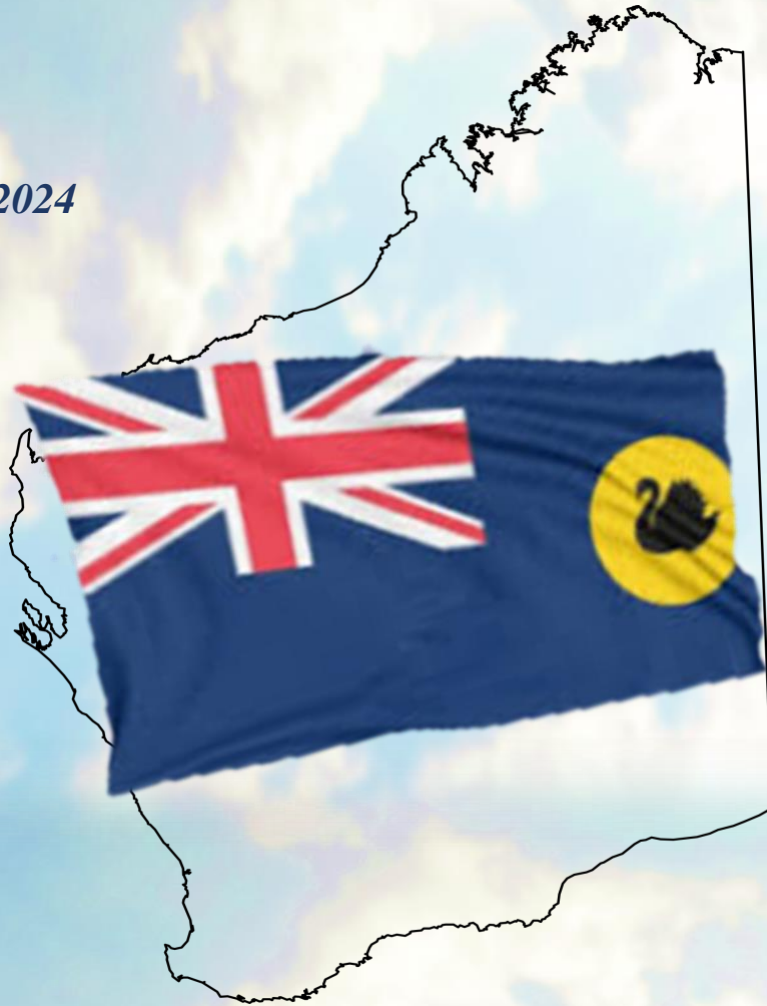


# *WA Seniors Alliance*

## *Submission to WA State Government*

*March 2024*



## **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*

*Aged Care Reform Now (ACRN)*

*Australian Independent Retirees (A.I.R) Limited (AIR)*

*Naval Association (WA Branch) (Navy)*

*Returned & Services League of Australia WA Branch Inc. (RSLWA)*

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

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

*For enquiries contact:*

*R. de Gruchy*

*phone: 9447 1313*

*email: [rdegruchy@bigpond.com](mailto:rdegruchy@bigpond.com)*

*22 March 2024*

## **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) concession of Stamp Duty, the same as available to First Homeowners, 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 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 general services on a regular basis. Such additional funding should also recognise the problems faced by seniors living in regional and remote WA.*

### **RECOMMENDATION No. 3**

*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. 4**

*That the Country Fuel Card be made available to residents who live in regional zones, defined by the current card rules, who hold the WA Seniors Card, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card. The value of the card should be indexed annually according to increases in the cost of fuel.*

### **RECOMMENDATION No. 5**

*That a minimum increase of 10% (to \$825 and \$660), be immediately applied to the current caps on Local Government Council Rates and Water Rates and that steps are taken to introduce yearly increases based on future increases in the CPI.*

## **RECOMMENDATION No. 1**

### **CONCESSION 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 concession of Stamp Duty, following the sale of the family home and the purchase of alternative accommodation, by a Senior, provided*

- *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 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 the same as the First Home Owners concession - as amended from time to time.*

**Note:** *The States of **Victoria** and the **NT** have all introduced a similar concession for Seniors in the past 7 years.*

### **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 abolishing Stamp Duty for the first home buyers (normal limits apply).*

### **RECOMMENDATION**

**We recommend that consideration be given to the conditional concession 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 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 well-being 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 general 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**

### **REVIEW OF LAND TAX COLLECTIONS**

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.**

## **RECOMMENDATION No. 4**

### *THE WA COUNTRY FUEL CARD*

*The WA Fuel Card commenced in 2009 after strong advocacy from the National Party and was funded through the Royalties for Regions scheme. The card was introduced to compensate people who live outside the Perth metropolitan area who are eligible for travel concessions, but live in areas without concessional transport. This card is currently only issued to Seniors with an age pension or health card.*

*When the card commenced in 2009 it was valued at \$500 per person. It was gradually increased to \$565 in 2015, then to \$575 on 1 July 2016. It has not been indexed in the last 8 years and remains at \$575 today.*

*We appreciate the Government's extension of the geographical boundaries requested in previous submissions; however our members again request that the Country Fuel Card be granted to people who reside in regional areas already identified, and are in possession of a WA Seniors Card, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card. The value of the card should be indexed annually according to increases in the cost of fuel.*

## **RECOMMENDATION**

**That that the Country Fuel Card be made available to residents who live in regional zones, defined by the current card rules, who hold the WA Seniors Card, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card. The value of the card should be indexed annually according to increases in the cost of fuel.**

## **RECOMMENDATION No. 5**

### *INDEXATION OF LOCAL GOVERNMENT CONCESSIONS*

*In general, discounts available to Seniors residing in WA have been reasonably extensive but the amounts appropriate to Local Government Council Rates, and Water Rates, have not been changed for the last 8 years.*

*Prior to 2016 there was a full 50% discount available to Age pensioners, and to holders of the Commonwealth Seniors Health Card (CSHC), on Council Rates and Water Rates. There was a change made in the 2015/16 WA Budget that introduced a capping of \$550 for Council Rates, and \$600 for Water Rates, as from 1 July 2016. After concerted pressure from several retiree organisations the government relented and increased the capping on Council Rates to \$750 - no change to the capping of \$600 on Water Rates.*

*Despite large increases in the cost of living there has been no changes to these caps of \$750 and \$600 in the past 8 years. Considering increases in the cost of living over the past 8 years it is recommended that an increase of 10% is both fair and reasonable.*

## **RECOMMENDATION**

**That a minimum increase of 10% (to \$825 and \$660), be immediately applied to the current caps on Local Government Council Rates and Water Rates and that steps are taken to introduce yearly increases based on future increases in the CPI.**