambulance Services' Victorian Ambulance Clinical Information System (VACIS) and Computer Aided Dispatch (CAD) system;
 - Shared Service Finance's accounting system Oracle;
 - Shared Service Finance's debt management system Collexus; and
 - Excel files.

VACIS and CAD

- 6.50 The ACT Ambulance Service records information about ambulance despatches and people receiving ambulance services. This includes, where possible, names, home addresses and concession card numbers. For most ambulance attendances, this information is recorded in VACIS. Information for a small number of attendances are recorded on a paper form (e.g. if VACIS is not functioning).
- 6.51 The Accounts Receivable team accesses data about ambulance attendances from VACIS and CAD and uses this data to identify people receiving instances of billable services. The Accounts Receivable team identifies the nature of the service provided and codes each incident of service as being billable or non-billable. For billable services the team attempts to identify:
- the name and age of the patient receiving the service; and
 - whether the patient is recorded as having an eligible concession card or health insurance, either in VACIS or Oracle.
- 6.52 Shared Service Finance provides a quarterly report to the Emergency Services Agency documenting how each attendance recorded in VACIS case was categorised and treated.

Oracle

- 6.53 If a patient has previously received a service for which invoicing is handled by Shared Services Finance their name and address will be recorded in Shared Services Finance's accounting system, Oracle. For some people, additional information, including concession cards or health fund numbers is also recorded.




Collexus

- 6.54 The Debt Management team uses Collexus as a core digital system. Debtor profiles are maintained in Collexus, aggregating any debts managed by Shared Services Finance, including ambulance fees, to support centralised debt management.

Privacy Impact Statement

- 6.55 Shared Services Finance does not maintain a Privacy Impact Assessment (or digital risk assessment or similar document) in relation to the digital systems used to manage invoicing for ambulance fees. Shared Services Finance advised that material changes to the systems or workflows associated with ambulance fees invoicing (e.g. introduction of a new customer cohort or digital system) would trigger a Privacy Threshold Assessment. If a high privacy risk was identified, a Privacy Risk Assessment would then be required.

Professional learning and confidentiality

- 6.56 Members of Shared Service Finances' Accounts Receivable and Debt Management teams:
- sign the ACT Government's *Acceptable Use of ICT Resources Agreement*; and.
 - complete the e-Learning module *General Awareness Information Privacy*.
- 6.57 ACT Ambulance Service staff members are required to sign a confidentiality agreement.
- 6.58 If staff handling billing processes encounter a file containing information about a known person they are required to request that another team member handles processes associated with that invoice.
-  6.59 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.
-  6.60 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.
-  6.61 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.



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.

Appendix A: ACT concession, rebate and social support schemes

Rates and levies

Pensioner General Rates Rebate and Police, Fire and Emergency Services Levy Rebate

The Pensioner General Rates Rebate provides a 50 percent concession on rates annually, up to a maximum of \$750. The Police, Fire and Emergency Services Levy (PFESL) Rebate provides a \$115 concession on the levy. Table A1 shows the value of concessions provided and the number of recipients for the financial years 2022-23 to 2025-26.

Table A1 Pensioner General Rates Rebate and Police, Fire and Emergency Services Levy Rebate

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimate		
Value of concessions provided	\$11,109,000	\$11,167,000	\$10,595,000	\$11,400,000	\$44,271,000
Number of recipient households	14,200	15,991	15,739	15,400	-

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by the ACT Revenue Office for the 2024-25 financial year, and the 2025-26 ACT Budget.

Other rebate schemes

Special Disability Trust General Rates Rebate

A Special Disability Trust is a trust established for the future care and accommodation needs of a person with disability. The Special Disability Trust General Rates Rebate provides a 50 percent reduction in annual rates, capped at \$750 per year for homes owned by Trust beneficiaries. This scheme is not considered in the report.

Concessions on duties

The ACT Government provides concessions on duties payable when people purchase a home or purchase or re-register a vehicle. These schemes are primarily designed to support home ownership or reduced vehicle emissions and are not considered in the report.

