

Western Australian Budget Submission

2026-27

March 2026

Introduction

National Seniors Australia (NSA) welcomes the opportunity to make a submission to the Western Australian Government as part of the budget process for 2026-27. NSA is the peak consumer body representing older Australians and has a strong presence in Western Australia with thousands of direct members as well as ten formal branches. Many more Western Australians participate in NSA as part of our wider community model.

This submission contains recommendations on issues of concern for seniors. The recommendations were developed in consultation with National Seniors' Western Australian Policy Advisory Group, which acts as an important conduit between older people and the Western Australian Government.

The single biggest policy challenge facing all governments is catering for an ageing population.

The number of older people in Western Australia is expanding rapidly. In June 2025, the population aged 50+ was estimated to be 1,019,419, more than double that of only 25 years ago, and the population aged 65 and over was 496,132, double what it was only 18 years ago.¹ Future projections show a similar story, with the proportion of people aged 65 and over, estimated to increase from 14 per cent in 2017 to between 20 and 22 per cent in 2066.²

Governments should be implementing policies to accommodate the nation's ageing demographic profile. Western Australia is no exception.

Seniors are a diverse segment of the state's population. Older people have varying needs and requirements. At the younger end of the spectrum, baby boomers are bringing new retirement issues and expectations, replacing the ageist stereotype of dependency and decline with independence and productivity.

While older people are increasingly independent and productive, government leadership is required to maximise health and wellbeing in later life. This will overcome some of the challenges posed by the ageing population.

This submission focusses on the key areas of housing, health, cost-of-living / concessions, security and intergenerational care and presents practical recommendations to support older people's health and wellbeing in Western Australia.

¹ Australian Bureau of Statistics (ABS) 2025. *National, state and territory population, Jun 2025*.

² ABS 2017. *Population Projections, Australia, 2017 (base) – 2066* cat.no. 3222.0

Recommendations

Housing

1. Increase the supply of age-appropriate housing.
2. Introduce a stamp duty concession for eligible seniors comparable with existing schemes operating in other states and territories.

Health

3. Provide additional funding for seniors' oral health programs to provide regular comprehensive services.
4. Work with the Commonwealth Government and aged care providers to quickly address the stranded patient issues facing older people in WA hospitals

Cost-of-living / Concessions

5. Increase the local government rebate cap in line with the increased cost of local government and water supply charges.
6. Provide free public transport at all times for seniors in Western Australia.

Security

7. Increase the existing \$400 Safety and Security Rebate for seniors to \$800 and make this available once every two years.

Intergenerational

8. Increase the Grandcarers Support Scheme payment to better reflect the cost of caring for grandchildren.

Housing

1. Increase the supply of age-appropriate housing in Western Australia

The current housing crisis is dire with a lack of social and affordable housing impacting the wellbeing of older people.

National Seniors welcomed the state government's \$750m investment towards social housing, homelessness initiatives, workforce supply and land supply as part of the 2023 budget.³ However, these strategies are not enough to fix the housing crisis facing older people unless more homes are built that are suitable for seniors.

Home ownership is still the most favorable tenure type among older people. Evidence shows home ownership confers positive impacts on the health and wellbeing of older people.⁴ However, there is a lack of suitable low-cost housing for older people to purchase either to downsize into or to escape the rental market.

An important role for state government is to ensure planning laws encourage the market to deliver new and innovative housing options suited to the needs and wants of older people beyond the retirement village model (see below).

Unfortunately, developers appear to be focused on high end or high-rise housing. This type of housing may not be suitable for older people, particularly those with limited wealth or income.

There is a need to build more medium density housing in areas where older people already live to provide feasible downsizing and rental options for older people.

A recent National Seniors submission to the ACT Government's Housing Choices Consultation acknowledged that suburban infill is necessary as a seniors' friendly alternative to high density development. However, this must be well designed to protect the character and liveability of existing neighbourhoods.⁵

Other states and territories, such as NSW, have introduced specific planning codes to fast track the approval of smaller scale infill developments which can offer a more attractive alternative to high rise living but with higher density than traditional detached housing without overcrowding or diminishing the value of existing neighbourhoods.

