



ACTCOSS ACT Budget Priorities 2025-26

Comprehensive Statement, April 2025

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About ACTCOSS

The ACT Council of Social Service Inc. (ACTCOSS) acknowledges the Ngunnawal people as traditional custodians of the land on which Canberra has been built and we recognise any other people or families with connection to the lands of the ACT and region. We pay our respects to their Elders, past and present. In the community sector, it is appropriate to celebrate the historic and ongoing contributions of Aboriginal and Torres Strait Islander people to the sector and society.

ACTCOSS advocates for social justice in the ACT and is the peak body representing not-for-profit community organisations.

ACTCOSS is a member of the nationwide COSS Network, made up of each of the state and territory Councils and the national body, the Australian Council of Social Service (ACOSS).

ACTCOSS's vision is for Canberra to be a just, safe and sustainable community in which everyone has the opportunity for self-determination and a fair share of resources and services.

ACTCOSS's strength comes from its members and the people they serve. Our members include frontline community services, peak bodies, advocacy organisations, community associations, consumer groups and individuals passionate about a fair, sustainable and inclusive ACT.

ACTCOSS advises that this document may be publicly distributed, including by placing a copy on our website.

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Acronyms

ACAT	ACT Civil and Administrative Tribunal
ACCO	Aboriginal Community-Controlled Organisation
ACTCOSS	ACT Council of Social Service Inc.
ADHD	Attention Deficit/Hyperactivity Disorder
AHURI	Australian Housing and Urban Research Institute
ARSCC	Acute Rental Support Coordinating Committee
ASD	Autism Spectrum Disorder
ATOD	Alcohol Tobacco and Other Drugs
ATSICPP	Aboriginal and Torres Strait Islander Child Placement Principle
ATSIEB	Aboriginal and Torres Strait Islander Elected Body
CAMHS	Child and Adolescent Mental Health Services
DFV	Domestic and Family Violence
DFSV	Domestic, Family and Sexual Violence
EPSDD	Environment Planning and Sustainable Development Directorate
FASD	Fetal Alcohol Spectrum Disorder
RoGS	Report on Government Services
ROI	Return on investment
SNAICC	Secretariat of National Aboriginal and Islander Child Care



Introduction

This submission to the 2025-26 ACT Budget comes at a critical moment. While Canberra enjoys the highest average weekly earnings in the country, that figure masks a growing divide. Too many Canberrans are struggling to afford the essentials of a healthy life. The cost of living has climbed relentlessly, wages have not kept pace with inflation, and housing affordability has reached a crisis point. For those on low incomes, the situation is untenable. The public housing waitlist remains unmanageable, and an increasingly unaffordable rental market forces many to make impossible choices between food, healthcare, education, and utilities.

At the same time, community services, the backbone of support for people in crisis, are being stretched beyond capacity. Demand is rising, needs are becoming more complex, and funding has failed to keep pace. These services are no longer just supporting those on the lowest incomes; they are increasingly a lifeline for working families and individuals who find themselves on the edge of financial insecurity. Yet, with escalating costs and constrained resources, their ability to meet these challenges is at risk.

The 2025-26 ACT Budget must do more than maintain the *status quo*. It must take decisive action to strengthen social infrastructure, invest in community services, and tackle inequality at its core.:

This submission builds on our preliminary submission that included our four central priorities:

1. Strengthening direct government investment in **social housing and homelessness services**
2. Alleviating **cost of living** pressures for low-income individuals and families
3. Valuing the **community sector**
4. Supporting **self-determination for Aboriginal and Torres Strait Islander peoples**.

We also included in our preliminary submission, recommendations to improve budget processes, enhancing transparency, financial stability, and long-term planning for the community sector.

This updated submission incorporates feedback from ACTCOSS members following February 2025 roundtable discussions with Treasury. Two additional sector-wide recommendations have been included: introducing a contingency margin in all government contracts and grants and retaining and expanding peppercorn lease arrangements. It also includes recommendations across key sub-sectors.

This submission reflects the insights and expertise of our members, who see firsthand the struggles Canberrans face, and the solutions that can drive meaningful change. With the right investments, reforms, and leadership, the ACT Government can build a more just, sustainable, and inclusive Canberra.



Summary of recommendations

Priority Recommendations

Housing and homelessness

Social and affordable housing

- Commit to annual, demand-driven investment in social housing, aligned with the [Supply and Confidence Agreement](#), that increases the proportion of all housing which is public and community housing, by the end of this term of government.
- Guarantee a multi-year, indexed baseline for public housing repairs, maintenance, and upgrades, aligned with the [commitment to increase insourcing](#), to address the existing backlog, improve energy efficiency, and ensure high quality, accessible housing for tenants.
- Undertake urgent priority maintenance issues and upgrades, including installing air conditioning, in the home of every public housing tenant with a disability.
- Enhance housing options and access for Aboriginal and Torres Strait Islander peoples through investment in local Aboriginal Community-Controlled Housing.
- Provide discounts/subsidies on government-released sites for community housing, or grants which enable increased community housing by a multiplicity of providers.
- Increase the share of social housing allocated under the land release program target, with at least 15% to apply only to social and affordable housing for rent in perpetuity.

ACT housing strategy

- Fund an independent evaluation of the [ACT Housing Strategy](#), to commence immediately and ensure baseline figures, targets, outcomes and housing stock levels by category are regularly reported.

Private rental market

- Strengthen supports and protections for renters through:
 - increased investment in community legal assistance
 - establishment of a rental commissioner to promote awareness of rights and responsibilities for tenants and landlords, monitor compliance with rental laws, and provide a streamlined and accessible method of dispute resolution.
- Introduce an incentives package to increase the supply of accessible private rental for people with disability.

Housing and homelessness services and support

- Invest in targeted tenancy support programs for people with mental health issues.
- Invest in permanent supportive housing for people with complex needs and experiencing chronic homelessness.
- Boost funding for holistic, culturally informed and community-led tenancy support for Aboriginal and Torres Strait Islander peoples who are renting or at risk of homelessness.



- Increase funding for intensive case management to intervene early and prevent homelessness, and to help people remain housed after exiting homelessness – backed by specialised teams for young people, victim/survivors of domestic and family violence, people with disability, people exiting prison, and older people.
- Increase the supply of crisis housing with a pathway to appropriate permanent housing.
- Expand the Justice Housing Program.
- Fund a disability housing advocate to help people navigate and access public, social and private housing.

Cost of living

Concessions and taxation

- Fund a comprehensive refresh of the *2012 ACT Targeted Assistance Strategy* in partnership with the community sector:
 - Undertake a broad review of the concession system as a whole to ensure consistency, adequacy, proper targeting, and ease of access across the system – ensuring concessions keep up with changes in the cost of living
 - In tandem with the review of the concession system, fund a comprehensive review of ACT's tax system to assess the fairness and equity of existing levies, fees and charges, including the vertical equity and distributional impacts of existing tax settings.
- Ensure people on the lowest incomes are eligible for the most concessions – including ensuring holders of the Low Income Health Care Card, Health Care Card, and ACT Services Access Card are eligible for all relevant concessions and rebates currently available to Pensioner Concession Card holders (e.g., the rates rebate).
- Trial free public transport for students and concession card holders and analyse the costs, benefits and distributional impact.
- Review eligibility for the ACT Electricity, Gas, and Water Rebate (formerly the Utilities Concession) and shift to a percentage-based model to better address needs.
- Adopt an income-based approach to ACT Government fines, fees, levies and other charges, and target any new taxes toward those who can pay.
- Extend concessions to low-income households just above current concession thresholds.
- Increase the value of payments available under the Future of Education Equity Fund to reflect changes in the cost of education over the decade since the former Secondary Bursary Scheme was introduced.

Cost of living supports

- Implement and fully fund all recommendations in the [*Inquiry into Cost of Living Pressures in the ACT*](#) report that are not already existing government policy.
- Further invest in food and emergency relief.
- Increase investment in community health centres and public dental services.
- Increase funding to financial counselling services to respond to increasing demand and complexity.



- Provide ongoing funding for the Rent Relief Fund.
- Ongoing and increased funding to the Acute Rental Support Coordinating Committee (ARSCC) to ensure critical financial support is available to asylum seekers awaiting resolution of their claim for protection.

Energy

- Adequately fund and review the functioning of the ACT Energy Support Voucher Scheme.
- Review eligibility for the ACT Electricity, Gas, and Water Rebate and shift to a percentage-based model to better address needs.
- Increase funding to ancillary supports such as financial and energy counselling services.
- Establish a one stop shop with case management services to streamline the process of home energy upgrades and electrification for priority populations. Fund *quick fix* or *moderate* energy efficiency upgrades for low-income households.
- Extend eligibility for home energy grants and loans to landlords with multiple properties, on the condition that any rent increases for upgraded properties are capped.
- Fund and prioritise advocacy for vulnerable populations as the current energy system and the rules underpinning it rapidly evolve to support renewable energy transition.
- Accelerate the roll out of energy upgrades for public housing.

