

**NATIONAL SENIORS AUSTRALIA**  
**NEW SOUTH WALES BUDGET SUBMISSION**  
**2026-27**

December 2025

## Introduction

National Seniors Australia (NSA) is the leading consumer advocacy organisation for older Australians. Through our research and advocacy activities, NSA defends, protects and promotes the interests of all older Australians, including pensioners, part-pensioners, self-funded retirees, veterans, and carers.

This submission sets out eight (8) key recommendations on issues of concern for NSW seniors spanning areas of concessions, energy and water, health, and housing.

At its heart, many of the recommendations address cost-of-living pressures facing older people in New South Wales and are designed to enable older people to live a more dignified life, while also supporting the economy and budget.

## Key Recommendations

### Concessions

1. Advocate for the introduction of a Pensioner Concession Card+ to deliver targeted concessions to pensioners with limited savings and income.
2. Introduce free or very low-cost public transport fares for pensioners.

### Energy and Water

3. Strengthen protections for electricity users subject to cost-reflective tariffs.
4. Remove the requirement for state-owned water corporations to deliver a dividend to government to cut water bills.

### Health

5. Reduce public dental waiting times.
6. Collaborate with the Commonwealth Government to reduce the number of older people stranded in NSW hospitals.
7. Regularly collect and publish data on stranded patients in NSW.

### Housing

8. Introduce a stamp duty concession for eligible seniors comparable with existing schemes operating in other states and territories to support downsizing.

## Substantive Issues

### Concessions

#### **1. Advocate for the introduction of a Pensioner Concession Card+ to deliver targeted concessions to pensioners with limited savings and income.**

Commonwealth Concession Cards are used to provide access to concessions in New South Wales (NSW) and in other states and territories.

Currently there are 820,000 pensioners in NSW with about two-thirds of these receiving a full-rate pension. All pensioners, regardless of means, are eligible for the same concessions via the Pensioner Concession Card (PCC).

A homeowning couple can currently have up to \$1,074,000 in assets (not including the principal place of residence) and receive the same concessions as a couple with no assets and no home.

There is currently no way to target additional concessions to those most in need or to deliver additional concessions to pensioners who spend down their savings in later life. This means it is costly to the state budget to deliver new or expanded concessions.

NSA recommends that the Commonwealth Government create a targeted Pensioner Concession Card+ (PCC+) to ensure the national concessions framework is fit for purpose.

PCC+ holders would receive all the existing PCC benefits but also receive additional concessions, e.g., higher concession rates on energy, council rates, etc to assist with the cost-of-living pressures these people face.

PCC+ eligibility would be based on a person's income and assets. For example, Centrelink would use the information available about means to set a suitable threshold for eligibility.

As a key deliverer of concessions, we encourage the NSW Government to work with the Commonwealth to make this innovation a reality.

#### **2. Introduce free or near free public transport for pensioners**

While we welcome the current concession rate of \$2.50 per day travel within the Opal network, we believe that pensioners, especially those with limited savings and income, should be provided with public transport concessions commensurate with other jurisdictions to help address cost-of-living pressures.

All states and territories provide public transport concession fares: however, some jurisdictions have moved to offer free or very low-cost travel.

- The Australian Capital Territory (ACT) has free travel at all times for ACT seniors aged 70 and over, with free off-peak travel for some other seniors.
- South Australia began offering free public transport for seniors from 1 July 2022.
- Tasmania implemented a period of free bus travel for all commuters between 28 March and 31 April 2022 to alleviate the cost of high fuel prices.
- The Northern Territory introduced free travel on its bus network in Darwin, Palmerston and Alice Springs in June 2024, which has continued to be extended and has been linked to reductions in anti-social behaviour.
- Queensland introduced 50c fares in August 2024 and offers free travel in off-peak periods for seniors across the TransLink network. Note: The 50c fare contribution was included to enable ongoing tracking of patronage.

While there is no publicly available evidence of the impact of the ACT policy, a 40% increase in public transport patronage among seniors in South Australia has been reported since the free public transport policy has been implemented.<sup>1</sup> Importantly, the cost of implementing the policy in South Australia was budgeted at only \$1.26m per year.

In Queensland, the introduction of 50c fares has seen a significant increase in patronage. South-East Queensland public transport patronage between 5 August 2024 and the end of October 2024 was up 5.1 per cent on the same period pre-COVID.<sup>2</sup>

Internationally, there is evidence that free public transport results in increased patronage on public transport services (see Figure 1).

In calling for free or near free public transport fares for pensioners, it is important to note the primary goals of the policy are to reduce cost-of-living pressures and improve the mobility of older people. This is especially important for people who might otherwise find it difficult to access essential services.

Encouraging more pensioners to use public transport is good policy on these grounds because it will be easier for older people to get where they need to go. If the policy also helps to ease congestion and reduce transport emissions, this will be an added benefit.

NSA calls on the NSW Government to follow the example of the ACT and South Australia and extend free public transport to pensioners in NSW in the next budget or consider introducing 50c fares as has been done in Queensland. The PCC+ in Recommendation 1

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<sup>1</sup> Australian Bus and Coach 2022. "South Australian Seniors Enjoy Free Bus Transport" 1 Sept 2022 <https://www.busnews.com.au/industry-news/2209/south-australian-seniors-enjoy-free-bus-transport>

<sup>2</sup> Minister for Transport and Main Roads 2024. <https://statements.qld.gov.au/statements/101663>

above could be used to provide tiered public transport concessions based on need to reduce cost to the NSW Government.

