



**Submission to the
2016-17
Queensland
State Budget**

January 2016

About National Seniors Australia

National Seniors Australia is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with around 200,000 members. .

We give our members a voice – we listen and represent our members' views to governments, business and the community on the issues of concern to the over 50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

We help our members save – we offer member rewards with discounts from thousands of businesses across Australia. We also offer exclusive travel discounts and more tours designed for the over 50s and provide our members with affordable, quality insurance to suit their needs.

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Recommendations

Cost of Living: Concessions

1. Ensure all current rebates and concessions available to pension card holders, Seniors Card and Commonwealth Seniors Health Card holders are maintained at an acceptable parity and increased in line with living costs.
2. Ensure that all vulnerable consumers, including eligible seniors and those on fixed incomes living in multi-residential arrangements have continuous access to water, electricity and gas services at an affordable price with direct access to government concessions and rebates.

Mature Age Employment, Training & Re-skilling

3. Establish a mentoring program within Queensland Government and Government Owned Corporations (GOCs) in 2016-2017 where older workers would work alongside younger workers in a job sharing capacity.
4. Review the performance of the “Skilling Queenslanders for Work” (SQW) program as it relates to mature age unemployed persons to ensure the \$60m provided so far has produced work ready applicants who are being employed and is meeting the \$8 return for every \$1 invested as targeted by the Treasurer.
5. Implement an education program and funding incentives for unions and employer groups so they can educate mature age workers about the importance of ongoing training/re-skilling. In-house or outsourced training/re-skilling programs should be provided by employers to keep mature-age workers appropriately skilled so they can remain in employment.
6. Expand the criteria and increase the funding for the current Entrepreneurs of Tomorrow fund to include mature entrepreneurs.

Mental Health

7. Provide ongoing funding to promote mental health programs in the rural and remote areas of Queensland.

Aged Care

8. Provide increased funding for safe practice nurse-to-patient ratios in Queensland Government residential aged care facilities.

Dental Health

9. Provide increased funding to ensure that all older Queenslanders have access to adequate dental and oral healthcare.
10. Provide mobile dental health services for housebound Queenslanders in residential aged care or being cared for at home.
11. Fund training programs using volunteer community speakers to educate older people, aged care staff and carers about the importance of oral health.

Housing

12. Introduce concessional property duty for seniors downsizing their home.
13. Re-introduce subsidies to allow older concession card holders to adapt their family home and purchase assistive technologies to facilitate living independently.

Executive Summary

Queensland's population is ageing as a result of sustained low fertility increasing into the older age groups. Currently, over 46 per cent of Queensland voters are aged over 50¹. Within a few years the clear majority of voters will be aged 50 and over.

According to the Australian Bureau of Statistics, there were 1.4 million Queenslanders aged 50 and over in 2012. It is estimated that the population 50 and over will increase to 3.6 million by 2061. This will see the proportion of the population aged 50 or over increase from 31.3 per cent in 2012 to 38.6 per cent in 2061. In 2012, there were five people of working age (15 – 64) for every one person over 65 in Queensland. In 2061, it is estimated that this will reduce to only 2.8 people of traditional working age for every person over 65².

The over-50s are a diverse segment of the State's population. At the younger end of the spectrum the growth in the 'baby boomer' population is bringing new issues and expectations of retirement, replacing the traditional view of 'dependency and decline' with one of independence and increased productivity.

There are many opportunities for the Queensland Government to implement changes within key areas of Cost of Living, Mature Age Employment, Health, Aged Care, Housing and Transportation which would promote an age-friendly society and allow the over-50s to more effectively contribute to the Queensland economy and tax base.

National Seniors believes that an updated whole-of-government seniors strategy would ensure that the broad range of issues impacting older Queenslanders are addressed in a systematic and sustainable way.

National Seniors' State budget submission has been developed with input from the Queensland Policy Advisory Group. National Seniors' Queensland Policy Advisory Group was established in 2006 and plays a key role in identifying emerging issues and trends affecting the over 50s throughout the State. It also acts as a conduit between National Seniors members within the State, relevant community organisations and the Queensland Government.

National Seniors' acknowledges the restrictive fiscal environment and has chosen to focus recommendations relevant to workforce participation and economic productivity.