Valuing the community sector

Sustainably fund the community sector

- Fund all recommendations from the Sector Sustainability Project and the [*Counting the Costs Report*](#).
- Increase sector funding to cover all costs including workforce and service delivery costs and monitoring and evaluation, particularly outcomes reporting.
- Ensure all government procurement contracts and grants incorporate a contingency margin. This margin contributes to the long-term viability of community sector services by providing a financial buffer for unforeseen expenses and cost fluctuations.

To supplement current indexation for inflation:

- develop a Population Level Adjustment or similar measure that reflects annual increases in community need as a minimum additional annual increase in funding for all community sector contracts, addressing rising need and client complexity - particularly among lower income quintiles
- implement a staged approach to closing the funding gap that has emerged since 2010 due to population growth unmatched by additional funding
- Ensure adequate investment to community sector premises so they are fit for purpose, accessible, located across the Territory and scaled for all future Territory plans and building.
- Commit to retaining and expanding peppercorn lease arrangements for facilities delivering community services on behalf of government, including in new developments and suburbs.
- Establish a \$4 million annual Community Sector Adaptation Fund for individual community organisations to execute their climate adaptation plans.



- Provide funding to enable the community sector to genuinely co-design and participate in commissioning cycles across all directorates.

Aboriginal and Torres Strait Islander self-determination

Strong and sustainable community controlled sector

- Ensure funding for ACCOs is long-term (at least 5 years) and focused on service-delivery in addition to 'start-up' costs.
- Work with the ACCOs and the mainstream community sector to articulate targets for the expansion of ACCO service delivery.
- Provide additional funding to assess desire in community for the establishment of an ACCO peak.
- Make further investment in sustained capacity building and development of the Aboriginal and Torres Strait Islander workforce.
- Ensure adequate resourcing for the implementation of the [ACT Aboriginal and Torres Strait Islander Agreement 2019-2028](#).

Aboriginal community controlled investments

- Enhance housing options and access for Aboriginal and Torres Strait Islander peoples through investment in Aboriginal community-controlled housing.
- Return Boomanulla Oval to community control.
- Transfer the Ngunnawal Bush Healing Farm to community control.

Implement and resource recommendations

- Fully implement and resource all recommendations from the [Our Booris, Our Way](#) report, in partnership with Aboriginal and Torres Strait Islander people and ACCOs.
- Set aside funds to act on the findings of the [Independent Review into the Overrepresentation of Aboriginal and/or Torres Strait Islander people in the ACT Justice System](#).

Budget processes

Underscore unmet needs

- Establish a clear mechanism — aligned with the Needs Assessment and Strategic Investment Plan — that identifies and communicates unmet or underfunded areas following the procurement phase in each commissioning cycle.

Budget timing

- To ensure organisations have adequate participation in future funding processes, we propose two key changes to the Budget process:
 - Release the Budget in May rather than late June.
 - Schedule community sector roundtables at least eight months prior to budget release to provide meaningful opportunities for stakeholder engagement and input.



Budget line items

- Introduce a dedicated budget line item for all community sector funding, reported within each relevant Directorate and their corresponding budget statements. In the Budget Outlook, aggregate these line items to present a clear picture of total ACT Government investment in the community sector.
- Similarly, introduce a dedicated budget line item for all ACCO funding, reported within each relevant Directorate and their corresponding budget statements. In the Budget Outlook, aggregate these line items to present a clear picture of total ACT Government investment in ACCOs.

Children, young people and families

- Adequately resource emergency placements for children in early learning services and extend the program to include primary school children, ensuring transparency in the referral process and criteria, without reducing mainstream service capacity.
- Ensure adequate funding for the three-year-old preschool initiative, matching at least the average daily ROGs price per day (GST exclusive), to prevent the community sector from covering the shortfall and to maintain service viability.
- Invest in community transport for early learning centres to ensure all children have equitable access to the benefits these centres provide.
- Expand therapeutic interventions aimed at diverting young people from the justice system.

Disability

- Emergency funding package for ACT disability advocacy to address critical resourcing gaps and ensure continued engagement in essential reform work.
- Provide funding for people with disability to engage in foundational support reforms.
- Allocate resources to enhance local readiness for foundational support services.
- Funding to meet critical unmet needs as outlined by the [ACT Disability Directed Consumer Advocacy Caucus](#).
- Investments to deliver on ACT Labor election commitments.

Domestic, family and sexual violence

- Adequately and sustainably invest in specialist domestic, family, and sexual violence services to address chronic under-resourcing and overwhelming demand.
- Provide secure long-term funding for specialist DFSV legal assistance services.
- Provide specialist financial counselling and support for victim/survivors of DFV and people affected by financial abuse.
- Deliver funding to support the recruitment and retention of specialist child/young people support officers within existing DFSV services.
- Fund the implementation of recommendations from [Review of Sexual Violence and Domestic and Family Violence Crisis Response Services in the ACT](#) and [Sexual Assault \(Police\) Review Report](#)



Justice

- Increase investment in existing, successful community-led diversionary and early intervention programs.
- Invest in secure, adequate, long-term funding for the legal assistance sector.
- Increase investment in throughcare, reintegration and post-release supports and services.
- Adequately resource bail support services to reduce reliance on pre-trial remand.
- Increase access to purposive activities, educational opportunities, support services and rehabilitation programs within prison and youth justice settings.

Health

- Deliver on ACT Labor election commitment to deliver more bulk billing appointments by providing financial support to open new bulk billing practices and expand existing bulk billing practices.
 - Assess the feasibility of integrating GPs into ACT walk-in centres to increase access to primary care and benefit from expanded Commonwealth bulk billing payments and incentives.
- Provide ongoing and sustainable funding for mobile clinics that provide wraparound support to Canberrans who cannot easily access health services due to homelessness and/or social marginalisation.
- Increase investment in intensive case management and expand the Alcohol, Tobacco and Other Drug (ATOD) peer workforce to reduce preventable hospitalisations and improve care for people with complex needs.
- Increase funding of public dental services to improve access and timeliness, particularly for those in the community at heightened risk of poor health outcomes.

Mental health

- Extend and expand the Mental Health Discharge Accommodation Program, enabling more patients transitioning out of the mental health unit to access safe, short-term housing instead of facing homelessness.
- Address gaps in mental health services for primary school aged children and those transitioning to high school who do not yet meet the threshold for specialist services like Child and Adolescent Mental Health Services (CAMHS).
- Fulfill ACT Labor's election promise to decrease CAMHS wait-times and allocate resources to establish a CAMHS satellite clinic in Gungahlin and increase the capacity of the North Community Team.
- Provide funding to implement recommendations from the *Inquiry into Loneliness and Social Isolation in the ACT*.

Multicultural community

- Increase investment in multicultural community organisations to meet growing community demand, including grants to:



- employ a project officer to build capacity for multicultural communities to participate in community engagement and consultation
- develop community-led interpretation services and train local interpreters, reserving accredited professionals for complex legal and health matters.
- Provide free high school classroom hire for community language schools and nominal hiring cost for access to suitable venues for large cultural functions.
- Provide funding for legal assistance that caters specifically for people who are culturally and linguistically diverse.
- Develop a joint plan with the Commonwealth to avoid overlap of funding available i.e. organisations being able to access both federal and ACT funding to service the same area of need.



Budget priorities

Housing and homelessness

Wellbeing domain 7: Housing and Home

Having a stable, secure, and appropriate home is fundamental to individual wellbeing — supporting good health, safety, workforce participation, and community engagement. Yet, for a growing number of Canberrans, this basic human right is out of reach. Canberra's housing market has never been less affordable, forcing many into rental stress and pushing frontline services to crisis point.

Cost of living pressures are highest in housing, as highlighted by ACTCOSS' [2024 Cost of Living Report](#).¹ The fifteenth edition of Anglicare's [Rental Affordability Snapshot](#) showed zero affordable rental properties for a young person on Youth Allowance in the ACT.² Even essential workers — aged care workers, early childhood educators, and nurses — can spend up to 70–78% of their income on rent.³ This situation risks driving key workers away and leaves vulnerable people at increased risk of homelessness.

Recent analysis confirms that none of the low-income household types examined spend less than 30% of their income on rent, meaning they all experience rental stress. In fact, a single person on JobSeeker faces rent costs equating to 111% of their income. With some of the highest average incomes in the nation, ACT rents are driven up even further.⁴

The ACT Government aims to deliver 5,000 additional public, community, and affordable rental dwellings by 2030. It aims to have the proportion of all housing which is social housing increase. These are important commitments – the first in many years which move toward matching the severity of the crisis. Government investment must enable them. Investment should be concentrated in social (public and community) housing to ensure that it increases as a proportion of all housing this term of government. Given the time taken to build or procure housing, investment should begin in earnest this financial year to enable the government to meet its commitments.