Place implementing full free public transport	Impacts	Source
Tallinn, Estonia	Public transport use increased by 14% one year after fare change. There was a 5 percentage point decrease in car use. Average distance travelled by cars increased.	Cats et al (2017, p. 1101) and Grzelec and Jagiello (2020, pp. 5–6)
Hasselt, Belgium	Public transport use increased 10-fold (from a very low base). Most new users had previously travelled by foot or bike or public transport. 16% of new users were from car users (which was probably affected by complementary improvements in services). Free fares were removed in 2013 due to budget pressures. Car ownership was unaffected.	Cats et al (2017, p. 1089); (van Goeverden et al. 2006, pp. 10–11); Grzelec and Jagiello (2020, p. 6); and Fearnley (2013, p. 80)
Dunkirk, France	Bus trips increased by 85% in 2 years (65% during the week and 120% on weekends). Half of new users had moved from cars to bus, and the modal shift from car to bus was 24% (a large effect), but no data on peak hour congestion effects. Impacts were probably increased due to complementary improvements in services.	Figg (2021)
Taichung, Taiwan	The comprehensive shift to free fares from July 2011 led to a about a 20-fold increase in ridership on the 8 km free bus, but service provision was also enhanced so the effects will be conflated. The modal share of cars for transport fell by 0.6 percentage points — though the causal link was not established.	Yeh and Lee (2019, pp. 10, 12)
Templin, Germany	Public transport use increased by more than 10-fold in 3 years. 80% to 90% of new use was from non-car use, mainly walking/cycling. Of the induced demand, 10-20% was from car users. (This is not a 10-20% reduction in total car use.). Templin is also a small town of 14 000 at the time of the scheme's inception — so the results may not generalise well	Cats et al (2017, p. 1090); Storchmann (2003)
Stavanger, Norway	Large increase in public transport use, but substitution was mainly from foot/bike not from cars. 11% took buses only for fun. There was no evidence of reduced car usage (and therefore congestion reductions).	Cats et al. (2017, p. 1087); Fearnley (2013)
Leiden, Netherlands	Bus use on the free routes increased threefold. Of additional users, 45% were from car users. No measurable impact on congestion.	(van Goeverden et al. 2006, pp. 8–9)
Frýdek-Místek (Czechia)	Public transport increased by 81% from 2010 to 2017, but some of this growth would have occurred anyway. 8% of car drivers (in a survey) said they shifted to at least partly to public transport use. But the study found no decrease in traffic flows or congestion. Only some residents were eligible for the free transport passes	Straub (2020, pp. 7–8)

**Figure 1: Impacts of Free Fares on Public Transport and Car Use (Source: Productivity Commission<sup>3</sup>)**

<sup>3</sup> Productivity Commission 2021. *Public Transport Pricing: Research Paper*  
<https://www.pc.gov.au/research/completed/public-transport/public-transport.pdf>

## Energy and Water

### **3. Strengthen protections for electricity users subject to cost-reflective tariffs.**

Cost-of-living relief is particularly important given the increasing numbers of people being moved to cost-reflective tariffs, such as time-of-use and demand tariffs.

The accelerated roll out of smart meters will mean all households will be able to use cost-reflective tariffs. Ausgrid plans to roll out one million smart meters over the next five years, with between 150,000 and 250,000 meter installations occurring each year. This will be a significant change for many people who are used to flat rate tariffs.

Unlike traditional flat tariffs, time-of-use and demand tariffs add increased complexity to electricity bills that can result in bill shock if not carefully managed. Demand tariffs are particularly egregious, adding an extra charge onto bills based on the peak usage during a single period that is applied across the whole bill. According to the NSW Independent Pricing and Regulatory Tribunal (IPART), demand tariffs typically result in the largest bills for residential customers, potentially adding \$300 to the bill of customers without solar panels.<sup>4</sup>

NSA is of the view that demand tariffs have no place in the consumer electricity market.

Ausgrid is one of the three electricity networks in NSW, covering from Sydney to the Central Coast and inland through the Hunter Valley. It is 49.6% owned by the NSW Government.<sup>5</sup> Ausgrid is the only NSW distributor which has a demand tariff as the default residential tariff assignment for new customers or where there is a meter upgrade from 1 July 2025. This is particularly relevant given the accelerated rollout of smart meters.

For people whose meters are installed from 1 December 2025 they will be covered by limited consumer protections requiring explicit consent for their tariff to be changed; but this only lasts two years. After this time, they can be switched to a demand tariff with only a notification and very little understanding of the implications. People who had their meters replaced prior to this date, despite the accelerated rollout starting in June 2025, do not have this protection.

NSW should follow the example of Queensland and give all residential consumers the right to choose a flat rate tariff. This was a consumer protection allowed by the Australian Energy Commission (AEC) but left up to the states to implement.

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<sup>4</sup> IPART NSW 2025, *Annual Report - Monitoring the NSW retail electricity market 2024-25 - November 2025*  
[Annual Report - Monitoring the NSW retail electricity market 2024-25 - November 2025](#)

<sup>5</sup> Ausgrid 2023. *Board of Directors* [Our Board - Ausgrid](#)

Furthermore, the NSW Government should support National Seniors Australia's call for all cost-reflective tariffs to use a hybrid tariff model as a protection against bill shock and as an education tool.

A hybrid tariff would offer the flat tariff associated with the Default Market Offer as protection against bill shock. Under a hybrid tariff, every time a customer receives a bill, it would be calculated two ways – using a cost-reflective tariff and the DMO based flat tariff. Whichever was cheaper would be the amount a customer pays.

This innovation would protect households unable to manage their consumption in peak times, while educating consumers about how to generate a cheaper bill under a cost-reflective tariff, by providing information about how to reduce usage in peak times.