¹ The Australian Electoral Commission 2015. 'Elector count by division , age group and gender' 30 September 2015 http://www.aec.gov.au/Enrolling_to_vote/Enrolment_stats/elector_count/

² Australian Bureau of Statistics 2015. 'Queensland' in *Population Projections, Australia, 2012 (base) to 2101* cat. no. 3222.0 [http://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/3222.0Main%20Features92012%20\(base\)%20to%202101?opendocument&tabname=Summary&prodno=3222.0&issue=2012%20\(base\)%20to%202101&num=&view](http://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/3222.0Main%20Features92012%20(base)%20to%202101?opendocument&tabname=Summary&prodno=3222.0&issue=2012%20(base)%20to%202101&num=&view)

Cost of Living: Concessions

Recommendation 1: Ensure all current rebates and concessions available to pension card holders, Seniors Card and Commonwealth Seniors Health Card holders are maintained at an acceptable parity and increased in line with living costs.

Recommendation 2: Ensure that all vulnerable consumers, including eligible seniors and those on fixed incomes living in multi-residential arrangements have continuous access to water, electricity and gas services at an affordable price with direct access to concessions and rebates.

National Seniors welcomed the Government's continuing support for concessions following the cessation of the National Partnership Agreement on Certain Concessions for Pensioner Concession Card and Seniors Card Holders. National Seniors is still concerned because we are contacted daily by members struggling to pay for essential services such as water and electricity. Recent media reports showing that the number of Queenslanders having their power cut off for non-payment has risen by 17 per cent on the previous year³ corroborates our members' own experiences.

Those on low fixed incomes suffer the most. The Age Pension is the primary source of income for over 50 per cent of the people eligible and makes up 80 – 90 per cent of income⁴. Pensioners and low income workers are increasingly being disadvantaged by the fact that concessions and rebates for essential services are falling far short of the actual expense. Age pension recipients are spending more on essential goods and services leaving less for discretionary items. The result of this shortfall is a declining quality of life, which can have a negative effect on health and wellbeing.

Many essential services continue to increase well above the inflation rate. Utilities, for example, have increased by 139 per cent in the last ten years compared to only 2.3 per cent for clothing and footwear⁵. As concessions are a primary means to meet the increased cost of essential services, it is critical that concessions are increased at a rate that reflects the increase in the cost of these services rather than changes to CPI as is often done. It was disappointing to learn that concessions would not increase *at all* in the last Queensland Budget. A failure to increase concessions in line with the real cost of essential services leads to a debasing of their value over time, which impacts on the day-to-day budgets of pensioners.

Another significant issue is that many seniors living in retirement villages, manufactured homes or residential parks cannot apply directly for concessions on essential services. For example in some cases, the concession applied for through the complex owner does not flow on to the individual resident. Currently, retirement village operators are under no obligation to pass these concessions onto residents.

³ Sinnerton, J. 2015. 'Cost of Living comparison shows necessities taking an increasingly bigger bite out of family budget' in *The Courier Mail*. 27 November 2015
<http://www.couriermail.com.au/news/queensland/cost-of-living-comparison-shows-necessities-taking-an-increasingly-bigger-bite-out-of-family-budget/news-story/72ecd58c791e572ed38d122bdadb592e>

⁴ Queensland Council of Social Service 2015. *Cost of Living Report, Special Edition: The cost of living and age pensioner households*. Issue 3, July 2015.

⁵ Sinnerton, J. 2015. *Ibid*.

Mature Age Employment, Training & Re-skilling

Recommendation 3: Establish a mentoring program within Queensland Government and Government Owned Corporations (GOCs) in 2016-2017 where older workers would work alongside younger workers in a job sharing capacity.

Recommendation 4: Review the performance of the “Skilling Queenslanders for Work” (SQW) program as it relates to mature age unemployed persons to ensure the \$60m provided so far has produced work ready applicants who are being employed and is meeting the \$8 return for every \$1 invested as targeted by the Treasurer.

Recommendation 5: Implement an education program and funding incentives for unions and employer groups so they can educate mature age workers about the importance of ongoing training/re-skilling. In-house or outsourced training/re-skilling programs should be provided by employers to keep mature-age workers appropriately skilled so they can remain in employment.

Recommendation 6: Expand the criteria and increase the funding for the current Entrepreneurs of Tomorrow fund to include mature entrepreneurs.