Social and affordable housing

Recommendations

- Commit to annual, demand-driven investment in social housing, aligned with the [Supply and Confidence Agreement](#), that increases the proportion of all housing which is public and community housing, by the end of this term of government.
- Guarantee a multi-year, indexed baseline for public housing repairs, maintenance, and upgrades, aligned with the [commitment to increase insourcing](#), to address the existing backlog, improve energy efficiency, and ensure high quality, accessible housing for tenants.
- Undertake urgent priority maintenance issues and upgrades, including installing air conditioning, in the home of every public housing tenant with a disability.
- Enhance housing options and access for Aboriginal and Torres Strait Islander peoples through investment in local Aboriginal Community-Controlled Housing.
- Provide discounts/subsidies on government-released sites for community housing, or grants which enable increased community housing by a multiplicity of providers.
- Increase the share of social housing allocated under the land release program target, with at least 15% to apply only to social and affordable housing for rent in perpetuity.

A substantial expansion of social housing is the only way to address the ACT's escalating housing crisis. The private rental market continues to spiral beyond reach for low-income earners, forcing more than 3,000 people onto waitlists for public housing, with some waiting over five years on the standard housing list. Despite the Government's commitment to building 400 new public homes by 2027⁵, plus another 1,000 by 2030⁶, these additions will do little to bring down wait times in the ACT.

According to the latest Report on Government Services (RoGS), 100% of new public housing allocations over the past five years have gone exclusively to households in greatest need^{7 8} — evidence that the system is already at full capacity, with no room to accommodate lower-priority applicants. ACTCOSS analysis further indicates that under current policy settings, the *per capita* supply of public housing as at June 2024 — 24 homes per 1,000 people — will remain unchanged in 2027 and 2030⁹. To truly improve unacceptable wait times and keep pace with need, more ambitious investment is required; without it, the ACT Government risks falling short of its Supply and Confidence Agreement commitment to increase the proportion of all housing which is public housing and community housing.

Maintaining current policy settings means current overwhelm and pressure on homelessness services, family violence supports, and health and justice systems will persist.

Generational underinvestment has also led to a significant maintenance backlog, with properties in disrepair or poorly adapted to tenants' needs, including people with disability who require urgent upgrades such as air conditioning. A multi-year, indexed baseline for repairs, maintenance, and energy efficiency upgrades, alongside the Government's insourcing commitment, is crucial to protect existing stock and better support tenants.



At the same time, community housing providers offer a valuable alternative for low-income households, yet they face barriers in accessing land and capital. Providing discounts or subsidies on government-released sites (or equivalent grants) would strengthen this sector. We also urge the Government to invest in Aboriginal Community-Controlled Housing, providing culturally safe, long-term housing solutions for First Nations peoples on low-income.

Finally, the ACT's land release program must reserve at least 15% of new sites specifically for social and affordable rentals in perpetuity, rather than relying on discounted home purchases alone. Currently, much of the "social and affordable housing" target of the program is met by one-off discounted home sales, which are beneficial for a small number of buyers. However, this measure does not expand long-term supply of affordable rental options.

Additionally, under current policy settings, after 15 years the affordable properties will revert to market rents, exposing the ACT to a housing affordability cliff. With no evidence that demand for affordable housing will decline, this policy is building a time-bomb into the ACT's budget process which set to begin to detonate in 15 years. By dedicating a share of each new land release to *permanent* affordable rentals, the ACT can meaningfully increase the supply of housing that remains accessible to those on the lowest incomes, helping to alleviate waitlists and reduce the risk of homelessness.

ACT housing strategy

Recommendation

- Fund an independent evaluation of the [ACT Housing Strategy](#), to commence immediately and ensure baseline figures, targets, outcomes and housing stock levels by category are regularly reported.

The [ACT Housing Strategy](#), first announced in 2018, promised to create an equitable, diverse and sustainable supply of housing, reduce homelessness, strengthen social housing assistance, and expand affordable rental options and home ownership. While these goals are commendable, there is limited transparency about how much progress has been made. An independent evaluation, underpinned by accessible, high-quality housing data, would clarify implementation outcomes, highlight any gaps, and ensure the strategy remains on track to deliver genuine benefits for the ACT community.

Private rental market

Recommendations

- Strengthen supports and protections for renters through:
 - increased investment in community legal assistance



- establishment of a rental commissioner to promote awareness of rights and responsibilities for tenants and landlords, monitor compliance with rental laws, and provide a streamlined and accessible method of dispute resolution.
- Introduce an incentives package to increase the supply of accessible private rental for people with disability.

Market rents in the ACT remain among the highest in Australia, leaving many tenants struggling to compete for limited properties. Although advances have been made in rental rights, more robust protections are needed to ensure everyone can access safe, secure, and sustainable housing. Current arrangements place a disproportionate burden on tenants to know and enforce their rights, often deterring them from taking action due to fear of reprisal, stress, or limited awareness of the law.

Targeted increases in community legal assistance funding would help tenants better understand and assert their rights. A rental commissioner, with investigative, compliance, and public education functions, would provide a central authority to monitor rental practices, address disputes more efficiently, and reduce the backlog at the ACT Civil and Administrative Tribunal (ACAT).

Alongside these measures, it is crucial to expand accessible private rental options for people with disability by offering incentives (e.g., subsidies or grants) to landlords who make accessibility upgrades or build new accessible properties.

Housing and homelessness services and supports

Recommendations

- Invest in targeted tenancy support programs for people with mental health issues.
- Invest in permanent supportive housing for people with complex needs and experiencing chronic homelessness.
- Boost funding for holistic, culturally informed and community-led tenancy support for Aboriginal and Torres Strait Islander peoples who are renting or at risk of homelessness.
- Increase funding for intensive case management to intervene early and prevent homelessness, and to help people remain housed after exiting homelessness – backed by specialised teams for young people, victim/survivors of domestic and family violence, people with disability, people exiting prison, and older people.
- Increase the supply of crisis housing with a pathway to appropriate permanent housing.
- Expand the Justice Housing Program.
- Fund a disability housing advocate to help people navigate and access public, social and private housing.

The ACT's growing housing crisis is overwhelming homelessness services, which are forced to focus on crisis responses rather than early intervention. This approach leaves many individuals stuck in emergency accommodation or forced to cycle in and out of homelessness. The longer someone remains homeless, the more



complex and costly their support needs become, underscoring the value of preventative and sustained housing assistance. These are good investments in both moral and purely financial terms.

To shift toward prevention and early intervention, services need adequate, ongoing funding to help people stay in their homes. Community-led, culturally informed programs are critical for Aboriginal and Torres Strait Islander peoples, while permanent supportive housing can stabilise those with complex needs who are experiencing chronic homelessness. At the same time, crisis accommodation must be available and short term, with a generational investment to increase the proportion of social housing being crucial to provide a clear pathway to permanent housing.

To reduce the shortage of bail accommodation and prevent homelessness for people exiting prison, the Justice Housing Program needs further investment. Emphasis is required on meeting the needs of groups with complex needs, and to include one- and two-bedroom dwellings to accommodate those who might have children visiting or who aren't suited to shared accommodation.¹⁰

A disability housing advocate would help people with disability navigate public, social, and private housing, reducing barriers to finding and maintaining a suitable home.



Cost of living

Wellbeing domain 9: Living standards

Wellbeing domain 2: Economy

Every Canberran should have access to affordable housing, reliable public transport, and essential goods and services, without being overwhelmed by financial stress. Yet with the costs of living rising faster than wages, a growing number of households are stretched to breaking point. These pressures fall heaviest on those with the lowest incomes, who spend disproportionately more of their budgets on life's essentials.

The [ACTCOSS 2024 ACT Cost of Living Report](#) revealed that many core expenses — education, housing, medical services, transport, childcare, food, and gas — have risen well above the rate of inflation over the past five years.¹¹ Although the ACT's average income is high, it masks significant poverty and inequality; 8.6% of Canberrans (around 38,000 people) live below the poverty line,¹² including 9.6% of all children. In some suburbs, one in five children are growing up in poverty.¹³ For low-income households, these mounting costs lead to impossible choices, like turning off the heating or risking eviction by missing rent.¹⁴

Demand for supports and services in the community sector has increased sharply, yet many of these services are already overstretched and underfunded. To address this crisis, ACTCOSS calls on the ACT Government to invest in a targeted, comprehensive suite of cost of living supports that help people now — whether they are facing a short-term crisis or ongoing hardship — and build the long-term financial resilience of low-income households. We also urge fair and equitable economic policies and systems to tackle the structural drivers of poverty and inequality, ensuring that all Canberrans can meet their basic needs and thrive.

