

Dear Sir/Madam,

I apologise for the late timing of this submission.

As an individual who is currently undertaking an extension home renovation (which, at this current time, is a very very expensive exercise in itself), including solar panels and sustainable energy, although quite important to myself and my husband in principle, fell off the budget, as we could not afford it.

We are considered by the government to be high income earners. While my husband is a 'lowly' high school teacher (a terribly important but terribly underpaid job), I am a lawyer and earn over \$100,000 per annum gross. Of course our net income is a different story, and between our enormous mortgage (over \$4500 a month, on a mortgage of \$600,000 (not that high, given current house prices in Brisbane)), our childcare costs (\$2,500 a month, for our two children at the only childcare centre I was able to get my children into, after relocating to Brisbane last year), and the cost of groceries and utilities pretty much absorbing the rest. We live well, though, and do not need to 'cut back' as much as others might. We don't take holidays, and we rarely eat out (although probably more often than others on lesser incomes might).

We wanted to go solar, when we renovated, but even 'before-rebate' costs were too high, and as the rebate is only paid at the end (after a claims process), it was not affordable for us. Without a rebate, it never will be.

I find the means-testing a very short-sighted idea. Surely it is likely to only be people on excess of \$100000 p.a. who could afford to install solar in the first-place. Certainly, I know if we were living off my husband's income alone, we would be unlikely to be eating properly or healthily, let alone looking at putting in solar energy.

Our combined net income is well over \$100,000, and solar is not affordable to us, at present - with or without rebate. If interest rates drop, we will be looking to save some more capital to put in tanks and solar power at our renovated home. But the cost of this requires certainly 'surplus income'. Who has that, on an income less than \$100,000 p.a.? DINKS who purchased their homes 10 years ago. Retirees - but I know my parents have already ruled it out, as they will never see the value in it (they calculated about 15-18 years for it to return value, on their home and energy usage).

I truly believe the loss of rebate will kill off any incentive that may have existed for 'people who can afford it' (i.e. middle-high income earners) to install solar energy. And surely these are the people who should be encouraged to install solar. No-one else can afford it (even with the rebate!).

Kind regards  
**Karla Fraser**