



**independence  
matters**

Australian  
Independent Retirees

**AUSTRALIAN INDEPENDENT RETIREES (A.I.R) LIMITED**  
ACN 102 164 385

## **Western Australia Division**

# **2025-2026 PRE-BUDGET SUBMISSION TO THE WESTERN AUSTRALIAN GOVERNMENT**

**.....working for Australians in Retirement**

**Western Australia Division  
PO Box 37 BULL CREEK WA 6149**

## **INTRODUCTION**

Australian Independent Retirees (A.I.R) Limited is a not for profit organisation limited by guarantee. AIR is the peak body representing the views of fully and partly self-funded retirees in Australia. It advocates particularly on behalf of its members but generally for the interests of retirees committed to funding, as far as possible, their own retirement. AIR has 3 metropolitan and 2 Country Branches plus an electronic Branch servicing members in areas such as Esperance, Albany, Denmark, Kalgoorlie and Geraldton. Our Branches meet monthly and have speakers etc. whereas our Electronic members receive monthly communication mainly by internet services.

AIR policies aim to achieve justice, equality and freedom of choice for all retirees and those in transition to retirement while recognising there is a diverse range of individual circumstances. It advocates on policy positions to advance and protect their interests and independent lifestyles across the four core areas of Financial; Aged Care; Health Care; and Social Wellbeing.

Self-funded and partly self-funded retirees expect Government policies to be fair and non-discriminatory between all age groups, to provide choice to meet individual circumstances and to ensure financial security for retirees as they age. In WA, AIR freely acknowledges the value of the provisions in the WA Seniors Card, which in most cases are superior to other States. However, it is most concerned that over the last few years the benefits of the card have been slowly eroded. While we realise the need to minimise the impact on Government expenditure as the proportion of retirees compared with people of working age will steadily increase over time, existing benefits should be grandfathered.

AIR's view is that rather than increasing taxes and charges; eroding existing benefits; and denying legitimate requests for financial assistance for people as they age, State and Federal Governments of all political persuasions must in 2025/2026 consider broader tax reform opportunities, including State tax reform.

The following requests reflect these expectations:

## **SUMMARY OF REQUESTS**

### **1. CONCESSION OF STAMP DUTY ON THE PURCHASE OF A PRINCIPAL PLACE OF RESIDENCE BY A RETIREE**

AIR requests that Retirees, who are holders of a W.A. Seniors Card be granted a once only concession on Stamp Duty when purchasing a principal place of residence more suited to their needs.

### **2. INDEXATION OF BENEFITS OF WA SENIORS CARD**

AIR recommends that rebate benefits provided for card holders be indexed to the CPI.

### **3. REVIEW OF LAND TAX COLLECTIONS IN WA**

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.

### **4. ORAL HEALTH**

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 as well as in Aged Care Homes.

### **5. ORGAN DONORS**

That the WA Drivers licence includes the intention of the driver who wishes to be an organ donor.

### **6. THE COUNTRY FUEL CARD**

AIR requests 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.

## **1 CONCESSION OF STAMP DUTY ON THE PURCHASE OF A PRINCIPAL PLACE OF RESIDENCE BY A RETIREE**

Following retirement and the consequent significant change of lifestyle, many retirees find it desirable or necessary to relocate from their place of residence and obtain alternative accommodation. This may be due to increased need for appropriate services, the ageing process causing reduced capacities, inappropriate plan of a former home, additional maintenance required on an older home, better security required, difficult terrain, transport deficiencies or the need for better access to medical services and hospitals.

Stamp Duty on property transactions is an important part of State revenues which AIR recognises and acknowledges. However many elderly home owners feel the need to sell the family home and purchase a home more suited to their requirements. People being asset rich but cash poor is another compelling reason for them wishing to make a change. The idea of a smaller, more convenient and modern residence is appealing but often the financial barrier can be quite daunting, particularly for owners of less valuable properties, and they hesitate.

AIR Western Australia Division members have urged the State government on previous occasions to give some relief to Western Australian seniors when they decide to sell the family home and buy a home more suitable to their requirements as they age. First home buyers receive financial help from the State Government which has been generous in this regard. First home buyers may be eligible for the First Home Buyers grant and/or concessional Stamp Duty. Other retiree home buyers in this State do not receive any form of assistance. AIR considers these policies are discriminatory against older people.

The current impost of high stamp duty discourages many Seniors from making lifestyle transitions they need.