Concessions and taxation

Recommendations

- Fund a comprehensive refresh of the *2012 ACT Targeted Assistance Strategy* in partnership with the community sector:
 - Undertake a broad review of the concession system as a whole to ensure consistency, adequacy, proper targeting, and ease of access across the system – ensuring concessions keep up with changes in the cost of living
 - In tandem with the review of the concession system, fund a comprehensive review of ACT's tax system to assess the fairness and equity of existing levies, fees and charges, including the vertical equity and distributional impacts of existing tax settings.
- Ensure people on the lowest incomes are eligible for the most concessions – including ensuring holders of the Low Income Health Care Card, Health Care Card, and ACT Services Access Card are eligible for all relevant concessions and rebates currently available to Pensioner Concession Card holders (e.g., the rates rebate).



- Trial free public transport for students and concession card holders and analyse the costs, benefits and distributional impact.
- Review eligibility for the ACT Electricity, Gas, and Water Rebate (formerly the Utilities Concession) and shift to a percentage-based model to better address needs.
- Adopt an income-based approach to ACT Government fines, fees, levies and other charges, and target any new taxes toward those who can pay.
- Extend concessions to low-income households just above current concession thresholds.
- Increase the value of payments available under the Future of Education Equity Fund to reflect changes in the cost of education over the decade since the former Secondary Bursary Scheme was introduced.

The ACT's concessions and taxation systems are long overdue for a thorough, evidence-based review to ensure they work in tandem to build equity and reduce financial hardship. Concessions should be adequate, fair, and simple to access, yet many of the ACT's concessions, like the Electricity, Gas and Water Rebate and the Future of Education Equity Fund, are effectively frozen, failing to keep up with rising costs. The Electricity, Gas and Water Rebate (formerly the Utilities Concession) has remained at the same amount (\$800) since 2021-22, despite significant (often above-inflation) increases in energy and water bills. Similarly, the Future of Education Equity Fund for secondary students is the same amount (\$750) as the former Secondary Bursary Scheme was in 2013, despite a 72% increase in secondary education costs since 2013.¹⁵

Moreover, eligibility for most concessions depends on a person having a Commonwealth Concession or Healthcare Card, which excludes many people on low incomes who struggle to afford life's essentials. Meanwhile, not every Canberra eligible for a concession or rebate is aware of it or accesses it. Many miss out altogether due to application barriers (i.e. language barriers, low technology literacy), while others miss out due to uncooperative third-party gatekeepers, such as energy providers. A comprehensive refresh of the Targeted Assistance Strategy (last updated in 2012) would be the first step in reorienting concessions so that support is adequate, targeted, and accessible for those who need it most.¹⁶

Beyond concessions, the ACT's taxation system also shapes equity outcomes and the Territory's capacity to fund vital services. The sole major review of ACT taxation was conducted over a decade ago,¹⁷ leaving many tax settings regressive or out of step with contemporary realities, such as the growing reliance on flat fees and levies, which place a disproportionate burden on low-income earners. The ACT has the most expensive vehicle registration and licensing costs in the nation, while the structure of some tiered taxes could be strengthened to better meet equity, environmental and revenue sustainability objectives.¹⁸ A comprehensive tax review should explore fairer approaches, including an income-based model for fines, fees, and charges, and more progressive levies that better reflect ability to pay. By modernising both concessions and taxation, the ACT can establish a sustainable revenue base without further entrenching inequality, ultimately delivering a fairer, more inclusive Canberra for everyone.^{19 20}



Cost of living support

Recommendations

- Implement and fully fund all recommendations in the [Inquiry into Cost of Living Pressures in the ACT](#) report that are not already existing government policy.
- Further invest in food and emergency relief.
- Increase investment in community health centres and public dental services.
- Increase funding to financial counselling services to respond to increasing demand and complexity.
- Provide ongoing funding for the Rent Relief Fund.
- Ongoing and increased funding to the ARSCC to ensure critical financial support is available to asylum seekers awaiting resolution of their claim for protection.

Implementing and fully funding all outstanding recommendations from the ACT Legislative Assembly's *Inquiry into Cost of Living Pressures* will address urgent service gaps and help those struggling most. For instance, increased investment in food and emergency relief programs prevents families from having to choose between buying groceries and paying rent. Strengthening community health centres and public dental services ensures basic healthcare remains affordable for low-income households, particularly as medical costs continue to rise.

Meanwhile, additional resourcing for financial counselling services is critical given the growing number and complexity of cases — many households are juggling multiple expenses in arrears, not just one-off bills. The rent relief fund has acted as a vital safety net for low-income households to maintain stable tenancies and should continue to be funded while the Territory rides the waves of the cost of living crisis. Likewise, targeted grants for refugees and low-income migrants help secure stable housing sooner and prevent homelessness.

Energy

Recommendations

- Adequately fund and review functioning of the ACT Energy Support Voucher Scheme.
- Review eligibility for the ACT Electricity, Gas, and Water Rebate and shift to a percentage-based model to better address needs.
- Increase funding to ancillary supports such as financial and energy counselling services.
- Establish a one stop shop with case management services to streamline the process of home energy upgrades and electrification for priority populations. Fund *quick fix* or *moderate* energy efficiency upgrades for low-income households.²¹
- Extend eligibility for home energy grants and loans to landlords with multiple properties, on the condition that any rent increases for upgraded properties are capped.



- Fund and prioritise advocacy for vulnerable populations as the current energy system and the rules underpinning it rapidly evolve to support renewable energy transition.
- Accelerate roll out of energy upgrades for public housing.

Low-income households in the ACT shoulder a disproportionately high burden when it comes to energy costs. They are more likely to live in poorly insulated homes that require extra heating or cooling, yet they often lack the means to invest in efficiency upgrades or electrification. While the ACT has tripled the value of individual energy support vouchers, funding for the program has not increased proportionally,²² resulting in rationing by energy retailers and leaving many in need of support without assistance.

Fixed rebates and concessions, like the ACT's Electricity, Gas and Water Rebate, have also proven inadequate. Because they do not respond to changes in energy prices, seasonality, or housing conditions,²³ some recipients receive more assistance than they need while others receive far too little. In contrast, percentage-based concessions — as seen in Victoria — offers a fairer, more adaptable approach that aligns support with actual energy usage and price fluctuations.²⁴

Without deeper reforms and additional funding, the number of ACT households in energy debt is likely to continue rising, with lower-income families most at risk.



Valuing the community sector

Wellbeing domain 1: Access & Connectivity (service accessibility, liveable city)

Wellbeing domain 2: Economy (employment, income inequality)

Wellbeing domain 8: Identity and belonging (valuing Aboriginal and Torres Strait Islander cultures and recognising our Traditional Custodians)

Wellbeing domain 12: Time (unpaid work, including caring)

Canberra was recently ranked the world's second-best city for quality of life. We are fortunate to live in a community that values wellbeing and strives for equity. Despite this, community services, which support nearly all Canberrans — often at their most vulnerable — are at breaking point. Demand has soared due to population growth, increasing client complexity and a cost of living crisis, yet funding has failed to keep pace. As a result, community service organisations are being stretched far beyond capacity, struggling to meet escalating needs with resources that are increasingly inadequate.

The community sector provides frontline support for diverse needs: families and young people, older people, those living with mental ill health or experiencing domestic violence, disability, or alcohol and other drug issues. This work enhances wellbeing and connection for the entire community. However, inadequate indexation and a lack of capital investment have left services without reserves for emergencies, grappling with outdated resources, and, in some cases, unsafe facilities. Staff report exhaustion, burnout, and difficulties in recruitment and retention, undermining the sector's capacity.²⁵

Although the Government acknowledges underfunding, most services have yet to see new investment. As a result, the system risks market failure, leaving vulnerable Canberrans without essential supports. Increased investment in non-government community services is urgently needed to secure a sustainable sector that can continue to underpin Canberra's high quality of life.

As was the case with many other service providers in the community sector, 2024 was our busiest year on record, which saw the highest number of referrals received; the highest number of individuals presenting in crisis and unsafe conditions; and the highest increase in demand for all services. This unfortunately adds pressure to service users in terms of waiting times, availability of programs, and consistency of support - ACT Community Sector Worker, 2025



Sustainably fund the community sector

Recommendation

- Fund all recommendations from the Sector Sustainability Project and the [Counting the Costs Report](#).
- Increase sector funding to cover all costs including workforce and service delivery costs and monitoring and evaluation, particularly outcomes reporting.
- Ensure all government procurement contracts and grants incorporate a contingency margin. This margin contributes to the long-term viability of community sector services by providing a financial buffer for unforeseen expenses and cost fluctuations.

Chronic under-investment and rising demand for services impacts Canberrans' ability to access timely, quality services to meet their needs. The Government has publicly acknowledged that it is underfunding community organisations and is committed to working to build and support a more sustainable community sector.²⁶ Despite this acknowledgment, most community services have yet to see any real-term funding increases. Significant program costs are mostly unfunded, including monitoring and evaluation, and oncosts for staff including workforce development and training, supervision, and volunteer management. To ensure sustainability of the community sector, significant systemic investment is needed to build and maintain a skilled, fairly paid workforce, including the management of volunteers.