We expect that unless consumers are protected and educated at the billing point, they will experience bill shock under cost-reflective tariffs. As a highly regulated industry supplying an essential service, it is critical government ensures households are adequately protected when such significant changes are put in place otherwise, they will reject cost-reflective tariffs and the benefits they can provide to stabilising energy supply and demand.

The NSW Government can play a role in this by recommending and/or supporting a rule change to enact hybrid tariffs within the National Electricity Rules.

#### **4. Remove the requirement for state-owned water corporations to deliver a dividend to government to cut water bills.**

Sydney Water was allowed to increase its household water prices for the Greater Sydney region by 13.8% from October 2025. This represents an increase in the average bill of \$168.<sup>6</sup>

The NSW government should not receive a dividend from water utilities while substantially increasing the price of water for consumers.

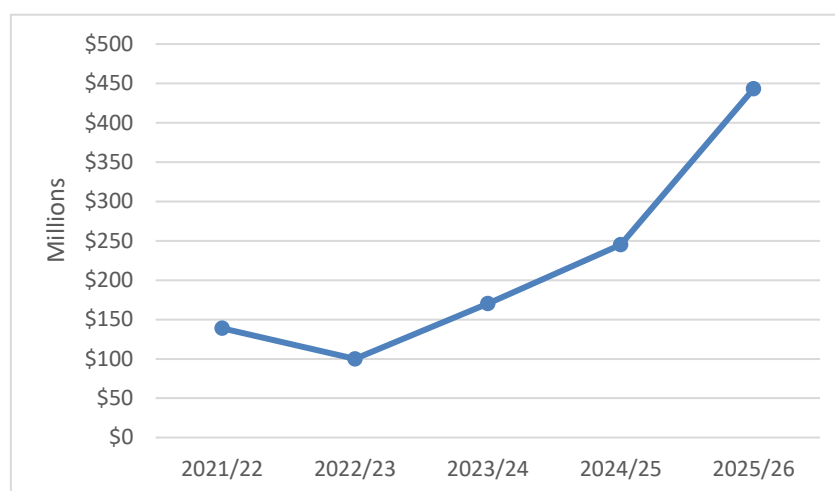
While consumers are facing price increases, the NSW government is benefiting from the profit from these monopoly providers of basic utilities. Sydney Water, which is wholly

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<sup>6</sup> IPART NSW 2025. *Final Report - Sydney Water prices 2025-2030 - September 2025*  
[Final Report - Sydney Water prices 2025-2030 - September 2025 | IPART](#)



owned by the NSW government, intends to declare a dividend for 2025/26 of \$443 million<sup>7</sup>, up from the \$245 million dividend to the government for 2024/25.<sup>8</sup>



**Figure 2: Sydney Water dividends declared to government, 2021/22 financial year to 2025/26.**

Data source [Sydney Water](#)

This appears to run counter to the Statement of Expectations for Sydney Water Corporation, which says the government expects Sydney Water to “deliver its products and services and otherwise operate in a manner that seeks to minimise cost of living pressures now and in the future”.<sup>9</sup>

This is in addition to the \$125 million in dividends the NSW expects to draw from WaterNSW during 2024/25-2026/27, as we pointed out in a submission to the Independent Pricing and Regulatory Tribunal NSW.<sup>10</sup>

NSA is not opposed to investment in water infrastructure. But the above appears to be increasing consumer prices to pay a dividend to government, which is effectively a tax disguised as a water bill.

We are also concerned about the broader socio-economic impact of such dramatic price increases, including flow-through impact to interest rates as the RBA works to control inflation. Additionally, water price increases are likely to be regressive, putting further cost-

<sup>7</sup> Sydney Water 2025. *Statement of Corporate Intent 2025-26*  
[Sydney Water 2025-2026 Statement of Corporate Intent](#)

<sup>8</sup> Sydney Water 2025. *Annual Report 2024-25* [Sydney Water Annual Report 2024-25](#)

<sup>9</sup> NSW Government 2022. *Statement of Expectations for Sydney Water Corporation*  
[Statement of Expectations for Sydney Water Corporation](#)

<sup>10</sup> NSA 2025. *Consultation Paper – Prices for WaterNSW Greater Sydney from 1 October 2025*  
[NSA-submission-IPART-Prices-for-WaterNSW-Greater-Sydney-from-1-October-2025.pdf](#)

of-living pressure on those who can least afford it. This includes people receiving the Age Pension, who spend a larger portion of their income on water utilities based on the ABS Pensioner and Beneficiary Living Cost Index.<sup>11</sup>

We call on the NSW Government to avoid imposing additional and unnecessary water bill increases on the people of NSW by removing any obligation for state-owned water corporations to pay a dividend to the state government.

## Health

### 5. Reduce public dental waiting times

Oral health is central to the wellbeing of older people, who generally experience a decline in oral health as they age due to a range of reasons, including loss of manual dexterity or memory issues related to dementia. Oral health impacts overall health and quality of life. A healthy mouth is important for eating, communicating and warding off infections. Evidence suggests poor oral health is implicated as a contributor to other diseases and conditions such as endocarditis and cardiovascular disease<sup>12</sup>.

NSA research shows that the cost of dental is a significant barrier to access to care, more than most other health care types, see Figure 3 below. When cost is a barrier to accessing private dental services, this contributes to increased demand for public dental.