Over the last 20 years, increased workforce participation amongst older groups has been integral to Australia’s sustained economic prosperity. In recognition of this fact, successive governments have actively pursued higher mature aged workforce participation as a means of increasing economic growth and addressing social issues, such as welfare dependency and social isolation. While much progress has been made, the over-50s continue to face numerous barriers to employment, including discriminatory attitudes and aged-based thresholds in income insurance and protection and professional licensing.

Unemployment is a significant problem facing older Queenslanders. Older workers are often the target of redundancy and retrenchment and can languish in unemployment for comparatively long periods. The over-50s often remain on Newstart for many years until they can access the Age Pension.

In June 2015, there were 32,185 Queensland workers aged 55 and over on Newstart making up 19.5 per cent of the total⁶. In Queensland in 2014-15, 18 per cent of all unemployed individuals over the age of 55 years remained unemployed for 104 weeks or more, compared to only 6.4 per cent of unemployed individuals aged 15-25⁷

Evidence suggests that the actual number of mature aged unemployed workers would be much higher; however many seniors who have been long term unemployed stop actively looking for work and are no longer counted as unemployed⁸.

National Seniors supports a whole of government response to the challenges of mature age

⁶ Australian Government 2015. *DSS Payment Demographic Data* June 2015. <http://data.gov.au/dataset/dss-payment-demographic-data>

⁷ Queensland Government Statistician's Office 2015. *Unemployed persons duration of unemployment by sex and age, Queensland, 2014-15*. <http://www.qgso.qld.gov.au/products/tables/unemployed-persons-duration-qld/index.php>

⁸ Peetz, D. 2015. ‘What unemployment figures really say about Queensland’ in *The Conversation*. 27 January 2015 <https://theconversation.com/what-unemployment-figures-really-say-about-queensland-36305>

unemployment, including employment incentives and training grants and dedicated funding, incentives and support for mature entrepreneurs.

The Treasurer announced in his 2015-2016 Budget media release on 14 July 2015 that the Government would require a target of 10 per cent of the workforce on all Government and GOC projects to be apprentices and trainees⁹. National Seniors suggests that the Government and GOC'S also establish a mentoring program where an older employee would work alongside a younger employee in a job sharing capacity. This program would enable a two-way sharing of vital skills and help provide employment for both young and older workers.

National Seniors supports calls to make the Queensland Government's "Skilling Queenslanders for Work" (SQW) program targeted at high risk groups. Under the SQW program, funding of \$60m per year over four years has been allocated to assist 32,000 disadvantaged Queenslanders into work. The program focuses on the completion of nationally recognised training with linkages to employment and/or further training¹⁰.

Targeting funding at specific population groups, such as mature-age workers will ensure that the program is more effective at supporting those jobseekers which find it difficult to gain employment. This is consistent with recommendations made by Deloitte Access Economics (DAE), which called for "more target[ed] funding allocations and targeting of particular skills matched to local employment needs" in its review of the original program¹¹.

National Seniors would also urge the Government to undertake ongoing review of the effectiveness of the SQW program. The review should show how many participants are benefitting, how they are benefitting and quantify the return of investment as outlined by the Treasurer.

National Seniors calls on the Government to extend its support for home-based businesses, through the *Entrepreneurs of Tomorrow* initiative. The *Entrepreneurs of Tomorrow* initiative has provided one million dollars in funding in 2015-16¹² for stay at home parents to help them grow their home based businesses. We believe that this funding could be increased and expanded to include mature-age entrepreneurs. The proportion of people over 55 who are self-employed has risen dramatically over the past 25 years. In part, this can be viewed as a direct response to the difficulties mature-age workers face finding employment¹³.

There are many older Queenslanders with vast knowledge and experience who are keen to use this knowledge and experience to start their own business. As entrepreneurs, they have the advantage of developed networks; industry experience; technical and managerial skills; and a strong financial base. These individuals may have interesting and viable business ideas but lack some of the basic

⁹ Hon Pitt, C. 2015. 'A Budget for jobs, health and education' *Queensland Budget 2015-16 Media Release*. 14 July 2015 <http://www.budget.qld.gov.au/media-centre/documents/qt-budget-for-jobs-health-and-education.pdf>

¹⁰ Queensland Government 2015. *Skilling Queenslanders for Work: 2015-16 Delivery*. Accessed 10 December 2015 <http://www.training.qld.gov.au/resources/investing-in-skills/pdfs/sqw-pp.pdf>

¹¹ Queensland Government 2015. *Ibid.*

¹² Pitt 2015. *Ibid.*

¹³ Spoehr, J., Barnett, K. and Parnis, E. 2009. *Experience Works: The Mature Age Employment Challenge*, Adelaide: The Australian Institute for Social Research/National Seniors Australia.

skills required to run a small business, be unaware of the opportunities available to support them to develop their own business or be wary of the risks involved in starting their own business.