To support long-term sustainability, government procurement contracts and grants should include a standard contingency margin to account for unforeseen cost pressures. This financial buffer would enable community organisations to manage rising expenses driven by demand surges, or evolving policy and program requirements, without compromising service quality or continuity. This is a prudent and cost-effective measure that would enhance financial sustainability.

Population level adjustment and funding to ameliorate past underinvestment

Recommendations

- To supplement current indexation for inflation:
 - develop a Population Level Adjustment or similar measure that reflects annual increases in community need as a minimum additional annual increase in funding for all community sector contracts, addressing rising need, particularly among lower income quintiles
 - implement a staged approach to closing the funding gap that has emerged since 2010 due to population growth and increasing client complexity, unmatched by additional funding.

Over the past decade, Canberra's population has grown by nearly 30%, yet investment in the community sector has not kept pace. There is no systemic



mechanism to account for increasing need for community sector delivered services. Over the last decade, this has resulted in a significant shortfall. Community organisations have been forced to deliver more services to more people, without a commensurate increase in resources. Compounding this demand surge is the fact that client complexity has risen significantly. People seeking help often present with multiple challenges (e.g., housing stress, mental health issues, and financial hardship), requiring more staff time, specialised training, and inter-agency coordination.

Recent [ACT Labor election commitments](#)²⁷ are most welcome and demonstrate a recognition of urgent social issues. Similarly, ACT Labor’s [Supply and Confidence Agreement](#) with Thomas Emerson MLA, explicitly commits to reviewing community sector funding before the 2025-26 Budget, accounting for population growth, sector salaries, and client complexity.²⁸ To demonstrate genuine commitment, the Government must use this budget to address the underlying structural shortfalls across the sector.

Without sufficient investment to match both population growth and increasing complexity, community organisations are overstretched, undermining the very safety net they provide. By instituting a dedicated Population Level Adjustment or similar measure and progressively closing the funding gap, the ACT Government can ensure providers have the capacity to respond effectively to the evolving and intensifying needs of Canberrans.

Invest in community sector accommodation

Recommendation

- Commit to retaining and expanding peppercorn lease arrangements for facilities delivering community services on behalf of government, including in new developments and suburbs.
- Ensure adequate investment so community sector premises are fit for purpose, accessible, located across the Territory and scaled for all future Territory plans and building.

Peppercorn lease arrangements allow community organisations to deliver high-quality, place-based services while keeping costs low for those who need them most. These arrangements free up resources to invest directly in programs that support vulnerable Canberrans — from youth outreach and early learning centres, to food relief and social connection activities. As the city expands, retaining and expanding peppercorn lease arrangements will ensure that services remain embedded and accessible in the communities they support. This is a successful, cost-effective model that delivers tangible social and economic value.

To maximise the impact of these leases, the infrastructure they are tied to must also be safe, accessible and fit for purpose, welcoming and environmentally sustainable. Too many organisations are operating from ageing or unsuitable facilities that lack basic accessibility, adequate heating and cooling, or proximity to public transport. Without capital investment to upgrade these spaces, organisations across the sector will continue to face barriers to delivering high quality, essential care to Canberrans.



Community sector climate adaptation

Recommendation

- Establish a \$4 million annual Community Sector Adaptation Fund for individual community organisations to execute their climate adaptation plans.

People experiencing poverty and disadvantage will bear the brunt of climate change, but no one is immune to its effects. Community organisations play an essential role in assisting the community to respond to disasters, including those that are climate related. Many also provide critical services that cannot afford to be disrupted by such disasters or by other impacts caused by a changing climate. The ACT should ensure community sector organisations are prepared for a future that includes severe climate risks and are funded to respond appropriately.

Genuine co-design and participation in commissioning

Recommendation

- Provide funding to enable the community sector to genuinely co-design and participate in commissioning cycles across all directorates.

At the same time that the sector has experienced increased demand, rising operational costs and capped funding, it has also been expected to participate in the largest government reform of the sector in a generation through commissioning.²⁹ The commissioning process has been resource intensive and created significant stress and uncertainty for the sector. Most non-government partners are not funded to participate in these processes. Additional funding to resource community sector engagement in the commissioning process is needed to ensure commissioning is successful, inclusive and effective. This would enable smaller organisations and sub-sectors without a peak body to participate in the early stages of commissioning cycles, including *Strategise and Design*.



Aboriginal and Torres Strait Islander self-determination

For Aboriginal and/or Torres Strait Islander people, these issues cut across all wellbeing domains, but especially Domain 8: Identity and Belonging.

Community leaders and activists have, for generations, fought for a transformative shift in how government services, programs, and policies are delivered to Aboriginal and Torres Strait Islander peoples. We now have an opportunity to achieve the urgent, systemic change for which that community has fought so tirelessly.

Strong and sustainable Aboriginal community-controlled sector

Recommendations

- Ensure funding for ACCOs is long-term (at least 5 years) and focused on service-delivery in addition to 'start-up' costs.
- Work with the ACCOs and the mainstream community sector to articulate targets for the expansion of ACCO service delivery.
- Provide additional funding to assess desire in community for the establishment of an ACCO peak.
- Make further investment in sustained capacity building and development of the Aboriginal and Torres Strait Islander workforce.
- Ensure adequate resourcing for the implementation of the [ACT Aboriginal and Torres Strait Islander Agreement 2019-2028](#).

ACCOs are the keystone to Aboriginal and Torres Strait Islander self-determination. Their reliance on the traditional governance of community accountability helps ensure culturally appropriate services. Government and the mainstream community sector both agree with the principle that Aboriginal and Torres Strait Islander people should be able to obtain services from ACCOs if they wish. However, current funding levels do not reflect this commitment, leaving ACCOs under-resourced to meet both present and future demand.

Canberra has a small number of well-established ACCOs which have received government funding over years or decades. Recent signals and funding sent by the ACT Government have contributed to many others being established. However, many of the newer ACCOs have not received long-term funding for service delivery and have uncertain futures.

This has led to deep frustration among many emerging ACCOs whose expectations for funding have not been met. Some of the community's most skilled leaders are struggling to establish a secure funding base for their organisations, limiting their ability to contribute to service delivery and policy development for their community. The current system locks up a great deal of talent in the community without enabling commensurate service delivery, and creates undue competition between ACCOs and between the ACCO and mainstream sector. ACT Government should ensure



that its mechanism of increasing funding for ACCOs helps strengthen relationships rather than creating excessive competition for scarce resources.

Many people in government and mainstream community sector organisations understand the moral imperative to increase services and funding to ACCOs. However, the government's agenda lacks enough specificity to enable action. The ACT Government needs to work with ACCOs and the mainstream community sector to set a clear timeline and action plan increasing services delivered by the ACCO sector. Essential to this transition is greater investment in workforce development, training and leadership pathways for the Aboriginal and Torres Strait Islander workforce. Without sustained investment in workforce development, the transition of services to ACCOs will be undermined by staff shortages and capacity constraints. Dedicated investment is essential to support the expansion of ACCOs during this period of transition.

The ACT was the only jurisdiction to vote Yes to an Aboriginal and Torres Strait Islander Voice to the federal parliament in the 2023 referendum. The needs and perspectives of Aboriginal and Torres Strait Islander people and ACCOs should be systematically incorporated into law reform, policy development and decision making in the ACT. One of the core areas of the *ACT Aboriginal and Torres Strait Islander Agreement 2019-2028* is 'Community Leadership...Aboriginal and Torres Strait Islander peoples have a strong voice, are decision makers on issues that impact them and lead in the achievement of positive life outcomes'. To reflect this position in the Territory, the ACT Government must adequately resource and implement the agreement.

Achieving such reforms will require a high degree of coordination between ACCOs and clear advice and advocacy to government. ACTCOSS welcomed money allocated in the 2024-25 budget to scoping a peak body for ACCOs and urge the government to commit to funding its establishment if community determines it to be necessary and beneficial.

Aboriginal community-controlled investment

Recommendations

- Enhance housing options and access for Aboriginal and Torres Strait Islander peoples through investment in Aboriginal community-controlled housing.
- Return Boomanulla Oval to community control.
- Transfer the Ngunnawal Bush Healing Farm to community control.

Aboriginal and Torres Strait Islander peoples face systemic disadvantages and discrimination in housing, and they are vastly overrepresented among people experiencing homelessness in the ACT.