³ Western Australian Government 2023 [WA Budget Overview 2023-24](#)

⁴ Hosking, D., Minney, A. and McCallum J. [The evolution of retirement income: A 2022 snapshot](#). Canberra: National Seniors Australia and Challenger, August 2022.

⁵ National Seniors Australia 2018. [Submission to the ACT Housing Choices Consultation](#). March 2018.

The WA Government needs to work with local councils and communities to identify areas where appropriately scaled infill development could be built offering a mixture of owner occupier, rental and social housing suitable for older people.

Government should also consider adopting accessible housing design in new homes to ensure there is sufficient housing stock to accommodate ageing needs.

Essential to this is the incorporation of universal accessible housing design features into the National Construction Code.

Unfortunately, Western Australia has not yet committed to adopting the new minimum accessibility standards contained in the revised National Construction Code, but it should.

Government should also consider giving older renters (particularly women) the opportunity to co-invest in the construction of new housing using shared equity arrangements.

There is likely a significant number of people who cannot afford to buy a home, but they could contribute a portion of capital towards the construction of a dwelling if a scheme like this was developed.

Older renters with some savings but not enough to purchase a dwelling (e.g., <200k in superannuation) should be allowed to contribute a portion of the capital needed to construct new homes, helping to bridge the funding gap. By using a mixed rental/ownership tenure model, government could facilitate the construction of new homes using less capital.

This could support those with limited savings to purchase a home while stimulating age-friendly housing options – shifting older people into a more stable tenure.

Government should also make retirement villages a more attractive option by ensuring simpler rules with adequate protections. The WA Government should work with other jurisdictions to develop strengthened and nationally consistent retirement village legislation.

NSA welcomes recent changes to retirement village legislation to improve protections for older people considering this option. While reducing the period in which entry contributions must be repaid to 12 months is a good start, we must go further and align with other states, such as Tasmania and New South Wales, which require payback in six months.

Retirement villages should offer older people an age-friendly housing option. Despite its promise, there remains significant concerns about hidden fees and exit charges as well as the complex nature of village contracts.

Of most concern is that existing retirement village laws give consumers a false sense of protection, when they should take a buyer beware approach when considering a move to a village.

Retirement villages are very different from traditional freehold and strata housing, which can be confusing. The language used to “sell” retirement villages implies ownership when it is in fact a payment or loan provided to the village operator in lieu of a right to reside. A prospective resident ideally must obtain costly legal and financial advice before signing a contract to ensure it is in their interests.

With state and territory governments’ responsible for retirement village legislation, this has led to a patchwork of inconsistent rules and protections, adding costs to consumers, government and industry.

We are calling for nationally consistent and strengthened retirement village legislation as a minimum, and ideally for retirement villages to come under federal legislation governing financial products to align with what it really is.

Western Australia should begin negotiations with state, territory and federal counterparts to introduce nationally consistent laws.

2. Introduce a stamp duty concession for eligible 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% said it would be okay with some modifications
- 10% said they couldn’t modify their home
- 9% would move to a more suitable home.⁶

This research also found a high proportion, around one-third of older people, had already moved in later life and another third are considering moving in later life (see Figure 2)

As our research also shows (see Figure 3), older people mostly want to move to address ageing needs and to obtain smaller properties that make ageing easier.