Utilities

Electricity, Gas and Water Rebate

The Electricity, Gas and Water Rebate provides an annual rebate of up to \$800 on costs of electricity, gas and water. The rebate is applied to utilities accounts by energy retailers. Table A2 shows the value of rebates provided and the number of recipient households for the financial years 2022-23 to 2025-26.

Table A2 Electricity, Gas and Water Rebate

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of rebates provided	\$26,644,000	\$28,211,000	\$27,170,000	\$32,800,000	\$114,825,000
Number of recipient households	31,589	31,947	32,316	41,000	-

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by the ACT Revenue Office for the 2024-25 financial year, and the 2025-26 ACT Budget.

Home Energy Support Program

The Home Energy Support Program provides rebates of up to \$5,000 on the costs of purchase and installation of rooftop solar panels, reverse cycle heating and cooling, hot water systems, electric stove tops and ovens and ceiling insulation. Table A3 shows the value of rebates provided and the number of recipient households for the financial years 2022-23 to 2025-26.

Table A3 Home Energy Support Program

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of rebates provided	\$1,256,100	\$1,446,000	\$999,300	\$690,804	\$4,392,204
Number of recipient households	498	614	432	297	1,841

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement and information provided by the City and Environment Directorate.

Other utilities and energy efficiency schemes

Life Support Rebate and Home Haemodialysis Rebate

People who need to use medical devices at home are eligible for rebates on costs of electricity or water through the Life Support Rebate and Home Haemodialysis Rebate. These schemes are not considered in the report.

Access to Electric Program

The Access to Electric Program, which has been funded for the financial years 2024-25 and 2025-26, covers the full upfront cost for gas to electric appliance upgrades, ceiling insulation (where applicable) and gas disconnection for eligible homeowners experiencing financial hardship. The Access to Electric Program is not considered in the report.

Wood Heater Removal Program

The Wood Heater Removal Program provides rebates of up to \$1,250 for the costs of removing a wood heater to people holding a Pensioner Concession Card, Veteran's Gold Card or Health Care Card. The Wood Heater Removal Program was not considered in the report.

Sustainable Household Scheme

The Sustainable Household Scheme provides low-interest loans to help with the costs of energy efficiency upgrades. The Sustainable Household Scheme is not considered in the report.

Home Energy Efficiency Program

The Home Energy Efficiency Program, which is funded by the ACT Government and delivered by the St Vincent de Paul Society, provides advice to renters and homeowners about how to reduce their energy and water costs. The Home Energy Efficiency Program is available to people holding a Pensioner Concession Card or Low-income Health Care Card. The Home Energy Efficiency Program is not considered in the report.

Community Outreach for Energy Hardship Program

The Community Outreach for Energy Hardship Program, funded by the ACT Government and delivered by Care Financial, can connect households in energy hardship with support services and provide \$100 energy support payments to help with energy bills. This program was not considered in the report.

Transport

Bus and light rail fare concessions

Free or discounted bus and light rail fares are available for people holding selected concession cards, students and for other specified people. Table A4 shows the value of fare concessions provided for the financial years 2022-23 to 2025-26.

Table A4 Bus and light rail fare concessions

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of concessions provided	\$7,880,000	\$10,024,000	\$7,000,000	\$7,100,000	\$32,004,000

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by the City and Environment Directorate for the 2024-25 financial year, and the 2025-26 ACT Budget.

Driver licence fee concessions

Free or discounted driver licence issue and renewal is available for people holding selected concession cards. Table A5 shows the value of concessions provided and the number of recipients for the financial years 2022-23 to 2025-26. The table shows concessions provided for people on the basis of concession cards only and does not include concessions provided on the basis of good driving or concessions provided for diplomatic or embassy staff.

Table A5 Driver licence fee concessions

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of concessions provided	\$1,303,000	\$990,000	\$1,351,000	\$1,100,000	\$4,744,000
Number of licences issued	6,163	5,120	6,374	5,500	-

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by the City and Environment Directorate for the 2024-25 financial year, and the 2025-26 ACT Budget.