The importance of appropriate housing to improving the health and wellbeing of Aboriginal and Torres Strait Islander peoples is well established and accepted by government and civil society and acknowledged in the inclusion of a housing target in the *National Agreement on Closing the Gap*. However, this acknowledgement is not reflected in current ACT housing policy. There is no dedicated strategy or plan in



the ACT that has been developed in partnership with local Aboriginal and Torres Strait Islander peoples. Nor is sufficient community-controlled community housing currently provided in the ACT. A new report by the independent Australian Housing and Urban Research Institute (AHURI)³⁰ estimates what will happen to volume of Indigenous housing need over the next 20 years. AHURI estimates that new need - arising from future growth in households in the ACT, is a staggering 71%. This is well above the national estimate of 37%.³¹ It is vital that the ACT Government prioritise investment in community-led approaches and community-controlled services to address this significant future increase in housing needs for Aboriginal and Torres Strait Islander peoples.

Boomanulla Oval in Narrabundah has been a cultural and sporting centre for Canberra's Aboriginal and Torres Strait Islander community for 40 years. Since 2015, the Oval has been controlled by the ACT Government, despite repeated commitments to return it to the community. The ACT Labor Party made this promise ahead of both the 2016 and 2020 elections, and in their 2020 Parliamentary Agreement, Labor and the Greens formally committed to its return (Point 9.5). More than eight years later, the ACT Government has yet to fulfill this promise, despite its importance to the local Aboriginal and Torres Strait Islander community.³²

Similarly, the Ngunnawal Bush Healing Farm was envisioned by Elders over two decades ago as a residential facility where Aboriginal cultural beliefs, customs and values would be embedded in healthcare delivery. While the facility was finally opened in 2017, it has remained under the management of ACT Health, limiting its ability to fully operate as intended. Transferring the Ngunnawal Bush Healing Farm to community control would ensure that its programs align with Aboriginal cultural beliefs, customs, and values, as originally intended.

Aboriginal and Torres Strait Islander families

Recommendation

- Fully implement and resource all recommendations from the [Our Booris, Our Way](#) report, in partnership with Aboriginal and Torres Strait Islander people and ACCOs.

The overrepresentation of Aboriginal and Torres Strait Islander children, young people, and families in the ACT child protection system remains unacceptably high. Despite some positive reforms, including the establishment of the ACT Aboriginal and Torres Strait Islander Children and Young People Commissioner, significant gaps persist in the funding and implementation of key recommendations from the *Our Booris, Our Way* report.

The ACT Government has committed to progressively reallocating funding to ACCOs and transitioning 100% of Aboriginal and Torres Strait Islander children, young people, families, and carers to ACCO led services.³³ However, there is no clear timeline, and current investments remain insufficient to meet community needs.³⁴

Despite the formal commitment to embedding the Aboriginal and Torres Strait Islander Child Placement Principle (ATSICPP) in legislation, it has yet to translate fully into practice and systemic change. Many Aboriginal and Torres Strait Islander



children are still being placed in non-Indigenous foster or residential care, resulting in cultural disconnection and poorer long-term outcomes.³⁵

To uphold its stated commitment to self-determination, the ACT Government must urgently prioritise investment in Aboriginal led, community-controlled early intervention services. ACCOs require secure and proportional funding to provide families with voluntary, culturally safe support before risks escalate to crisis levels. The shortage of health specialists and funding for early diagnosis and intervention in cognitive, behavioural, and learning conditions — such as Fetal Alcohol Spectrum Disorder (FASD), Attention Deficit/Hyperactivity Disorder (ADHD) and Autism Spectrum Disorder (ASD) — further compounds stress on families, making access to targeted supports critical.³⁶

The ACT Commissioner for Aboriginal and Torres Strait Islander Children has raised concern about the number of resources allocated to ‘emergency action’ rather than early intervention and planning. Further concern is the lack of involvement of ACCOs in emergency action decision-making that results in the removal of Aboriginal and Torres Strait Islander children. Such critical decision making cannot occur without their independent cultural input, their exclusion undermines the principles of “self-determination, community cultural sovereignty and child-rearing practices”.³⁷

The Our Booris, Our Way Implementation Oversight Committee has also raised concerns about ongoing government investment in residential care, despite evidence that it increases the risk of harm and cultural disconnection. More funding must be allocated to Aboriginal-led solutions that keep children safely at home with their families, rather than residential care settings.³⁸

While the ACT Government has made progress, such as funding the establishment of the Care and Protection Legal Advocacy Service (CPLAS) through the Aboriginal Legal Service (ALS NSW/ACT), funding commitments remain short-term and inadequate. Sustainable, long-term investment is required to support Aboriginal families in navigating the child protection system and securing culturally safe outcomes for their children.

Without meaningful and proportional investment, Aboriginal and Torres Strait Islander children will continue to be removed from their families, culture, and community. The ACT Government must act urgently to honour its commitments in *Our Booris, Our Way*, and deliver a self-determined, community-led approach to child protection reform.

Justice system reform

Recommendation

- Set aside funds to act on the findings of the [Independent Review into the Overrepresentation of Aboriginal and/or Torres Strait Islander people in the ACT Justice System](#).

The overrepresentation of Aboriginal and Torres Strait Islander people in the ACT justice system has worsened despite modest reductions in imprisonment rates. While First Nations incarceration in the ACT decreased by 5% between 2017 and



2023, the overall overrepresentation has increased by 27%, far above the national average. Alarming, nearly nine in ten Aboriginal and Torres Strait Islander men in prison in the ACT have been previously incarcerated.³⁹

In their independent review, the Jumbunna Institute identified several structural barriers preventing meaningful progress, including:

- A lack of coordination and accountability in implementing justice reforms.
- Systemic racism embedded in legal and correctional systems.
- Inadequate data collection, hindering targeted solutions and accountability.
- Limited funding for Aboriginal-led programs and services.⁴⁰

The ACT Government has introduced innovative First Nations justice programs, including Ngurrumbai Bail Support, Galambany Court, and Empowerment Yarning Circles. However, these initiatives lack sufficient resources, limiting their impact. Stakeholders have also highlighted that many of the programs the ACT Government relies on to demonstrate progress predate key national reforms, raising concerns about whether the justice reform agenda has stalled.

To break the cycle of incarceration and systemic disadvantage, the ACT Government must provide dedicated funding to action the recommendations of the Independent Review into the Overrepresentation of Aboriginal and/or Torres Strait Islander People in the ACT Justice System. This funding should support Aboriginal-led diversion, rehabilitation, and legal services, ensuring that Aboriginal and Torres Strait Islander people have access to culturally safe pathways away from the justice system.



Budget processes

A well-structured and transparent budget process is essential for ensuring financial stability and long-term planning for community sector organisations. Uncertainty around funding, a lack of structured engagement and unclear budget reporting create unnecessary financial strain and limit the sector's ability to deliver vital services.

Mechanism to identify under-invested priorities

Recommendation

- Establish a clear, mechanism — aligned with the Needs Assessment and Strategic Investment Plan — that identifies and communicates unmet or underfunded areas following the procurement phase in each commissioning cycle.

The commissioning process is intrinsically resource-intensive, requiring significant effort from both government and community sector organisations to identify needs, review service models, and realign resources. The assessment of community need and how best to meet it has not occurred for over a decade in most subsectors. Both Government and the community sector have or are investing significant resources in this co-design process, including to inform and develop Needs Assessments and Strategic Investment Plans for each subsector. In subsectors where this has been sufficiently resourced, this process has produced helpful information that has guided effective investment and ensured government and the community sector have a shared view about priorities.

After the ACT Government procures services, there is no mechanism that ensures this shared view is maintained. One possibility is for the ACT Government to publish a third document in each commissioning cycle, this one after procurement, with relatively little effort. It would simply indicate which services in the Strategic Investment Plans had been procured, and which were not. This would help ensure that government and the community sector continued their shared understanding about priorities, and help focus subsequent engagement with budget processes. ACTCOSS is confident that other mechanisms might also be developed which would serve the same purpose, and is agnostic as to which mechanism is used as long as it accomplishes the goal of continued communication about priorities.

Without a dedicated mechanism to capture and communicate unmet or underinvested areas, several inefficiencies compound:

- Misalignment with commissioning objectives: Gaps remain hidden, making it difficult to adapt services to emerging and future needs. Without transparent feedback loops, barriers identified during engagement may persist unresolved.
- Reduced coordination: A clear, publicly accessible mechanism for highlighting priority unmet needs encourages collaboration among providers and prevents service fragmentation.



- Risk to sector sustainability: Organisations cannot effectively plan or innovate if they lack clarity on priority areas, leading to potential duplication of effort and uneven distribution of resources.
- Suboptimal value for money: When unmet needs remain obscured, government funds risk being allocated inefficiently, undermining economies of scale and eroding public trust in the commissioning process.

By establishing a clear, mechanism that identifies and communicates unmet or underinvested areas, government can both uphold the objectives of commissioning and ensure public resources are deployed with maximum impact.

Budget timing

Recommendation

- To ensure organisations have adequate participation in future funding decisions, we propose two key changes to the budget process:
 - Release the budget in May rather than late June.
 - Schedule community sector roundtables at least eight months prior to budget release to provide meaningful opportunities for stakeholder engagement and input.