Many retirees face considerable expense when they need to relocate or downsize to more appropriate housing. The financial costs can be onerous, compounding a situation which is distressing for a range of other reasons. Apart from Stamp Duty, capital is further reduced by the need to pay GST on legal fees and commissions to estate agents. Relief from Stamp Duty could encourage retirees to re-locate at the optimum time rather than defer the move until circumstances are even more challenging as they may be less physically and mentally able to cope with changes.

To assist this process, AIR proposes a concession of Stamp Duty following the sale of a principal place of residence and purchase of alternative accommodation by a retiree where:

- The retiree holds a W.A. Seniors Card.
- There is a once only entitlement to waiver of Stamp Duty.

We believe there would be economic benefits for the community flowing from retirees wishing to “right size”. The sale of such homes often on large blocks will ease the existing shortage of family-type housing available to younger family buyers. There will also be an increase in applications from investors for subdivision of these larger blocks into smaller lot sizes for redevelopment.

Such action:

- 1 Provides a boost in activity in the market and to State Stamp Duty Revenue by the Purchaser of the larger older property, particularly if redevelopment occurs.
- 2 Allows families to move to a home closer to inner suburb areas which are nearer to Public Transport, alleviating some of our current freeway, parking and traffic problems.
- 3 Provides opportunity for student attendance at preferred established schools and Universities.
- 4 Permits some Seniors to become fully or partly financially independent by using proceeds from the sale of the Family Home and thus reduces the drawdown of the Age Pension and associated entitlements.
- 5 Assists older people to reside in suitable independent accommodation and delays the need for additional home and residential aged care.
- 6 Slows the current urban sprawl and reduces the cost of infrastructure and other services.

**AIR requests that Retirees, who are holders of a W.A. Seniors Card, be granted a once only concession of Stamp Duty when purchasing a principal place of residence more suited to their needs.**

## **2. INDEXATION OF SENIORS REBATES**

In 2017 the rebate rates were reduced and capped. This has added to the already challenging additional costs for seniors. To avoid an increasing burden the rebates need to be reviewed and adjusted annually according to CPI.

### **RECOMMENDATION**

**That the current capped annual rebates on council water and power charges be indexed annually in line with CPI.**

### 3. 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 most receive from their investment properties is the main source of their income in retirement. The 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, rather than taxing individually.

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 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.

A further negative is that land values have been increased by approximately 10% for 2024/2025 compared with 2023/2024 figures, increasing the financial burden on the owners of properties.

## **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.**

## **4. 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 comprehensive services on a regular basis. Such additional funding should**

**also recognise the problems faced by seniors living in regional and remote Western Australia.**

## **5. ORGAN DONATION**

AIR Members are pleased to be able to contribute their organs after death for transplant to people who require them for a better life after their own organs have failed.

In past years a record of agreement for organ donation was included on our driver's licence but in recent years this has been removed.

We believe it should be reinstated as it is a reliable display of intention to be an organ donor

### **RECOMMENDATION**

**That the WA Drivers licence included the intention of the driver who wishes to be an organ donor.**

## **6 THE COUNTRY FUEL CARD**

The Fuel Card was implemented several years ago by the State Government and funded by 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. 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. Such people must hold a WA Seniors Card.

### **RECOMMENDATION**

**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.**

### **General conclusion of the AIR submission on 2025/26 Western Australia Budget**

AIR considers that the overall financial strain on its members, who are fully or partly self-funded retirees, is extremely serious and not confined to the issues identified in this submission. Our submission focuses on State issues. However, one needs to consider also the additional and very significant changes to superannuation which came into effect on 1 January 2017, and other Commonwealth initiatives enacted or proposed and further changes which may be enacted or proposed in the future.

AIR supports the efforts of the State Government to balance the Budget as soon as possible, it opposes it being through continued erosion of benefits to fully or partly self-funded retirees who are already having to live on greatly reduced incomes.

Fully or partly self-funded retirees are in the main proud people. They have worked hard, paid their taxes for many years, planned and saved for their retirement. These people have endeavoured to provide for themselves financially to the best of their ability. They seek relief from stamp duty when changing their principal place of residence. They ask that capped rebates on power and water be indexed annually in line with CPI increases. They further request that the Country Fuel Card be made available to residents who live in regional zones, defined by the current card rules, who hold WA Seniors Card.

AIR advocates that pension systems should be used as a safety net and not as a method to gain access to a pension as a financial add on. Such practices, although perfectly legal, have the effect of adding to the already serious budget challenges this country faces in the years ahead.

## **Contacts**

Jan Ricks                      janice43kg@gmail.com                      Phone 0408 959 990

Margaret Walsh              marghw@outlook.com                      Phone 0487 290 097

AIR - 2025 2026 WA PBS final 2