

# *WA Seniors Alliance*

*Submission to WA State Government*

*November 2020*



## **BACKGROUND**

*The WA Seniors Alliance was formed in February 2018. It was originally known as the WA Seniors Consultative Forum which was formed in August 2008 following a meeting of like-minded Seniors organisations, who have a common interest to protect their living standards from both State and Federal Governments. The intention in forming this group was to be able to provide a focused approach on Seniors' interests. In many cases, each of the nominated Seniors' organisations have a particular emphasis placed on certain issues that may be confined to those members of that particular organisation. This is a fact that cannot be denied. However, it is also true that there are several issues that are common to each and every Seniors' organisation. It is on these particular issues that this submission is focused.*

*It is worth repeating that similar bodies exist in several other States in Australia. There is an obvious benefit in various organisations all joining together to make a consolidated approach to Governments.*

*The organisations involved in this group are*

*Association of Independent Retirees (A.I.R) Ltd. (A.I.R. WA)*

*Australian Pensioners & Superannuants League WA Inc. (APSL)*

*Naval Association (WA Branch) (Navy)*

*Returned & Services League of Australia WA Branch Incorporated (RSL)*

*Superannuated Commonwealth Officers Association WA Inc. (SCOAWA)*

*Western Australia Self Funded Retirees Inc. (WASFR)*

*10 November 2020*

## **SUMMARY OF RECOMMENDATIONS**

*A summary of the recommendations in this submission from the WA Seniors Alliance is set out below. We ask for your support in consideration of these issues.*

### **RECOMMENDATION No. 1**

*That consideration be given to the (once only), conditional waiver of Stamp Duty on the purchase of a place of residence by a Senior, who has reached pensionable age, and is in possession of either one of the Pensioner Concession Cards, a WA State Seniors Card, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card.*

### **RECOMMENDATION No.2**

*That additional funding be provided for extending the Oral Health program for seniors in possession of a WA State Seniors Card, providing comprehensive services on a regular basis. Such additional funding should also recognise the problems faced by seniors living in regional and remote Western Australia.*

### **RECOMMENDATION No. 3**

*That all existing Aged Care facilities be fitted with automatic fire sprinklers before 2022. In order to facilitate this request a low interest loan should be made available where required.*

### **RECOMMENDATION No. 4**

*That a review of Land Tax collections in WA be carried out with the intention being to abolish the policy of aggregation of the values of different parcels of land when calculating the rate of Land Tax that is to be paid. Such review to be limited to those WA residents in possession of a WA State Seniors Card, one of the Pensioner Concession Cards, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card.*

### **RECOMMENDATION No. 5**

*That the WA State Government extend the times for free travel on public transport, for WA Seniors, Aged and Disability Support Pension cardholders, Monday to Friday, to commence at 8.30am for zones 5 to 9, in lieu of commencing at 9am (as at present).*

*Attached is the rationale for the above requests.*

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**RECOMMENDATION No. 1**  
**WAIVER OF STAMP DUTY**

*Following retirement, and the consequent significant change of lifestyle, many Seniors find it desirable, or necessary, to depart from the family home and obtain alternative accommodation. This may, possibly, be closer to medical and hospital services, and may also be more suited to their changed physical circumstances and lifestyle. To assist this process, we request a waiver of Stamp Duty, following the sale of the family home and the purchase of alternative accommodation providing*

- *the Senior is of, or above, “pensionable age”, and*
- *is only applicable to one dwelling, and*
- *is a once-only concession, and*
- *is limited to those retirees in possession of*
  - *a WA State Seniors Card,*
  - *a Commonwealth Seniors’ Health Card (CSHC),*
  - *one of the Pensioner Concession Cards (PCC), or*
  - *a Dept. of Veterans Affairs Gold Card, and*
- *the value of the concession being sought is no more than the First Home Owners’ concession (as amended from time to time).*

**RATIONALE**

- *beneficial to support agencies with increased numbers of older people residing in more contained residential groups/areas.*
- *increases the number of larger homes on the market in suburbs with established infrastructure which, otherwise, would not be offered for sale.*
- *potential to increase revenue to Government over time as more high value homes would be in the market attracting the payment of increased Stamp Duty.*
- *creates development/employment/retirement/construction opportunities and impacts favourably upon associated entities/business and material suppliers etc.*
- *is consistent with the policy precedent of exempting payment of Stamp Duty for the first home buyers (normal limits apply).*
- *the States of **Victoria** and the **NT**, together with the **ACT**, have all introduced a similar concession for Seniors in the past 8 years.*