The community sector is an excellent source of information to assist government in allocating resources. The sector has an especially good understanding of the needs of priority populations, which are often less visible to government. It is important that the timing of budget participation for the sector make this information available to government when key decisions are being made, which means sooner than current processes.

Many community organisations have funding agreements that end on 30 June. When the budget is delivered in the last week of the financial year, confirmation of continued funding arrives too late for practical operational planning. This uncertainty forces providers to continue delivering essential services without financial assurance, placing strain on their operations and staff while they await confirmation of funding.

- Timely cash flow: Even when funding does roll over, the gap between budget confirmation and the actual flow of funds can extend beyond the start of the new financial year, leaving organisations in a financially precarious position.
- Loss of key staff: Without the funding being secured until the last minute, key staff leave due to employment uncertainty, reducing the effectiveness of programs which are continued.
- Effective engagement: Holding roundtables well before budget finalisation allows more time for meaningful engagement and robust planning. This earlier scheduling gives government and the community sector greater scope to align proposals with emerging priorities. As a result, budget decisions can be more strategically informed, reducing the likelihood of rushed or under-considered allocations.



- Operational certainty: Moving the release date to May allows organisations to plan, budget, and renew contracts in a timely manner, minimising disruptions and the loss of staff to vital community services.

By adjusting the budget timetable and consultation schedule, the ACT Government can strengthen the financial sustainability of community service organisations, reduce service interruptions, and foster a more transparent and collaborative approach to public funding.

Budget line items

Recommendations

- Introduce a dedicated budget line item for all community sector funding, reported within each relevant Directorate and their corresponding budget statements. In the Budget Outlook, aggregate these line items to present a clear picture of total ACT Government investment in the community sector.
- Similarly, introduce a dedicated budget line item for all ACCO funding, reported within each relevant Directorate and their corresponding budget statements. In the Budget Outlook, aggregate these line items to present a clear picture of total ACT Government investment in ACCOs.

A clear and transparent budget is essential for accountability and informed decision-making. Funding for community sector organisations and ACCOs is scattered across multiple directorates, making it difficult to see the full picture of government investment.

Aggregated figures should not include funding for the construction or maintenance of government-owned buildings which will be used by the community sector, though this information should also be made available.

Introducing dedicated budget line items for community sector funding and ACCOs will:

- Make it easier to track spending and measure impact.
- Ensure funding commitments are clear and accessible.
- Help both government and the sector plan effectively for the future.

This simple change will bring greater transparency and clarity to the level at which the ACT Government invests in the community sector and the Aboriginal Community Controlled sector.



Children, Young People and Families

Recommendations

- Adequately resource emergency placements for children in early learning services and extend the program to include primary school children, ensuring transparency in the referral process and criteria, without reducing mainstream service capacity.
- Ensure adequate funding for the three-year-old preschool initiative, matching at least the average daily ROGs price per day (GST exclusive), to prevent the community sector from covering the shortfall and to maintain service viability.
- Invest in community transport for early learning centres to ensure all children have equitable access to the benefits these centres provide.
- Expand therapeutic interventions aimed at diverting young people from the justice system.

Wellbeing Domain 2: Education & Lifelong Learning

Wellbeing Domain 6: Health

Wellbeing Domain 10: Safety

High-quality early learning is vital for all children, particularly those with complex trauma or developmental delays. Yet funding for emergency placements and the three-year-old preschool initiative has not kept pace with actual service costs, forcing some centres to reduce places or withdraw entirely. Recent measures, such as removing GST from funding agreements, only partially narrowed the gap, and the RoGS show ACT costs exceed national averages.⁴¹

Flexible community transport solutions, such as transport vouchers or subsidised vehicles, would align with the [Future of Education Strategy](#), ensuring no child misses out on essential early education.⁴²

Consistent and adequately resourced interventions are critical for children, young people and their families at risk of being placed in out of home care or who have contact with the youth justice system, settings which are trauma reinforcing.

Adequate and sustainable funding for early intervention services that prioritise family preservation and provide parents support and advice are essential to keeping children with their families.

A highly disproportionate number of children placed in out of home care enter the youth justice system, most burdened by disadvantage, trauma, and unmet development needs, including high rates of neuro-disability.⁴³ Prison compounds the disadvantage and disconnection they face. The average daily cost of incarcerating a young person in the ACT is \$4346.15, with 17 young people in custody on any given day.⁴⁴ Such funds should be redirected to evidence-based community interventions to prevent incarceration and further harm to vulnerable young people.



Disability

Recommendations

- Provide an emergency funding package for ACT disability advocacy to address critical resourcing gaps and ensure continued engagement in essential reform work.
- Provide funding for people with disability to engage in foundational support reforms.
- Allocate resources to enhance local readiness for foundational support services.
- Provide funding to meet critical unmet needs as outlined by the [ACT Disability Directed Consumer Advocacy Caucus](#).
- Invest to deliver ACT Labor disability election commitments.

Wellbeing Domain 1: Access & Connectivity

Wellbeing Domain 7: Housing & Home

Wellbeing Domain 11: Social Connection

Wellbeing Domain 3: Education & Lifelong Learning

The ACT disability sector is under acute strain from concurrent reforms, rising demand, and insufficient funding. Local advocacy organisations, essential for representing the voices of people with disability, are at risk of reducing or ceasing activities due to chronic resource gaps. Without an emergency funding package, critical systemic advocacy and input into government reforms, will be jeopardised. The disability support system receives resources from multiple levels of government. Providing funding to enable the participation of people with disability to genuinely contribute to the system's design is a necessary step to ensure government investment in the system are as efficient and effective as possible.

In addition, dedicated investment is needed to strengthen local readiness for foundational support services. This means boosting the capacity of ACT based disability providers who already face the challenge of gaps in housing, health, education, and psychosocial supports. Recent developments, including changes to the NDIS and provider exits, underscore the urgency of plugging these service shortfalls.

To deliver ACT Labor's election promises, ranging from enhanced health navigation to accessibility in schools, sustained funding and collaboration with disability organisations is required.

Collectively, these recommendations will foster a more resilient, inclusive environment for the 1 in 5 Canberrans with disability, strengthening the sector's ability to adapt to emerging challenges and champion meaningful reform.



Domestic, family and sexual violence

Recommendations

- Adequately and sustainably invest in specialist domestic, family, and sexual violence services to address chronic under-resourcing and overwhelming demand.
- Provide secure long-term funding for specialist DFSV legal assistance services.
- Provide specialist financial counselling and support for victim/survivors of DFV and people affected by financial abuse.
- Deliver funding to support the recruitment and retention of specialist child/young people support officers within existing DFSV services.
- Fund the implementation of recommendations from [Review of Sexual Violence and Domestic and Family Violence Crisis Response Services in the ACT](#) and [Sexual Assault \(Police\) Review Report](#).

Wellbeing Domain 7: Housing & Home

Wellbeing Domain 10: Safety

Wellbeing Domain 11: Social Connection

Domestic, family, and sexual violence services in the ACT continue to be stretched beyond capacity, with rising costs and increased demand. Despite the Safer Families Levy, resource allocation remains undermined by the lack of a clear, territory-specific domestic and family violence strategy.⁴⁵ Key areas to address include increasing funding for the routinely depleted Safer Families Assistance Payment, expanding specialist staff for sexual violence counselling and court advocacy, and applying indexation to the Women's Safety Grants. Long term, sustainable funding for specialist DFSV legal assistance is equally critical, ensuring victim/survivors have consistent, expert support navigating complex legal processes.

Financial abuse compounds these pressures, as it is one of the most common forms of domestic violence and a major barrier to leaving unsafe relationships. Specialist financial counselling reduces immediate harm and foster long-term economic security, but continued funding is uncertain as charitable grants dry up. Without government investment in additional financial capability roles, many victim-survivors risk falling through the cracks, prolonging cycles of dependency and abuse.

Children's experiences are also overlooked. As more women seek help, services are not resourced to provide dedicated support to the children that accompany them. Funding specialist child/young people support officers would address their unique needs and reflect the National Plan to End Violence Against Women and Children's commitment to recognise children as victim-survivors in their own right.

Meanwhile, multiple reviews have pinpointed gaps in crisis responses, system-wide training, and policing practices. Timely and decisive action on these recommendations, backed by targeted funding, would significantly improve safety and outcomes for victim-survivors while demonstrating the ACT Government's commitment to a violence-free community.



Justice

Recommendations

- Increase investment in existing, successful community-led diversionary and early intervention programs.
- Invest in secure, adequate, long-term funding for the legal assistance sector.
- Increase investment in throughcare, reintegration and post-release supports and services.
- Adequately resource bail support services to reduce reliance on pre-trial remand.
- Increase access to purposive activities, educational opportunities, support services and rehabilitation programs within prison and youth justice settings.