⁶ National Seniors Australia 2024. [Is housing suitable in later life? \(Infographic\)](#)

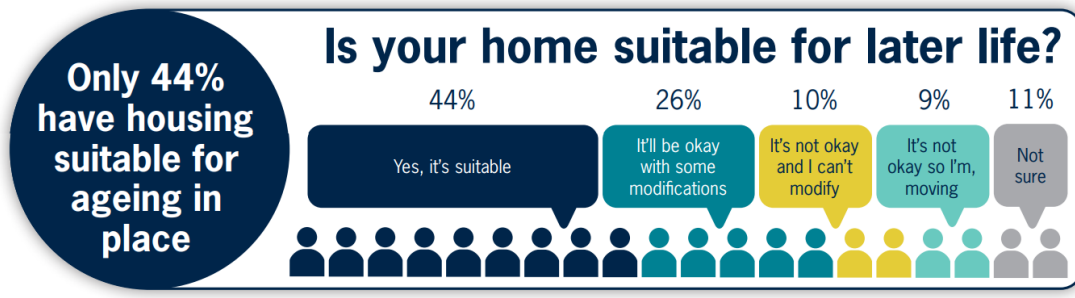


Figure 1: Proportion of housing suitable in later life for older people.⁷

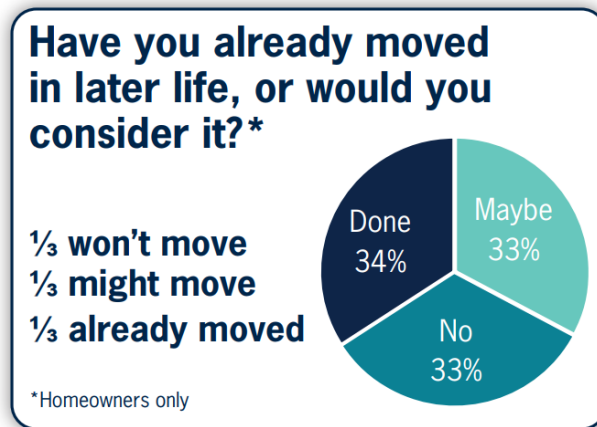


Figure 2: Proportion of older people who have moved or would consider moving in later life⁸