Supporting mature-age entrepreneurs to develop home based businesses will provide opportunities to further grow the Queensland economy. National Seniors encourages the Queensland Government to consider the findings of research in this area¹⁴.

Mental Health

Recommendation 7: Provide ongoing funding to promote mental health programs in rural and remote areas of Queensland.

A review of preventative mental health programs for rural and regional areas of Queensland indicate that the gaps identified twelve months ago still exist. While some programs, such as those delivered by beyondblue, operate in rural and remote areas there is little evidence of support outside of urban centres. Most programs are attached to hospital and health services and mental health units in major cities or regional centres in South East Queensland and Townsville¹⁵.

National Seniors supports the view that it is better to deliver mental health services to rural and remote communities through a community health approach. Findings indicate that GPs are still the preferred health information source for 'farmers and fishers' in rural and regional centres. This includes farmers, farm managers and shearers and farm hands¹⁶.

It is critical to improve the delivery of mental health programs to rural workers because the suicide rate is over twice the rate of those in other occupations¹⁷. As the Australian Institute for research and prevention found, the rate of suicide among farm workers, farmers and employees aged 15 to 60 is double that of the rest of the populations¹⁸.

In a recent submission to the Queensland Mental Health Commission's *Towards a Queensland Mental Health Awareness, Prevention and Early Intervention Action Inquiry*¹⁹, National Seniors highlighted mental health issues for older people in rural and remote areas of Queensland. Identification of the suicide risk coupled with early intervention by health professionals has not been targeted in the Queensland Health Mental Commission's *EARLY ACTION: Queensland Mental Health Promotion, Prevention and Early Intervention ACTION PLAN 2015-17*. This is a serious omission based on current statistics showing poorer health outcomes in areas outside of major

¹⁴ Maritz, A., Zolin, R., De Waal, A., Fisher, R., Perenyi, A. and Eager, B. 2015. *Senior Entrepreneurship in Australia: Active Ageing and Extending Working Lives* <http://seniorpreneurs.foundation/wp-content/uploads/2015/09/2015-NSA-Report-240815.pdf>

¹⁵ Queensland Health 2015. 'Older Persons Mental Health Service (OPMHS)' Accessed 8 January 2015 https://www.health.qld.gov.au/townsville/IMHS/imhs_opmhs.asp

¹⁶ Fairleigh, A. 2013. 'Getting it right on rural mental health' in *The Drum* 17 July 2013. <http://www.abc.net.au/news/2013-07-17/fairleigh-getting-it-right-on-rural-mental-health/4825542>

¹⁷ Fairleigh, A. 2013. *Ibid.*

¹⁸ ABS News 2008. 'Farmers' suicide rates double national average: study' in *ABC News*. 19 August 2008. <http://www.abc.net.au/news/2008-08-19/farmers-suicide-rates-double-national-average-study/482170>

¹⁹ National Seniors 2015. 'Towards a Queensland Mental Health Awareness Prevention and Early Intervention Action' p. 55.

cities²⁰. The government should aim for a reduction in the number of suicide attempts and completions in the rural and remote areas of Queensland.

Discrimination also has an impact on mental health and well-being. The stigma attached to suffering a mental illness frightens and creates shame in older people in the rural areas where the image of farmers and graziers is one of strength. Hence, early identification of mental health issues followed up with early intervention, education, support and treatment, plus ongoing support would assist in reducing the incidence of sometimes tragic outcomes for families.

A primary health care program implemented by community mental health outreach team, would ease mental health concerns for many at risk older persons living in rural and remotes areas.

Aged Care

Recommendation 8: *Provide increased funding for safe practice nurse-to-patient ratios in Queensland Government residential aged care facilities.*

Concerns have been raised about the safe level of nurse-to-patient ratios in Queensland residential aged care facilities in the private and public sectors. A study by the Queensland Nurses Union indicated the safe levels of nurse /patient ratios which should be instituted in Queensland hospital and health services²¹.