Taxi Subsidy Scheme

The Taxi Subsidy Scheme provides rebates on taxi travel for people with disability who are unable to use public or community transport. Table A6 shows the value of rebates provided and the number of active scheme users for the financial years 2022-23 to 2025-26.

Table A6 Taxi Subsidy Scheme

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of rebates provided	\$2,428,000	\$3,440,000	\$4,357,000	\$4,000,000	\$14,225,000
Number of trips	99,580	123,318	141,897	-	-

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by the ACT Revenue Office for the 2024-25 financial year and the 2025-26 ACT Budget and.

Other transport schemes

Supported School Transport

Supported School Transport provides transport to and from school for students with disability attending ACT public schools. Supported School Transport is not considered in the report.

Flexible Bus Service

The Flexible Bus Service provides transport for people with additional needs. The Flexible Bus Service is not considered in the report.

Healthcare

Ambulance fee exemptions

Exemptions from fees for ambulance services are available for people holding selected concession cards and for people experiencing financial hardship. Table A7 shows the number of occasions of service for which an exemption from fees was provided.

Table A7 Ambulance services fee exemptions

	2022-23	2023-24	2024-25
Total occasions of service	57,442	56,215	57,466
Occasions of service for which an exemption was provided	25,615	25,383	26,941

Source: ACT Audit Office, based on information provided by the Emergency Services Agency and Shared Services Finance.

Interstate Patient Travel Assistance Scheme

The Interstate Patient Travel Assistance Scheme provides rebates on costs of travel and accommodation for people who are referred outside the ACT for medical treatment that is not available in the ACT. Table A8 shows the value of rebates provided and the number of recipients in the for the financial years 2022-23 to 2025-26.

Table A8 Interstate Patient Travel Assistance scheme

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of rebates provided	\$1,005,000	\$1,083,000	\$1,313,000	\$1,303,508	\$4,714,508
Number of recipients	594 (recipients)	652 (recipients)	1,568 (claims)	1,221 claims, as of 17 March 2026	-

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by Canberra Health Services for the 2024-25 financial year, and the 2025-26 ACT Budget.

Spectacles Subsidy Scheme

The Spectacles Subsidy Scheme provides rebates of up to \$200 every two years on the costs of spectacles for people holding selected concession cards. Table A9 shows the value of rebates provided and the number of pairs of spectacles with a rebate applied for the financial years 2022-23 to 2025-26.

Table A9 Spectacles Subsidy Scheme

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of rebates provided	\$1,926,000	\$1,992,000	\$1,961,000	\$1,900,000	\$7,779,000
Number of spectacles	10,045	11,350	9,634	9,600	-

Source: ACT Audit Office, based on the 2023-24 Tax Expenditure Statement, information provided by the ACT Revenue Office for the 2024-25 financial year, and the 2025-26 ACT Budget.

Low Vision Aids Scheme

The Low Vision Aids Scheme provides a \$100 rebate every two years on the costs of aids for people with low vision. Management of the Low Vision Aids Scheme is not considered in the report.

Education

Future of Education Equity Fund

The Future of Education Equity Fund provides annual payments to families to help with the costs of schooling; consisting of \$400 for preschool students, \$500 for primary school students and \$750 for high school and college students. Table A10 shows the payments provided and the number of recipient families for the financial years 2022-23 to 2025-26.

Table A10 Future of Education Equity Fund

School years	2023	2024	2025	2026 (estimate)	Total
Value of payments made	\$2,991,150	\$3,455,150	\$3,718,300	\$3,600,000	\$15,093,257
Number of recipient families	2,458	2,909	3,137	3,000	-

Source: ACT Audit Office, based on information provided by the Education Directorate.

Other cost-of-living measures associated with ACT government schools

6.62 The Education Directorate provides other supports to help families enrolled in ACT government schools with costs of living. These programs and activities are not considered in the report.