For older people in NSW, the waiting time for an offer of public dental care was better than in several states at 249 days in 2023-24 (at 50<sup>th</sup> percentile), but significantly longer than in Western Australia with the shortest wait time of only 159 days.<sup>13</sup>

Public dental waiting times remain an issue for older people in NSW, despite NSW Health reports improving “within target” performance. In NSW, older people are an eligible group, public dental is largely a safety-net service for eligible patients (which includes many older

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<sup>11</sup> ABS 2025, *Selected Living Cost Indexes, Australia methodology*  
[Selected Living Cost Indexes, Australia methodology, September 2025 | Australian Bureau of Statistics](#)

<sup>12</sup> Mayo Clinic 2018. ‘Oral health: A window to your overall health’ Accessed online 1 December 2018  
<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

<sup>13</sup> Productivity Commission 2025. *Report on Government Services*  
<https://www.pc.gov.au/ongoing/report-on-government-services/2025/health/primary-and-community-health/>

Australians on concession cards), and demand is high.<sup>14</sup> NSW uses triage priority codes with recommended maximum waiting times for certain types of dental care.<sup>15</sup>

As of 30 Sep 2025, 96% of people on the waitlist were waiting less than the recommended maximum time, but that still leaves long waits for people triaged as routine and there is variation across systems.<sup>16</sup>

Older Australians are more likely to need restorative and prosthetic/denture-related care, and delays can affect nutrition, pain, infection risk and quality of life, often pushing people toward GPs/emergency departments when problems escalate.

Waiting times for treatment in the public system work against oral health for seniors. Long wait times often mean existing problems worsen. What may have been a simple relatively affordable fix if addressed in a timely fashion could turn into a more serious and costly one.

People who are unable to access public dental services are at higher risk of entering the hospital system for acute health issues resulting from delayed treatment, placing greater strain on the hospital system and health budget.

While NSW is below the Australian average of potentially preventable hospitalisations due to dental conditions adjusted for population, the total number of preventable hospitalisations continues to increase.

In 2014/15, NSW had 17,281 potentially preventable hospitalisations due to dental conditions; by 2022/23 this had risen to 24,306. Given broader pressure on the hospital system, increasing the availability of timely dental care has both direct benefits and assists the broader health system.

As such, we encourage the NSW Government to direct greater investment in public dental, to ensure older people's needs are met in a timely manner and to reduce costs on other parts of the health system.

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<sup>14</sup> NSW Health 2024. *Oral Health Access*

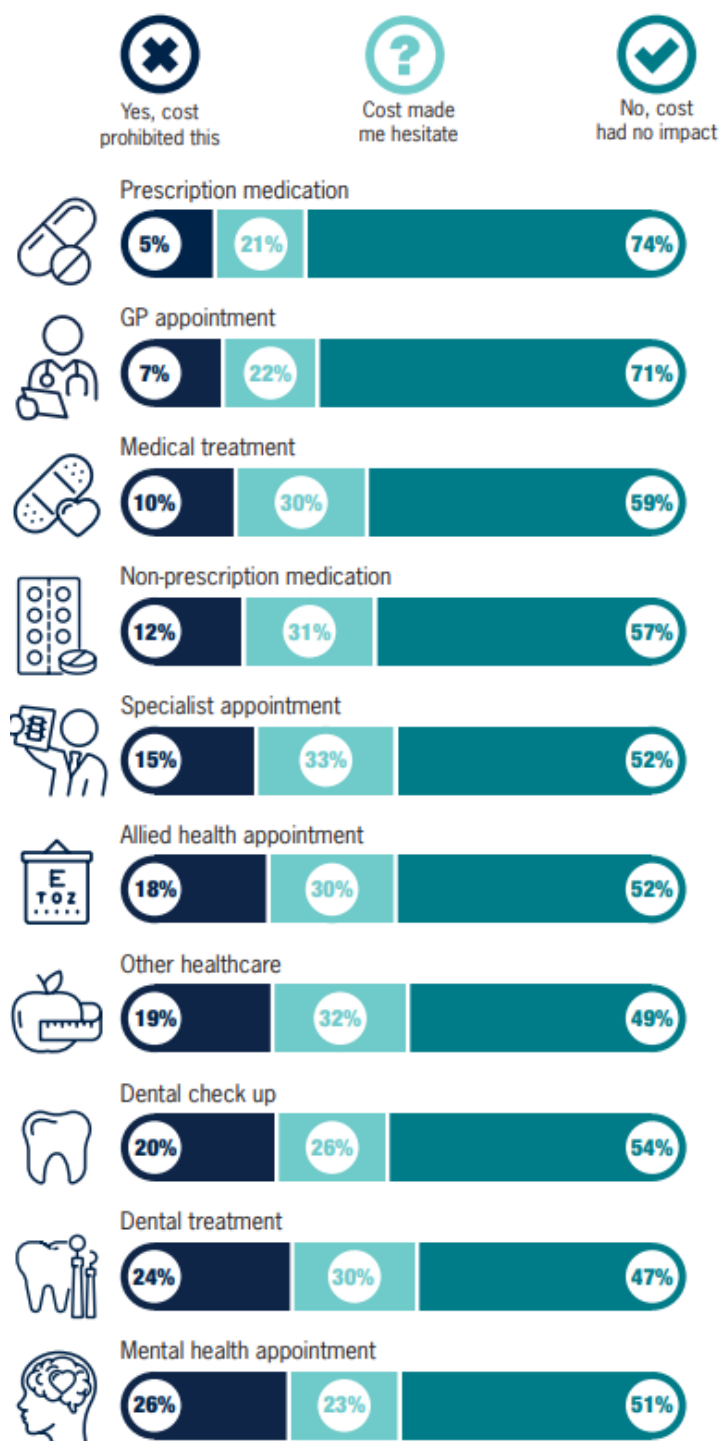
[https://www1.health.nsw.gov.au/pds/ActivePDSDocuments/PD2024\\_034.pdf](https://www1.health.nsw.gov.au/pds/ActivePDSDocuments/PD2024_034.pdf)

<sup>15</sup> NSW Health 2025. *NSW public dental service data*

<https://www.health.nsw.gov.au/oralhealth/Pages/public-dental-care-waiting.aspx?>