Wellbeing Domain 5: Governance & Institutions

Wellbeing Domain 7: Housing & Home

Wellbeing Domain 10: Safety

Community-led diversionary and early intervention programs are delivering strong outcomes in the ACT, particularly those led by Aboriginal and Torres Strait Islander organisations. Yet most remain underfunded, short-term, and unable to meet demand. There is an urgent need to expand investment in outreach, intensive case management, and therapeutic supports that address the social determinants of contact with the justice system. Successful interventions such as the Drug and Alcohol Court are operating at capacity and to continue to be effective, should be scaled alongside the community services that support them.

A strong legal assistance sector is also vital to ensuring access to justice, particularly for people facing housing insecurity, domestic, family and sexual violence, or financial hardship. Rising demand, short-term funding, and pay disparity continue to threaten sector sustainability. Long-term, adequately indexed funding and investment in workforce retention are essential.

Reintegration services are similarly under-resourced. Gaps in housing, mental health, and education access continue to undermine rehabilitation.⁴⁶ Many existing programs that assist people to transition back into the community are effective but chronically under-resourced. Targeted funding is needed to expand the reach and capacity of these services, ensuring people leaving custody have the support they need to reintegrate safely and break the cycle of reoffending.

The ACT has the highest proportion of unsentenced prisoners in Australia, with 50% of detainees on remand.⁴⁷ Most face intersecting forms of disadvantage, and unnecessary pre-trial detention increases the risk of poor outcomes. Expanding bail support, alongside increased access to housing, health, and legal services, is cost-effective and necessary when seeking to address the social determinants of contact with the justice system. Bail support programs have been shown to reduce offending by 33% and increase compliance with bail conditions by 95%⁴⁸, offering significant cost savings through avoided costs of imprisonment.⁴⁹



Health

Recommendations

- Deliver on ACT Labor election commitment to deliver more bulk billing appointments by providing financial support to open new bulk billing practices and expand existing bulk billing practices.
 - Assess the feasibility of integrating GPs into ACT walk-in centres to increase access to primary care and benefit from expanded Commonwealth bulk billing payments and incentives.
- Provide ongoing and sustainable funding for mobile clinics that provide wraparound support to Canberrans who cannot easily access health services due to homelessness and/or social marginalisation.
- Increase investment in intensive case management and expand the Alcohol, Tobacco and Other Drug (ATOD) peer workforce to reduce preventable hospitalisations and improve care for people with complex needs.
- Increase funding of public dental services to improve access and timeliness, particularly for those in the community at heightened risk of poor health outcomes.

Wellbeing Domain 6: Health

Canberra's health system faces growing pressure, with access gaps disproportionately affecting people experiencing disadvantage. As the cost of living crisis persists and the population grows, timely, affordable healthcare is vital to improving wellbeing and easing pressure on acute services.

Access to primary care remains a significant barrier. The ACT has the second-lowest bulk-billing rates and the second-highest GP out-of-pocket costs in Australia.⁵⁰ These costs prevent many from accessing timely care. Implementing Recommendation 4 of the *Inquiry into Raising Children in the ACT*, which calls for expanded access to bulk-billed GPs, is critical and recognised as such in ACT Labor's election commitments.^{51 52}

The ACT walk in centres have not been evaluated in over a decade, despite significant government investment and ongoing limitations in scope, including their inability to treat infants, provide continuity of care or manage chronic conditions.⁵³ With the 2025–26 Federal Budget significantly expanding bulk billing support and introducing new financial incentives for practices that bulk bill all patients, there is a timely opportunity to assess the economic feasibility of integrating GPs into these centres. This could improve access to affordable care, attract federal incentives, and ease pressure on emergency departments and the broader health system.

People experiencing homelessness and social marginalisation face some of the greatest barriers to accessing health care. Mobile health clinics have demonstrated a high return on investment (ROI) by delivering preventive care to underserved populations, thereby reducing costly hospital admissions. A study on a mobile health clinic in the United States reported a ROI of 36:1, indicating that for every dollar



invested, \$36 may be returned in both ED costs avoided and savings from long term improved health outcomes.⁵⁴

Sustainable investment in the alcohol and other drug (AOD) sector is also vital. While recent reforms provided greater funding certainty, the overall funding allocation has not met growing demand. Increased investment is needed to scale up intensive case management and to develop the AOD peer workforce, enabling more responsive, trauma-informed care, preventing costly avoidable hospitalisations.

Public dental care also requires urgent attention. Long wait times delay preventive treatment, leading to unnecessary hospitalisations — over 1,500 in the ACT in 2022–23 alone.⁵⁵ With lengthy emergency and surgical wait times in the ACT, investing in timely, accessible dental care is a cost-effective way to reduce preventable hospital admissions and improve population health.



Mental Health

Recommendations

- Extend and expand the Mental Health Discharge Accommodation Program, enabling more patients transitioning out of the mental health unit to access safe, short-term housing instead of facing homelessness.
- Address gaps in mental health services for primary school aged children and those transitioning to high school who do not yet meet the threshold for specialist services like CAMHS.
- Fulfill ACT Labor's election promise to decrease CAMHS wait-times and allocate resources to establish a CAMHS satellite clinic in Gungahlin and increase the capacity of the North Community Team.
- Provide funding to implement recommendations from the *Inquiry into Loneliness and Social Isolation in the ACT*.

Wellbeing Domain 6: Health

The Mental Health Discharge Accommodation Program has previously operated near full capacity, providing vital, cost-effective support for individuals leaving The Canberra Hospital's mental health unit. Scaling back funding reduced its capacity to 25% of what it was, despite evidence that it saves money. At approximately \$500–\$600 per person per day, it is far below the average daily cost per patient of \$1330 when hospitalised.⁵⁶ By restoring and growing this program, the ACT Government can ease hospital bed shortages, lower healthcare costs and reduce the risk of homelessness for patients being discharged from Canberra Hospital's AMHU.

ACTCOSS member organisations report ongoing gaps in services for primary school aged children and those transitioning to high school who fall below the threshold to access specialist care like CAMHS. Despite early signs of mental health concerns, this cohort lacks sufficient supports, and existing services face closure due to inadequate and inconsistent funding. Targeted investment is needed to ensure timely intervention before issues escalate.

A [2024 report by the ACT Audit Office](#) shows rising demand and long wait times in CAMHS, particularly in northern Canberra. The Government's existing commitments, such as reducing CAMHS wait times and providing dedicated funding for youth mental health initiatives, are key to addressing these challenges. In addition, bridging the gap between child and adult services when young people turn 18 is critical, as adult mental health thresholds often exclude those with moderate yet ongoing needs.

Frontline services report a rise in loneliness and social isolation across diverse groups, from dual-income families seeking support to individuals at risk of homelessness and those with complex mental health issues. The Legislative Assembly's report offers 28 key recommendations, 15 of which the Government did not endorse. By investing in all the recommendations, the ACT can tackle loneliness and social isolation more effectively, bridging service gaps and fostering stronger community connections.



Multicultural Community

Recommendations

- Increase investment in multicultural community organisations to meet growing community demand, including grants to:
 - employ a project officer to build capacity for multicultural communities to participate in community engagement and consultation
 - develop community-led interpretation services and train local interpreters, reserving accredited professionals for complex legal and health matters.
- Provide free high school classroom hire for community language schools and nominal hiring cost for access to suitable venues for large cultural functions.
- Provide funding for legal assistance that caters specifically for people who are culturally and linguistically diverse.
- Develop a joint plan with the Commonwealth to avoid overlap of funding available i.e. organisations being able to access both federal and ACT funding to service the same area of need.

Wellbeing Domain 8: Identity & Belonging

Wellbeing Domain 10: Social Connection

Community-driven multicultural organisations champion the voices of culturally diverse populations, many of whom have experienced the migration process and some of whom are refugees and people seeking asylum. However, these groups rely heavily on volunteers and face intense competition for limited funding. By providing seeding grants to support project officers, especially in areas like community-led interpretation services, these organisations can better meet rising demand and tap into the linguistic richness of ACT's multicultural community. Interpreters with specialised training in complex legal and health settings can be costly and are not strictly needed in less complex contexts, where basic community language support is sufficient.

Removing fees for after-hours classroom hire and offering nominal-cost venues for larger cultural functions ensures that language schools and community events remain accessible, fostering stronger cultural preservation and inter-community connections.

Coordinating a joint plan with the Commonwealth would reduce overlap, streamlining efforts so that both federal and ACT funding target genuine gaps rather than duplicating services.

Taken together, these investments promote inclusivity, empower community voices, and help create a more vibrant ACT.



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At the national level an accelerated quick fix rollout will cost \$13,581 per household, save \$1,650 per year per household, support an average of 7160 jobs per year over this period, and generate an additional \$10 billion in GDP when compared to a business-as-usual scenario. A moderate upgrade would cost \$24,300 per household, generate an additional \$17 billion in GDP over the rollout period and generate an average of 12,700 additional full-time jobs during the rollout period. Lower income households can expect to save \$3350 on average per year.

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