

Response to question on notice

Questions on Notice Paper No 14

5 December 2025

Question No. 765

MR SHANE RATTENBURY MLA: To ask the Minister for Finance

1. How many people in the ACT would likely be considered “low income”, but are ineligible for the Sustainable Household Scheme loans because of their high asset value.
2. How many people who are considered “low income” would have an income that exceeds the eligibility threshold for concession cards that are required to participate in the Home Energy Support Scheme.
3. Has the Government undertaken an assessment of all climate choices programs targeted at households to identify how many Canberrans might be falling through the cracks of just transition programs.

RACHEL STEPHEN-SMITH MLA - The answer to the Member’s question is as follows:

1. The ACT Government does not hold information on the income of ACT households.

However, using publicly available survey data from the Australian Bureau of Statistics, it is estimated there are approximately 1,766 households in the ACT who would be considered “low income” but are ineligible for the Sustainable Household Scheme loans because of their property having a value above the relevant Unimproved Value threshold. This is an indicative estimate only using publicly available data. In addition to criteria such as the property’s Unimproved Value, Sustainable Household Scheme applicants must meet lending criteria to ensure they are able to service the loan.

The “low income” household definition is that used by the Australian Bureau of Statistics in the Survey of Income and Housing (i.e. households with incomes in the 3rd to 20th percentiles of equivalised disposable household income). This equates to an income up to \$800 per week.

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2. It is not possible to accurately quantify the number of ACT households considered “low income” whose income exceeds the eligibility thresholds for the concession cards required to participate in the Home Energy Support Scheme. Eligibility for these Commonwealth concession cards is determined by complex criteria, including income, assets, relationship status, and dependants, and the ACT Government does not have access to the necessary data to make this assessment.
3. The Government has undertaken assessments to inform the design of programs aimed at supporting households through the energy transition. In 2023 the Government commissioned the publicly available report [Energy Equity in Electrifying ACT Households](#), which informed the development of the [Integrated Energy Plan 2024-2030](#).

Program areas continue to undertake ongoing monitoring and evaluation to identify gaps and ensure that households at risk of falling through the cracks are supported.

Diverse marketing and promotional activities are undertaken to ensure households are aware of the support available to them. This includes but is not limited to promotion through community partner networks, presence at events such as the Seniors Expo, print, radio and social media posts.

Approved for circulation to the Member and incorporation into Hansard.



Rachel Stephen-Smith MLA
Minister for Finance

Date:

5/1/26

This response required 10hrs 50mins to complete, at an approximate cost of \$1,107.96