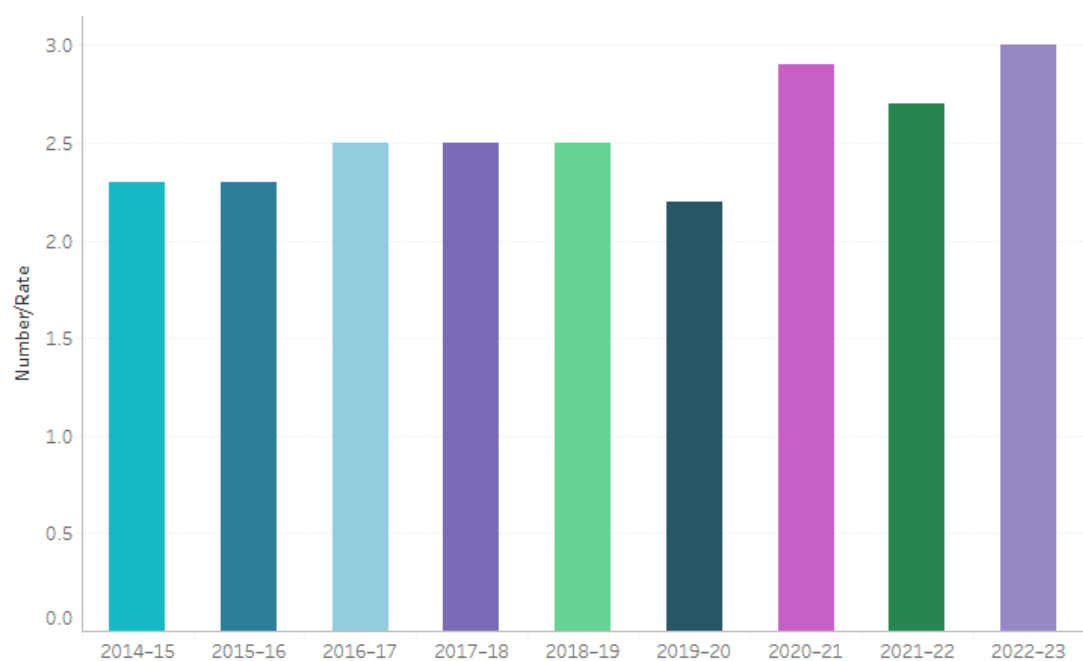
<sup>16</sup> NSW Health 2025, *NSW public dental service data*

<https://www.health.nsw.gov.au/oralhealth/Pages/public-dental-care-waiting.aspx?>

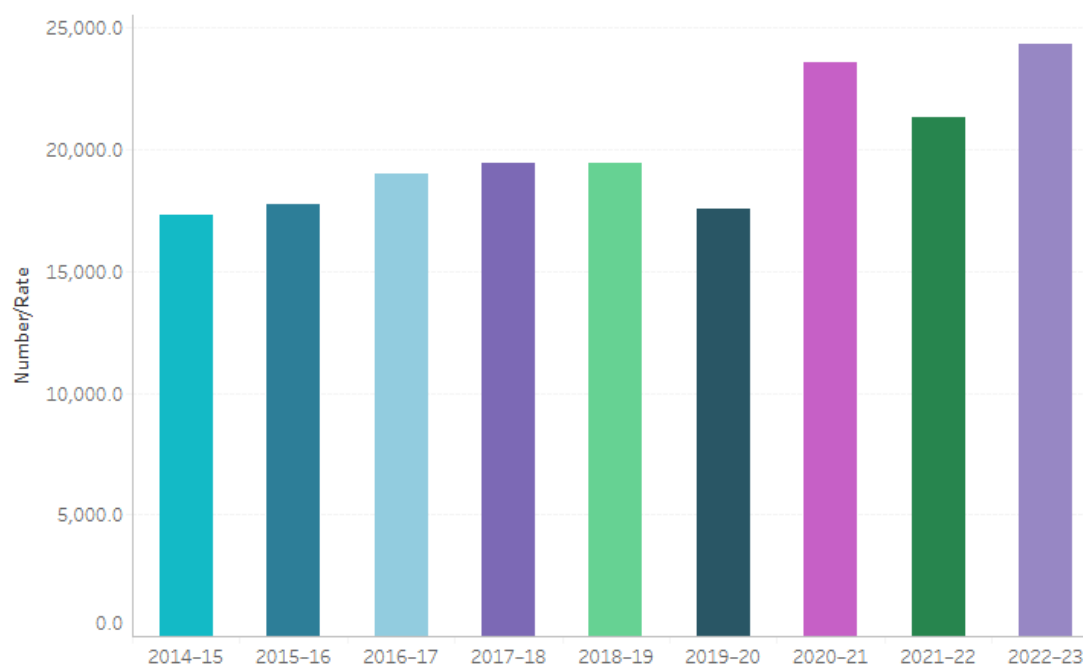


**Figure 3: Whether cost prevented older people from accessing different types of health care,**  
**Source: National Seniors Australia 2023<sup>17</sup>**

<sup>17</sup> National Seniors Australia Healthcare Affordability and Accessibility – Infographic  
<https://nationalseniors.com.au/uploads/Healthcare-affordability.pdf>



**Figure 4: Rate (per 1,000 people) of potentially preventable hospitalisations due to dental conditions, NSW 2014-15 to 2022-23** Source [AIHW](#)



**Figure 5: Number of potentially preventable hospitalisations due to dental conditions, NSW 2014-15 to 2022-23** Source [AIHW](#)

## **6. Collaborate with the Commonwealth Government to reduce the number of older people stranded in NSW hospitals**

As the [NSW Minister for Health recently announced](#), “bed block in state hospitals has surged by over 50 per cent over the past year”.