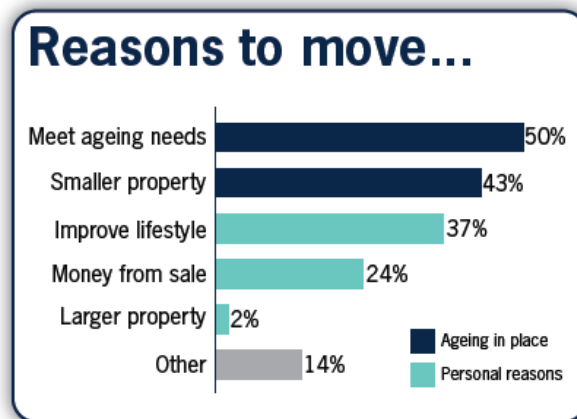


Figure 3: Reasons for moving among older people⁹

⁷ National Seniors Australia 2024. *Op cit.*

⁸ National Seniors Australia 2024. *Op cit.*

⁹ National Seniors Australia 2024. *Op cit.*

However, there are 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.¹⁰

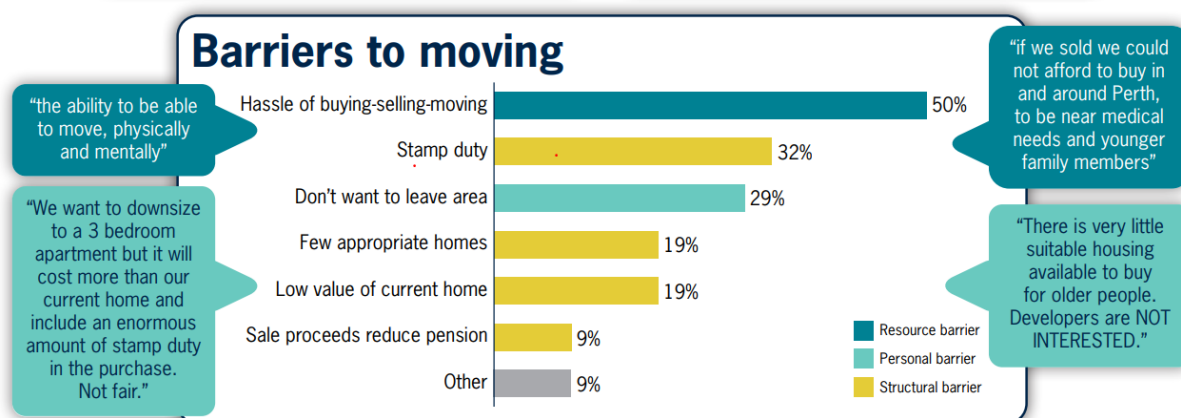


Figure 4: Proportion of older people who have moved, might move or have no plans to move in later life¹¹

Seniors in Victoria and Australian Capital Territory (ACT) are currently eligible for stamp duty concessions to assist with downsizing. Tasmania recently offered a seniors concession, however the legislation lapsed without renewal on 30 June 2025. In South Australia, regardless of who wins the 2026 election, both major parties have committed to introduce a seniors stamp duty concession (see Addendum for full details).

Western Australian seniors should have access to a similar concession.

National Seniors recommends a concession for stamp duty for Pensioner Concession Card holders and Commonwealth Seniors Health Card holders in Western Australia for newly built dwellings.

The concession should apply only to new dwellings (as proposed by SA Labor) to boost supply and operate on a sliding scale, as is done in the ACT and Victoria, to ensure the policy is targeted. As with other WA concessions, the concession rate could be modified for different concession card types to further ensure it is adequately 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

¹⁰ National Seniors Australia 2024. *Op cit.*

¹¹ National Seniors Australia 2024. *Op cit.*

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

While National Seniors Australia acknowledges the WA Government already offers a 75% rebate on transfer duty for multi-tiered apartment purchased off-the-plan, not all seniors would be interested in this type of housing as it may not be suitable to their needs or lifestyle.

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.¹²

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).¹³

¹² Tasmanian Government 2023 *Budget Papers: General Government Revenue*

¹³ Victorian Government 2023 *Doing What Matters: Statement of Finances, Budget Paper No. 5*

Health

3. Provide additional funding for seniors' oral health programs to provide regular comprehensive services.

Oral health should be a high priority for government and with-it prevention and early detection. Good oral health is critical to general health, but unfortunately oral health deteriorates with age.

A healthy mouth enables people to eat, speak and socialise without pain, discomfort, or embarrassment. Poor oral health is also linked to chronic diseases, including stroke and cardiovascular disease. Because good oral health lessens the incidence of other health conditions, it can reduce the risk of being admitted to hospital for related conditions, saving the health budget many millions of dollars. People with additional and / or specialised health care needs such as frail and older people are a greater risk of poor oral health.¹⁴

Dental neglect can lead to emergency treatment of preventable dental conditions in hospitals. This places strain on emergency departments and the health budget. For example, in 2017-18 there were more than 9,600 Western Australians hospitalised for preventable dental conditions. This represents an overall increase of 13.8 per cent over six years. Western Australia has the second highest proportion of potentially preventable hospitalisation due to dental conditions behind South Australia.¹⁵

Unfortunately, financial barriers continue to adversely impact dental visits for older people in Western Australia. High costs create treatment barriers for many people. For example, National Seniors own surveys show 24 per cent of older people were prohibited from receiving dental treatment due to cost.¹⁶

National Seniors Australia acknowledges the Western Australian Government has in place water fluoridation programs to improve access to dental care, however these have limitations.

The Western Australian Government provides eligible concession card holders with subsidised treatment through the Oral Health Centre. However, demand for these services far outstrips supply. Without private health insurance, treatment can be at considerable cost.

¹⁴ Oral Health and Dental Care in Australia, Australian Institute of Health and Welfare Web Report, Last Updated 23 March 2021. Accessed online 22 February 2022.

