## **National Seniors**

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Andrew Barr ACT Treasurer Treasury Directorate GPO Box 158 CANBERRA ACT 2601

Dear Mr Barr

## Submission to ACT 2012-2013 Budget Consultation

National Seniors Australia welcomes this opportunity to provide input to the ACT 2012-13 Budget consultation process.

By way of background, National Seniors Australia is the country's largest organisation operating for the social and economic benefit of Australians aged 50 and over, with around a quarter of a million individual members across the country. We have a strong track record in representing seniors in a broad range of community, business and government forums.

In preparing our submission, we have been mindful of the challenging financial times globally and appreciate the fiscal constraints confronting the ACT Government.

In this submission, National Seniors sets out two issues that we believe will benefit the wellbeing of older Canberrans and should be included as priorities in the 2012-13 ACT Budget.

The first relates to improving stamp duty concessions for older ACT residents to encourage their transition to more appropriate housing, while the second seeks to make information that will help older Canberrans make informed choices about healthy living more easily accessible.

## Stamp Duty

Some older people find that, as they age and their circumstances change, the house they have been living in becomes less suited to their needs and they may want to sell their current home in order to move to more appropriate housing. However, many older people find that the stamp duties involved serve as a financial disincentive and discourages their relocation.

Taking action to remove this barrier to downsizing can increase independence for older people and reduce isolation and disengagement. Additionally, it has the potential to reduce pressure on government expenditure for health and aged care services into the future.

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National Seniors notes that concerns about stamp duty featured in the deliberations of the inaugural ACT Older Person's Assembly held in September 2011. The Advisory Panel on the Economic Potential of Senior Australians recently recommended that State and Territory Governments remove stamp duty with revenues replaced by more efficient taxes, such as annual land tax. While National Seniors supports this recommendation, the current submission is focused on what can be achieved in the 2012-13 ACT Budget.

National Seniors acknowledges that the ACT Government was one of the first Australian jurisdictions to take action to remove this financial disincentive with the introduction of the Pensioner Duty Concession Scheme in July 2008.

The Scheme assists eligible pensioners by providing concessions on the stamp duty payable if they move to a home that is more suited to their needs. To be eligible, at least one of the purchasers must be in receipt of an Australian age pension, a disability support pension and over 50 years of age or a Department of Veteran's Affairs Gold Card. We understand the Scheme has been extended to contracts entered into by 30 June 2012.

National Seniors recommends that eligibility for stamp duty concessions under the ACT Pensioner Duty Concession Scheme be expanded to include holders of the Commonwealth Seniors Health Card and Health Care Card (if they are 50 years of age or more) in order to make access to concessions under the Scheme more equitable.

National Seniors also recommends that the ACT Government give a commitment to fund the Scheme for a further five years, in the first instance, to introduce much needed certainty for older ACT residents needing to make longer-term housing decisions.

## Improving information services for seniors

The second issue relates to difficulties experienced by older people in finding and accessing information on issues related to healthy ageing. These include planning for retirement, support services and products, healthy living and community groups.

We strongly support the high priority placed on providing accessible and relevant information for seniors in a variety of formats as outlined in the ACT Strategic Plan for Positive Ageing in 2012-2014. It is clear, however, that the ACT Government needs to take stronger action to implement the priorities identified in its strategic plan and which are still clearly supported by the ACT community.

In September 2011, National Seniors held an ACT Community Forum in which access to information was a recurring issue for participants. Similar concerns featured prominently in the ACT Older Person's Assembly.

The emerging consensus was that information should be clear, up to date and in a format that meets individual needs for the age group. This includes a well-designed web site, printed material with easy to read fonts and materials published in languages other than English.

National Seniors recommends that funding be allocated in the 2012-13 Budget to develop a coordinated plan to implement the WHO Age Friendly information and

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communication principles. Priority should be given to researching and developing standards and supporting guidelines on making information more accessible for seniors and ensuring that government departments and funded service providers are required to meet these standards.

Consideration should also be given to developing and promoting a one stop information hub which incorporates the ACT Seniors Information portal and other general information services across the ACT.

Please do not hesitate to contact Ms Joy Pettingell, Chair of National Seniors' ACT Policy Advisory Group at <u>joypettingell@bigpond.com</u> or on 0400 122 147 should you have any questions or require any additional information about our submission.

Yours sincerely

Peter Matwijiw General Manager Policy and Research



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