NSA prefers the term ‘stranded patients’, as these are people stranded in hospital prevented from leaving because there isn’t anywhere suitable for them that meets their needs.

Much of the recent focus around stranded patients has been in terms of hospital funding. While increased funding for hospitals is always welcome, this will not help people get the care they need outside of the hospital system e.g. in suitably located and designed residential aged care homes.

According to Productivity Commission data from 2022-23<sup>18</sup>, the level of stranded ‘patient days’ waiting for aged care (adjusted by total patient days) appears largely correlated with socio-economic disadvantage and living in regional areas, see Figures 6 and 7 below.

It also appears that older people with a medical condition, such as dementia, who require high intensity specialist aged care services are also overrepresented in the stranded patient cohort due to a lack of suitable aged care facilities.

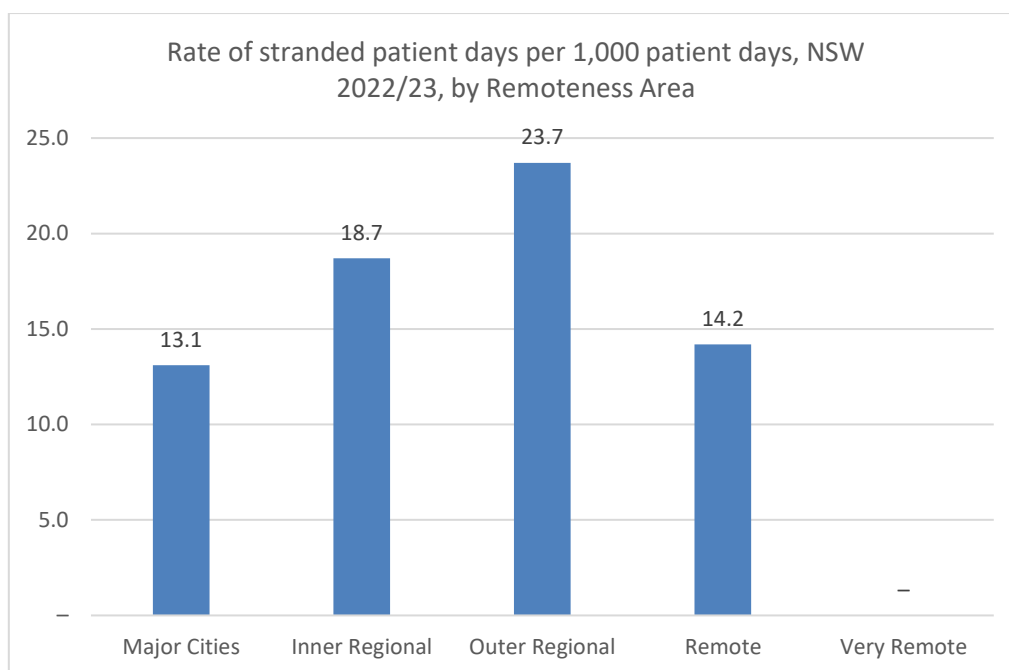
Stranded patients need care in the appropriate setting. The issue will require significant funding to address the lack of services. NSA hopes that reforms to the aged care funding model will free up more resources to dedicate to this problem.

Interestingly, the only state or territory without a significant issue with stranded patients is Victoria. Victoria has historically funded public aged care services, particularly in regional areas and for people with high needs, such as dementia. This approach has resulted in significantly lower numbers of stranded patients in the hospital setting.

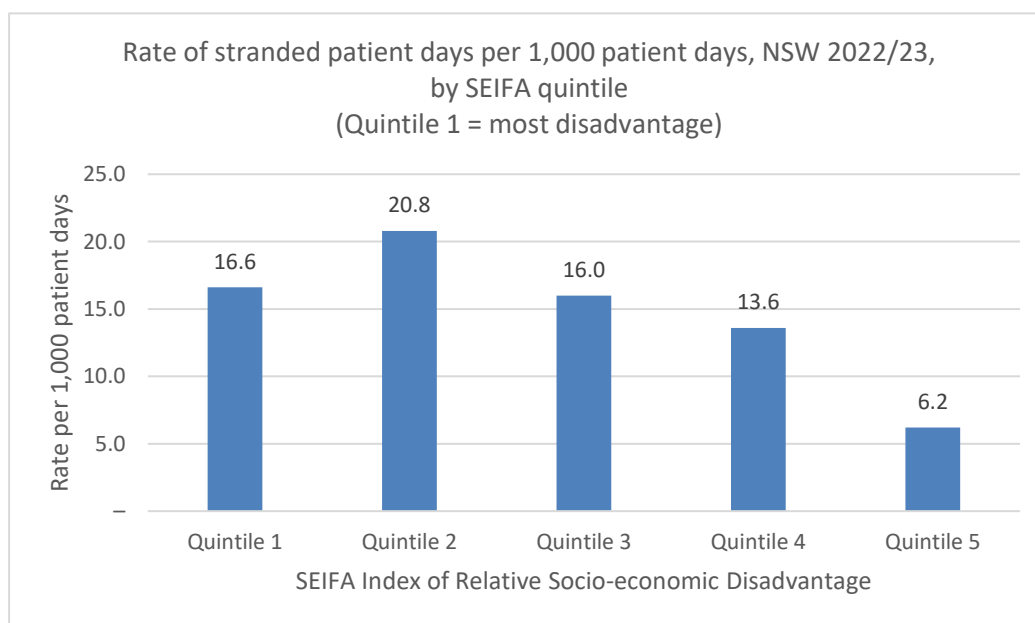
The NSW Government should take a constructive role in this process to ensure effective solutions are implemented swiftly. This will help to alleviate the financial burden on the health system and the broader budget and result in older people getting appropriate care in the appropriate setting.