Free Meals in Schools

6.63 The 2025-26 ACT Budget includes a commitment to spend \$12.2 million over 2025-26 to 2028-29 to continue the Free Meals in Schools Program. This program provides breakfast and lunch three days per week at five ACT government schools. The program commenced as a pilot in 2024-25.

Free school camps at Birrigai

6.64 The 2025-26 ACT Budget includes a commitment to spend \$3 million over 2025-26 to 2028-29 to fund attendance at one school camp at Birrigai Outdoor School for every student enrolled in an ACT public primary school (Years 3 to 6).

School equity funds

6.65 All ACT government school Principals can help families by covering the costs of essential items and activities, such as meals, personal hygiene items, school uniforms, stationery, and excursions and camps. Families can contact schools directly to request help and can also be

helped by the team responsible for administering the Future of Education Equity Fund. This assistance is funded through individual school budgets.

Apprentice and Trainee Payment

The ACT Government provided a one-off payment in the 2024-25 financial year for apprentices and trainees, to help meet costs of living. In 2025-26 the \$250 payment has been continued, with an additional \$250 available for first-year apprentices and trainees.

Table A11 shows payments distributed through the Apprentice and Trainee Payment and the number of recipients for the financial years 2022-23 to 2025-26.

Table A11 Apprentice and Trainee Payment

	2022-23	2023-24	2024-25	2025-26	Total
	2023-24 Tax Expenditure Statement		Estimates		
Value of payments made	NA	NA	\$643,000	\$1,700,000	\$2,320,000
Number of recipients	NA	NA	2,601	4,000	-

Source: ACT Audit Office, based on 2023-24 Tax Expenditure Statement, information provided by the ACT Revenue Office for the 2024-25 financial year and the 2025-26 ACT Budget.

Housing

Rent Relief Fund

The Rent Relief Fund provided up to four weeks rent or a maximum of \$2,500 for tenants who were experiencing rental stress or several financial hardship. Table A12 shows the value of rebates provided and the number of recipients for the financial years 2022-23 to 2024-25. The Rent Relief Fund was ceased on 30 June 2025.

Table A12 Rent Relief Fund

	2022-23	2023-24	2024-25	Total
Value of rebates provided	\$700,000	\$985,000	\$1,400,000	\$3,085,000
Number of recipients	225 (17 April to 30 June 2023)	657	789	-

Source: ACT Audit Office, based on information provided by the Justice and Community Safety Directorate.

Audit reports

Reports Published in 2025-26	
Report No. 04 - 2026	Implementation of the Carers Recognition Act 2021
Report No. 03 - 2026	University of Canberra financial governance arrangements
Report No. 02 - 2026	Management of the Home Buyer Concession Scheme
Report No. 01 - 2026	Diversity, equity and inclusion in the ACT public service
Report No. 07 - 2025	2024-25 Financial Audit Program – Overall Results
Report No. 06 - 2025	Annual Report 2024-25
Report No. 05 - 2025	Specialist assessment services for dementia and cognitive decline
Reports Published in 2024-25	
Report No. 04 - 2025	Gaming machine licensee regulation
Report No. 03 - 2025	ACT Government long-term plans and strategies
Report No. 02 - 2025	Energy efficiency standard for rental properties
Report No. 01 - 2025	Management of the Growing and Renewing Public Housing Program
Report No. 14 - 2024	Facilities management and support services for ACT Courts
Report No. 13 - 2024	Invoicing and payments for Digital Health Record hosting services
Report No. 12 - 2024	2023-24 Financial Audits – Financial Results and Audit Findings
Report No. 11 - 2024	Governing boards of selected ACT Government entities
Report No. 10 - 2024	Safer Families Levy
Report No. 09 - 2024	2023-24 Financial Audits – Overview
Report No. 08 - 2024	Annual Report 2023-24
Report No. 07 - 2024	Reusable Facility Services Procurement
Report No. 06 - 2024	Business Transformation Program: ICT renewal activities

These and earlier reports can be obtained from the ACT Audit Office's website at <http://www.audit.act.gov.au>.