¹⁵ AIHW 2018b. *Oral health and dental care in Australia*. Web report. Accessed online 22 February 2022

¹⁶ National Seniors Australia 2023. *Health Care Affordability and Accessibility*

Residents living in aged care facilities are eligible for free annual dental examinations; however, these are at most minimal screenings.

Eligible concession card holders in metropolitan areas of Western Australia have access to dental services through the Metropolitan Patient's Dental Subsidy Scheme. Patients eligible for public dental services may be referred to private dental practitioners for treatment (at the subsidised rate) through this scheme. Unfortunately, the scope of this program is limited by the level of funding made available by the State Government.

The Country Patient's Dental Subsidy Scheme (CPDSS) provides subsidised access to private dental services for people who live in an area where there are no public dental clinics. However, this scheme is not available to older Western Australians who are housebound or require ambulatory transport to a dental care service area due to a medical condition or disability. Moreover, the domiciliary dental care services for non-ambulatory persons are available only to people in metropolitan areas.

National Seniors Australia calls on the government to expand the CPDSS to ensure all older Western Australians receive assistance no matter their postcode.

Improving the oral health of older Western Australians should be viewed as an investment, not a cost. It will minimise future health costs to government and the taxpayer. Treatment of complex problems in hospitals, visits to GPs and pharmacists for treatment of pain and infection, are additional financial burdens which can be avoided through the provision of basic dental services.¹⁷

The State Oral Health Plan 2016-2020 recognises frail older people as a priority group. It also acknowledges accessibility to dental services is an issue for older Western Australians. In line with this plan, National Seniors renews our calls for additional funding for dental interventions.

We recommend the establishment of a mobile service in regional areas (similar to the Breast Screen WA mobile unit) to provide access to dental services.

This would help to support people living in aged care in regional areas as well as regional communities with limited access to private dental services. The scheme could be operated from the dental school providing dental students with training and experience in regional areas. A successful volunteer-run scheme has existed in the Kimberley for indigenous communities since commencement by Jan and John Owen in 2009 (but is now ending in 2026). The mascot *Craig the Croc* has improved teeth and gum hygiene. A funded scheme could leverage the learnings and successes of this volunteer scheme.

¹⁷ National Advisory Council on Dental Health, 2012. [Report of the National Advisory Council on Dental Health](#).

4. Work with the Commonwealth Government and aged care providers to quickly address the stranded patient issues facing older people in WA hospitals

Older people are increasingly being stranded in hospital when they should be cared for in more appropriate settings, such as in residential aged care homes located near where they live and offering services that meet their needs.

The stranded patient crisis is not a recent phenomenon. Data suggests that the number of hospital patient days used by people awaiting aged care continues to be a significant ongoing problem for the WA hospital system.