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<sup>18</sup> Productivity Commission 2025. Report on Government Services 2024  
<https://www.pc.gov.au/ongoing/report-on-government-services/2025/community-services/aged-care-services/>



**Figure 6: Hospital patient days used by those eligible and waiting for residential aged care in NSW, by RA. Data source [Productivity Commission](#)**



**Figure 7: Hospital patient days used by those eligible and waiting for residential aged care in NSW, by SEIFA. Data source [Productivity Commission](#)**

## 7. Regularly collect and publish data on stranded patients in NSW

The stranded patient issue represents a small but powerful illustration of the dysfunction of the state-federal health funding model. It is critical the root causes of the problem are clearly understood and articulated. Many factors that have caused this problem. Quality data is essential to identify solutions to the stranded patient issue.

Unlike several other states, NSW does not regularly publish the number of people stranded in state hospitals. In the interest of transparency and accountability, NSW should collect and report this data publicly, including both younger and older people stranded in hospital while waiting for care, identifying whether they need aged care or NDIS support.

In doing so, NSW should adopt the best practices from each of the states currently publicly reporting this information:

- [Queensland](#): Has reported statistics, including both older people waiting for aged care and younger people stranded in hospitals (likely waiting for NDIS support), since August 2021.
- [South Australia](#): Has reported statistics on a weekly basis, since October 2022.
- [Tasmania](#): Has reported statistics, including people waiting for residential aged care or NDIS support by major hospital, since October 2024.

NSW could lead on transparency in this area, and help solve the problem, by collating and reporting deidentified and aggregated data detailing the cause of the initial presentation and cause of being stranded. The later could include:

- lack of immediate care availability
- lack of aged care bed near family and friends
- unable to afford aged care bed
- denied aged care bed due to complex needs
- unable to arrange aged care bed due to ongoing guardianship process.



## Housing

### 8. Introduce a stamp duty concession for seniors comparable with existing schemes operating in other states and territories.

Research undertaken by National Seniors Australia has found only 44 per cent of people aged 50 and older live in homes suitable for their changing needs. Of those with unsuitable homes, 26 per cent said they could make their home suitable with modification, around 9 per cent said they would move to live in a more suitable and around 10 per cent said they couldn't modify their home.

This research also found a high proportion, around one-third of older people, had moved in later life and another third were considering moving in later life (see Figure 8). As our research also shows (see Figure 9), older people want to move to address ageing needs and to obtain smaller properties that make ageing easier but some face barriers to this.

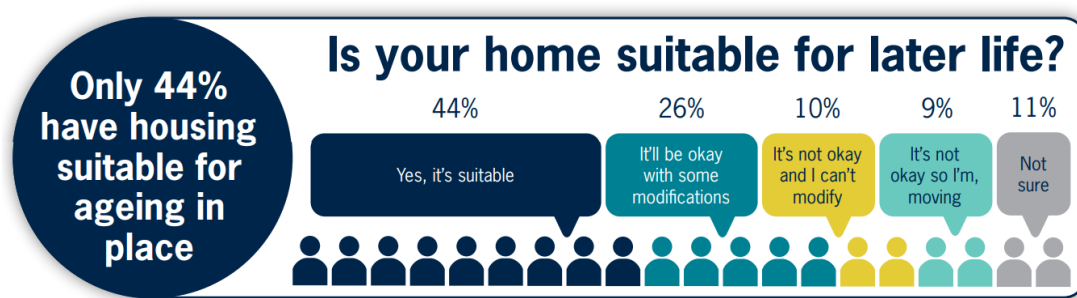


Figure 8: Proportion of housing suitable in later life for older people.<sup>19</sup>

There were several barriers to moving in later life. One of the most important was the cost of stamp duty. Almost one-third (32%) of people cited the cost of stamp duty (second only to the hassle of buying and selling) as a barrier to moving in later life.<sup>20</sup>

Seniors in Victoria, Australian Capital Territory (ACT) and Tasmania are eligible for stamp duty concessions to assist with downsizing. NSW seniors should have access to a similar concession to support and encourage downsizing.

<sup>19</sup> National Seniors Australia 2024. *Is housing suitable in later life?* (Infographic)

<https://nationalseniors.com.au/uploads/1020235017PAR-InfoGrphc-HousingRpt-1800x3200.pdf>

<sup>20</sup> National Seniors Australia 2024. *Is housing suitable in later life?* (Infographic)

<https://nationalseniors.com.au/uploads/1020235017PAR-InfoGrphc-HousingRpt-1800x3200.pdf>

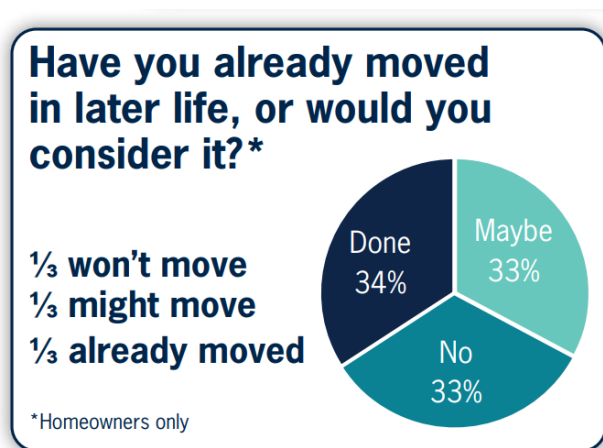


Figure 9: Proportion of older people who have moved or would consider moving in later life<sup>21</sup>