**RECOMMENDATION**

**We recommend that consideration be given to the conditional waiver of Stamp Duty on the purchase of a place of residence by a Senior, who has reached pensionable age, and is in possession of either one of the Pensioner Concession Cards, a WA State Seniors Card, a Commonwealth Seniors Health Card or a Dept. of Veterans Affairs Gold Card.**

**RECOMMENDATION No. 2**  
**ORAL HEALTH PROGRAM FOR SENIORS**

*There is no argument that accessibility to Dental services is an important issue for older people. Improving access to oral health services is crucial to maintaining the overall health and wellbeing for this group. Indeed, the State Oral Health Plan 2016-20 recognises frail older people as a priority group and that improving the access to Dental services is an issue for older West Australians.*

*Oral health issues are strongly linked to a person's general health, and, if left untreated, can often result in social isolation which can lead to both mental, and physical, illnesses. Poor oral health is also linked to chronic diseases, including stroke and cardiovascular disease together with coronary heart risk, rheumatoid arthritis and diabetes mellitus.*

*Preventable Dental conditions that are being treated in hospitals are putting added strain on emergency departments, as well as on the State health budget. The number of potentially preventable hospitalisations due to Dental conditions in WA is around 10,000 each year and WA has the second highest proportion of potentially preventable hospitalisations due to dental conditions nationally.*

*The WA Government provides eligible concession card holders with subsidised treatment through the Oral Health Centre. However, the demand for these services far outstrips supply and for those without private health insurance the treatment can be a considerable cost. There is little direct control of fees charged by private dentists. High costs create treatment barriers for many seniors.*

*The Country Patient's Dental Subsidy Scheme allows persons eligible for public dental services who live in an area where there are no public dental clinics, to access care through private dental services at a subsidised rate. Unfortunately, this scheme is not available to older West Australians who are housebound, or require ambulance transport to a Dental care service due to some form of disability.*

*In order to support the oral health care of older Western Australians and enhance quality of life funding should be specifically allocated for older people living in residential aged care and for those receiving in-home care.*

## **RECOMMENDATION**

***That additional funding be provided for extending the Oral Health program for seniors in possession of a WA State Seniors Card, providing comprehensive services on a regular basis. Such additional funding should also recognise the problems faced by seniors living in regional and remote Western Australia.***

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## **RECOMMENDATION No. 3**

### **AUTOMATIC FIRE SPRINKLERS IN AGED CARE**

*As the population increases, so do the number of elderly people in need of support in their declining years and many will see out their lifetime as a resident in an Aged Care establishment. It is an*

*undisputed fact that these elderly people often do not have a normal level of mobility and will need assistance in the case of a fire. There are some who suffer from Dementia and/or other similar ailments, and may need more than one Carer to move them in the case of an emergency. The mandatory installation of automatic fire sprinklers would allow all patients, and their Carers, additional time to reach safety and further reduce the potential loss of life.*

*The requirement for a fully functioning, automatic fire safety system in every Aged Care establishment is essential. Establishments built since 2015 have incorporated these systems when being built and are continually monitored to ensure their reliability. However, there are a number of older establishments built before 2015 which are regulated by the Commonwealth Government and are expected to have adequate management practices in place to ensure complete safety of the residents. There is concern that there appears to be no monitoring of these establishments and there could be some that have not yet been fitted with the necessary equipment.*

*Automatic sprinkler systems are widely recognised as being one of the most effective defences against fire. They can reduce the risk of both residents dying from the effects of a fire as well as reducing the risk of damage to the property. The WA Government is urged to follow the lead of other States in Australia and make automatic fire sprinkler systems a mandatory requirement within all Aged Care facilities.*

*As the cost of installing sprinklers in older establishments can be as high as \$5,000 per bed it is quite likely that some establishments may need some financial assistance in the form of a low interest loan to meet their obligations.*

#### **RECOMMENDATION**

**That all existing Aged Care facilities be fitted with automatic fire sprinklers before 2022. In order to facilitate this request a low interest loan should be made available where required.**

#### **RECOMMENDATION No. 4**

##### **LAND TAX**

*The matter of Land Tax has several components that are of concern to all WA citizens, including many seniors/retirees who have structured their retirement income on property investments, and in doing so, become less of a burden on society. For many, the income they receive from their investment properties is the main source of their income in retirement. The most contentious issue is the policy of aggregating the values of all properties owned by an individual, which results in a higher*

level of taxation for the Landowner.