On 5 December 2015, the Queensland Government legislated that ratios would be introduced gradually across Queensland hospital and health services from 1 July 2016. Ratios would be applied to "prescribed medical, surgical, mental health wards with a minimum of one nurse to four patients, morning and afternoon shifts and one to seven patients for night shifts". A review will be carried out after the ratios have been in operation for twelve months²². Aged care is not one of the prescribed areas for this current roll out in July 2016.

National Seniors believes that for safe practice, nurse-to-patient ratios in aged care should also be instituted for patients and residents in hospitals older persons units and residential aged care facilities following the twelve month review.

Dental Health

Recommendation 9: *Provide increased funding to ensure that all older Queenslanders have access to adequate dental and oral health care.*

Recommendation 10: *Provide mobile dental health services for housebound Queenslanders in residential aged care or being cared for at home.*

²⁰ Australian Bureau of Statistics 2011. 'Health Outside Major Cities' in *Australian Social Trends, Mar 2011*. Cat no. 4102.0 <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features30Mar+2011>

²¹ Queensland Nurses' Union 2015. *Ratios Save Lives: A care guarantee for the delivery of safe, high quality nursing and midwifery to all Queenslanders.*

²² The Honourable Palaszczuk, A. and The Honourable Dick, C. *Nurse to patient ratio legislation introduced* Media Statement. 1 December 2015. <http://statements.qld.gov.au/Statement/2015/12/1/nurse-to-patient-ratio-legislation-introduced>

Recommendation 11: Fund training programs using volunteer community speakers to educate older people, aged care staff and carers about the importance of oral health.

It is widely recognised that Australia's oral health is poor across the population. In Queensland it is estimated that around 27 per cent of the population experience untreated tooth decay²³. This is greatest in the lower income groups and in rural and remote areas. Tooth decay and gum disease are two of the most common health conditions in Australia today and the majority of cases are preventable. Poor oral hygiene can be linked to many other health problems and can also increase the likelihood of ill health and depression, leading to a withdrawal from society and an increase of both mental and physical illness.

Factors leading to the persistence of poor oral health include:

1. The dental system is mainly private leading to significant affordability barriers to good oral health.
2. Insufficient funding and inadequate ability of the public sector to accommodate the volume of patients requiring treatment.
3. Unequal distribution of the dental workforce with only a small number of practitioners choosing to work in rural and remote areas.
4. Insufficient education of older people on the importance of good oral/dental healthcare.

Rectifying the above barriers requires long term reform and substantial investment by the Queensland Government.

It is important to note that many older people are also unable to access dental care because of transport or limited mobility. National Seniors urges the government to provide mobile dental services for the over-50s who are housebound in residential aged care or being cared for at home.

A cost effective way to provide dental health services for the over-50s would be to utilise school mobile dental vans, which would be available after school hours and in school holiday periods. It would be important to ensure that dental vans are accessible for older people with mobility impairment or disability.

Dentists could accompany the Royal Flying Doctors in rural and remote areas of Queensland as is provided in New South Wales through the Outback Oral Treatment and Health program²⁴. The Government could also be guided by the Victorian Government domiciliary oral health service which is available to housebound patients²⁵.

It is also important to ensure that older people, carers and aged care staff know what the health risks are due to poor oral care. This could be accomplished by training volunteer community

²³ National Advisory Council on Dental Health 2012. *Report of the National Advisory Council on Dental Health*. 23 February 2012.

[https://www.health.gov.au/internet/main/publishing.nsf/Content/C10065B9A8B6790FCA257BF0001BDB29/\\$File/Final%20Report%20of%20the%20NACDH%20-%2026%20February%202012%20\(PUBLICATION\).pdf](https://www.health.gov.au/internet/main/publishing.nsf/Content/C10065B9A8B6790FCA257BF0001BDB29/$File/Final%20Report%20of%20the%20NACDH%20-%2026%20February%202012%20(PUBLICATION).pdf)

²⁴ Power, J. 2015. 'Royal Flying Doctor pilot dental program TOOTH seeks funding' in *The Sydney Morning Herald*. 25 March 2015. <http://www.smh.com.au/nsw/royal-flying-doctor-pilot-dental-program-tooth-seeks-funding-20150324-1m6a50.html>

²⁵ Dental Health Services Victoria 2015. 'Services for homebound patients (Domiciliary)' <https://www.dhsv.org.au/public-dental-services/services-for-homebound-patients-domiciliary>

speakers to talk to community seniors groups, retirement villages, residential aged care facilities and respite centres.