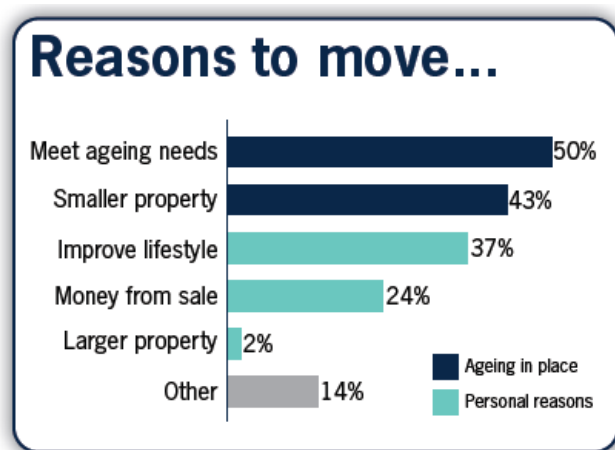


Figure 10: Reasons for moving among older people<sup>22</sup>

National Seniors recommends a concession for stamp duty for Pensioner Concession Card holders and Commonwealth Seniors Health Card holders in NSW.

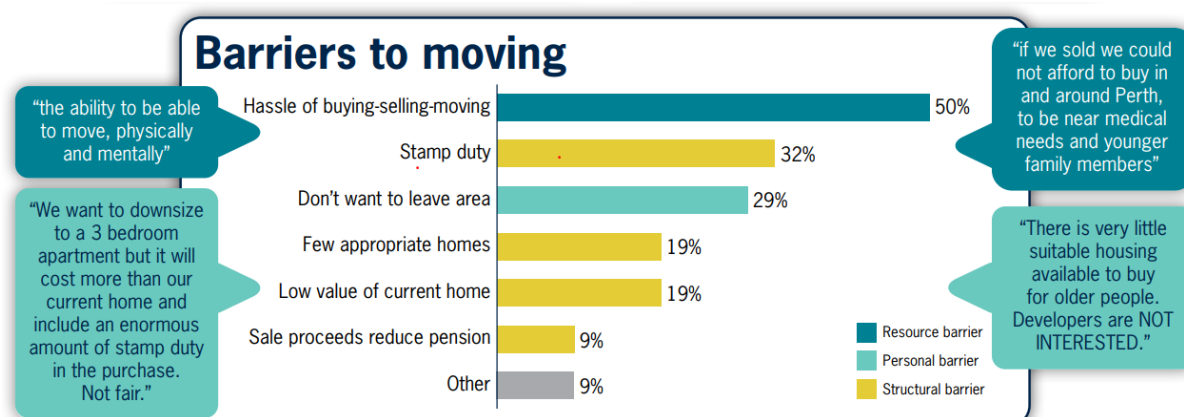
The concession could apply to new or newly built dwellings to boost supply and operate on a sliding scale, as is done in the ACT and Victoria, to ensure the policy is targeted.

This will assist those who are reluctant to downsize (due to associated costs) and provide an opportunity to relocate to more suitable accommodation if needed. The flow on effect

<sup>21</sup> National Seniors Australia 2024. *Is housing suitable in later life?* (Infographic)  
<https://nationalseniors.com.au/uploads/1020235017PAR-InfoGrphc-HousingRpt-1800x3200.pdf>

<sup>22</sup> National Seniors Australia 2024. *Is housing suitable in later life?* (Infographic)  
<https://nationalseniors.com.au/uploads/1020235017PAR-InfoGrphc-HousingRpt-1800x3200.pdf>

would allow a more efficient use of housing stock and make larger houses available for younger families in NSW.



**Figure 11: Proportion of older people who have moved, might move or have no plans to move in later life<sup>23</sup>**

Removing the disincentive to downsize would also align with the government's 'Low and Mid-Rise' policy which seeks to help fill what is called the 'missing middle' of housing: housing that fits between single dwelling detached housing and mid-rise apartment buildings.<sup>24, 25</sup> It is not enough to make it easier to build this type of housing, the policy settings need to also encourage people to move into this type of housing.

The cost to government from offering a seniors' stamp duty concession is relatively small as can be gauged by examining the operation of schemes in other jurisdictions.

In Tasmania the revenue forgone estimate for 2023-24 from the pensioner duty concession was only \$2.1m.<sup>26</sup> In Victoria, where the exemption is more generous, the revenue forgone estimate for transfer duty concessions for pensioners and concession card holders in 2023-24 was \$65m (compared to \$595m for first home buyers concession on stamp duty).<sup>27</sup>

<sup>23</sup> National Seniors Australia 2024. *Is housing suitable in later life?* (Infographic)  
<https://nationalseniors.com.au/uploads/1020235017PAR-InfoGrphc-HousingRpt-1800x3200.pdf>

<sup>24</sup> Paul Scully MP 2025. *Low and Mid-Rise policy to unlock 112,000 homes in five years*  
[Low and Mid-Rise policy to unlock 112,000 homes in five years](#)

<sup>25</sup> ACT Government 2025. *Missing Middle Housing Reforms*  
[Missing Middle Housing Reforms - City and Environment Directorate - Planning](#)

<sup>26</sup> Tasmanian Department of Treasury and Finance 2023. *General Government Revenue*  
<https://www.treasury.tas.gov.au/BudgetPapersHTML/Budget2023/BP1/2023-24-BP1-5-General-Government-Revenue.htm>

<sup>27</sup> Victoria State Government 2023. *Statement of Finances 2023/24*  
<https://s3.ap-southeast-2.amazonaws.com/budgetfiles202324.budget.vic.gov.au/2023-24+State+Budget+-+Statement+of+Finances.pdf>

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