The scales of assessing Land Tax go from

- **Nil** (to properties valued less than \$300,000),
- to a flat rate of **\$300** for properties from \$300,001 to \$420,000, then,
- **\$300 plus 0.25 cents** for each \$1 in excess of \$420,001 up to \$1,000,000, then,
- **\$1,750 plus 0.90 cents** for each \$1 in excess of \$1,000,001 up to \$1,800,000, then,
- **\$8,950 plus 1.80 cents** for each \$1 in excess of \$1,800,001 up to \$5,000,000, then,
- **\$66,550 plus 2.00 cents** for each \$1 in excess of \$5,000,001 up to \$11,000,000, then,
- **\$186,550 plus 2.67 cents** for each \$1 in excess of \$11,000,001.

Aggregation of Land Tax paid on multiple land holdings is placing an increasingly unacceptable burden on retirees which they cannot continue to absorb. Some examples of this inequitable burden are

(1) Two investment properties averaging \$550,000 each

- If Land Tax is assessed separately the total payable would be  $2 \times \$625 = \mathbf{\$1,250}$
- If Land Tax is aggregated the total payable would be **\$2,650**
  - this is an increase of \$1,400 - more than double

(2) Four investment properties averaging \$550,000 each

- If Land Tax is assessed separately the total payable would be  $4 \times \$625 = \mathbf{\$2,500}$
- If Land Tax is aggregated the total payable would be **\$16,150**
  - this is an increase of \$13,650 - more than 6 times as much !

From the table above It is obvious that this policy of aggregating the totals of different land titles results in a much higher level of taxation than if each land title was regarded as a separate issue.

It is considered that this policy of aggregation is most unfair, is inequitable and has no sound basis. Our recommendation is that this matter be reviewed with the intention being to abolish the policy of aggregation and consider each parcel of land as a separate entity, which is taxed accordingly.

## **RECOMMENDATION**

**That a review of Land Tax collections in WA be carried out with the intention being to abolish the policy of aggregation of the values of different parcels of land when calculating the rate of Land Tax that is to be paid. Such review to be limited to those WA residents in possession of a WA State Seniors Card, one of the Pensioner Concession Cards, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card**

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## **RECOMMENDATION No. 5**

### **CONCESSIONAL TRAVEL ON PUBLIC TRANSPORT**

The WA State Government has extended the free travel concession for WA Seniors, and Aged and Disability Support Pension cardholders, from all day on Saturday, Sunday and Public Holidays, to include free travel between the hours of 9am and 3.30pm on weekdays. This request is for an earlier commencement time of 8.30am for weekday travel, where the journey is commenced in some of the outer zones of the Metropolitan area.

Paying passengers have their fares calculated by how many zones are crossed during the journey

*(there are a total of 9 zones). Zones are radial around the CBD, with the largest concentration of passengers living in zones 1 to 3. As an example, Joondalup, Kalamunda, Kelmscott and Cockburn Central are all in zone 3 - Rockingham & Butler are in zone 5 (Mandurah is in zone 7).*

*On weekdays, concession **DayRider fares** are available for unlimited system-wide travel **before 7.15am and after 9am** in zones 1 to 4, and **before 7.15am and after 8.30am in zones 5 to 9**. The earlier start (8.30am) in zones 5 to 9, is because travel commencing in the outer zones takes longer to reach the City. By 8.30am the vast majority of business travel will have commenced from those zones.*

#### **RATIONALE**

*Those WA Seniors, and other people entitled to free daytime travel who live in outer metropolitan regions are disadvantaged due to the time taken to travel into the City. Those in outer areas cannot comfortably make an appointment for a medical, or similar reason, before about 10.30am/11am, particularly if there is a necessity to catch further transport from the CBD.*

*The WA Government would receive much favourable publicity from making this change to conditions surrounding free travel, for a very small cost. It is worth repeating that **the precedent, for an 8.30am start from zones 5 – 9, already exists** for the DayRider concession, and it is felt that this request would not be difficult to implement.*

#### **RECOMMENDATION**

**That the WA State Government extend the times for free travel on public transport, for WA Seniors, Aged and Disability Support Pension cardholders, Monday to Friday, to commence at 8.30am for zones 5 to 9, in lieu of commencing at 9am (as at present).**