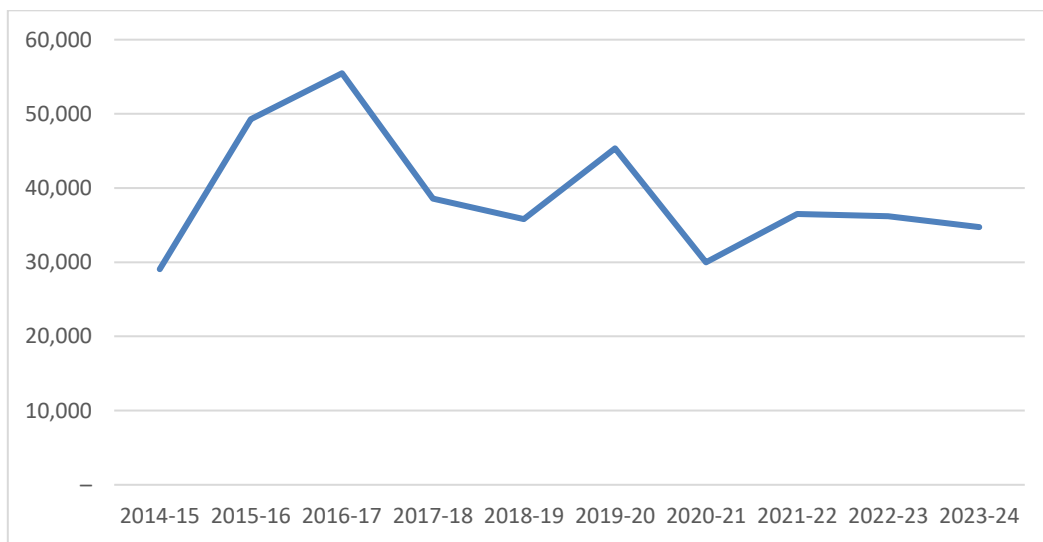


Figure 5: Hospital patient days used by those eligible and waiting for residential aged care in Western Australia. Data source [Productivity Commission](#)

It appears that the main cohorts of older people stranded in hospital wards reside in regional communities where there is a lack of residential aged care beds or in situations where they have some form of medical condition, such as dementia, which requires high intensity specialist aged care services.

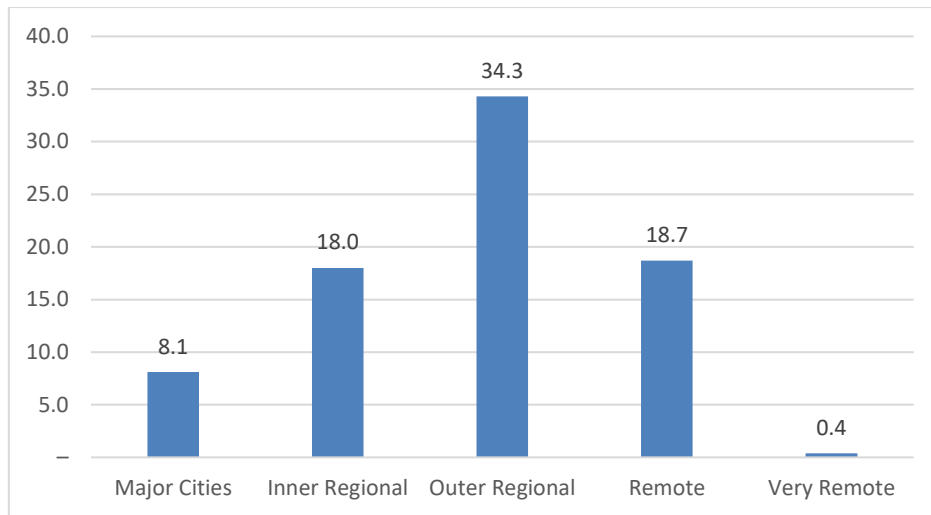


Figure 6: Hospital patient days used by those eligible and waiting for residential aged care, by remoteness area, Rate per 1,000 patient days Source [Productivity Commission](#)

While Commonwealth programs such as the [Aged Care Capital Assistance Program](#) are designed to provide additional funds to support the construction of new aged care capacity in areas of need, funding thus far in Western Australia appears focused on metropolitan areas rather than in outer regional areas where the rate of stranded patients is much higher (see Figure 7 and 8).