Housing

Recommendation 12: *Re-introduce concessional property duty for seniors rightsizing their home.*

Recommendation 13: *Re-introduce subsidies to allow older concession card holders to adapt their family home and purchase assistive technologies to facilitate living independently.*

Queensland's *Housing 2020* strategy provides the principal vehicle for reforming the social housing system to provide greater access to affordable housing for Queenslanders on low-incomes²⁶. Unfortunately, there is no similar strategy which promotes access to suitable housing for private home owners with limited incomes that enables them to age in place. Many older home owners, for example, would like to downsize to a more suitable (affordable and accessible) dwelling but are unable to do so because there are high economic costs involved.

National Seniors research indicates that the over-50s prefer to age at home. However, only 38 per cent have taken steps to prepare themselves for getting older. Enabling the over-50s to age within their homes allows them to maintain their existing community and social networks and reduces the personal and public costs of premature aged care entry²⁷.

High stamp duty costs, in particular, are prohibiting older Queenslanders from rightsizing to more suitable homes that are more appropriate, accessible and age friendly. National Seniors believes that the state government should expand access to stamp duty concessions to seniors as a means of enabling older Queenslanders to move into more suitable dwellings if they want to. This will enable older Queenslanders to age in place and increasing housing stock for larger families.

Most states and territories recognise the downsizing needs of seniors and have schemes in place to provide stamp duty exemptions or concessions.

The ACT Government provides the most generous scheme which offers eligible pensioners a full exemption for housing up to \$625,000²⁸. The Victorian Government provides a full exemption for eligible concession holders for housing up to \$330,000²⁹. The Northern Territory Government provides a full exemption for seniors over 60 for dwellings costing up to \$292,300. South Australia has a Seniors Housing Grant Scheme which provides a one off grant to assist all seniors over the age of 60 to purchase or build a new home of up to \$7,800 for dwellings worth less than \$400,000³⁰. In

²⁶ Department of Housing and Public Works 2013. *Housing 2020 Strategy*. Queensland Government: Brisbane

²⁷ National Seniors 2012. *Where will I live as I age? Seniors Australians' needs and concerns about future housing and living arrangements*. National Seniors Australia and Group Homes Australia: Brisbane.
https://www.nationalseniors.com.au/sites/default/files/Where_Will_I_Live_As_I_Age.pdf

²⁸ ACT Revenue Office 2015. 'Pensioner Duty Concession' Accessed 23 December 2015.
<http://www.revenue.act.gov.au/home-buyer-assistance/pensioner-duty-concession>

²⁹ Department of Human Services 2015. 'Stamp duty concession' Accessed 23 December 2015
<http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/rates-and-property/stamp-duty-concession>

³⁰ Revenue South Australia 2015. 'Seniors Housing Grant' Accessed 23 December 2015
<https://www.revenuesa.sa.gov.au/grants-and-concessions/seniors-housing-grant>

each case, the amount of concession reduces to zero as the value of the purchased dwelling increases, with ACT offering the most generous and South Australia the least generous cut-off. NSW once offered seniors a concession on stamp duty for the construction of new housing under the Home Builders Bonus, but this ceased after 1 July 2012³¹.

National Seniors recommends that seniors be provided with access to a stamp duty concession or exemption to enable them to move to a more suitable dwelling if they need to.

Allowing older Queenslanders the ability to rightsize their housing through stamp duty exemptions and concessions is not the only way to assist people to be able to age in place. The ability to modify an existing home can also enable older people to remain longer in their community. Unfortunately, modifying an existing dwelling can be difficult for those on low-fixed incomes.

The Home Assist Secure program provides subsidised assistance to Queenslanders aged 60 years and over to undertake critical maintenance services. Assistance is available to Pensioner Concession Card holders who are ineligible for other funding. Funding is limited up to \$400 per year per recipient for labour costs associated with the work undertaken for an eligible recipient.

Prior to the election of the Newman Government access to the program was available for seniors' concession card holders particularly Commonwealth Seniors Health Card and Gold Card holders. National Seniors believes that the original eligibility for the scheme be reinstated to enable older Queenslanders to make a dwelling accessible to encourage people to stay in their homes longer.

³¹ Office of State Revenue (NSW Government) 2015. 'NSW Home Builders Bonus' Accessed 23 December 2015 <http://www.osr.nsw.gov.au/grants/complete/hbb>