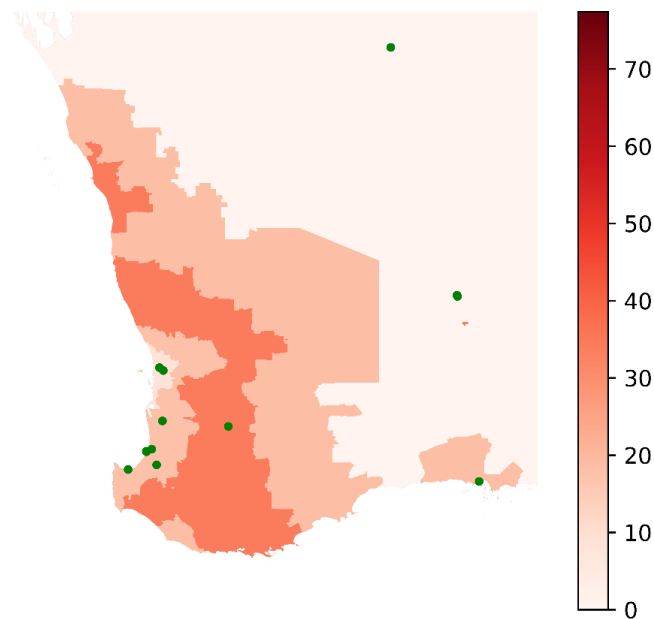


Figure 7: Rate of stranded patient days used by patients eligible for residential aged care per 1,000 patient days by patient residence 2023/24 (green dots indicate residential aged care projects funded under the Commonwealth Aged Care Capital Assistance Program) [Productivity Commission](#), ACCAP

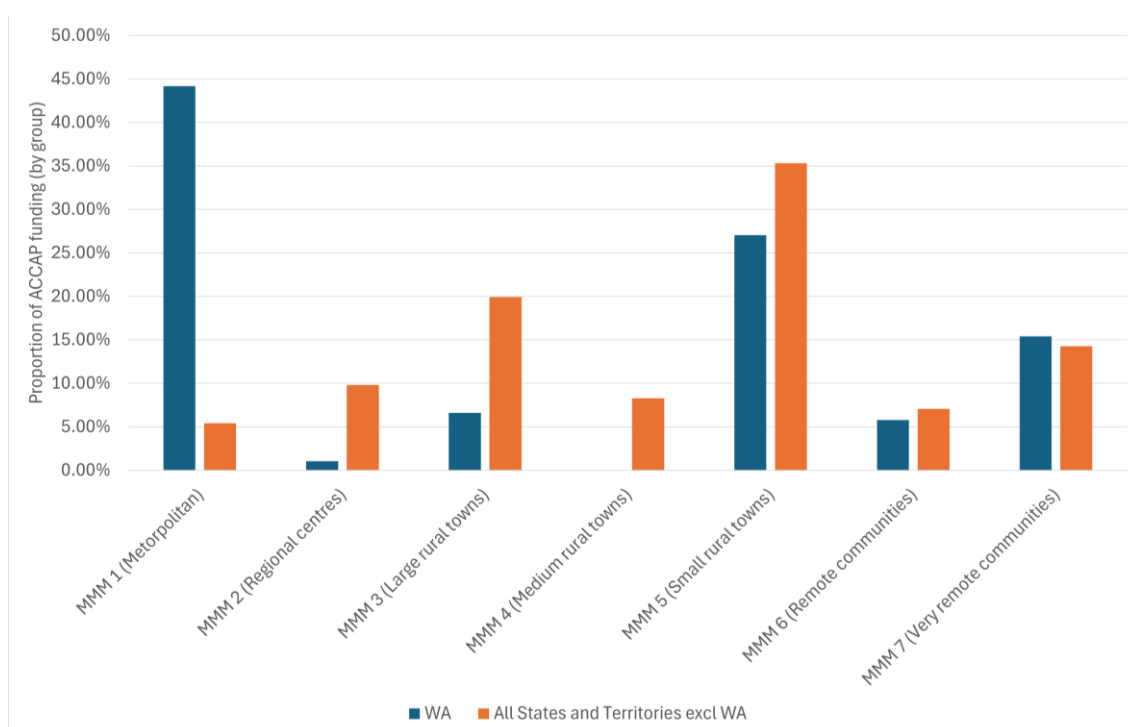


Figure 8: Proportion of Aged Care Capital Assistance Program funding by Modified Monash Model (MMM) geographical classification, WA versus all states and territories (excl, WA)

Stranded patients need to be cared for in the appropriate setting. The issue will require significant funding to address the lack of services available.

NSA hopes that reforms to the aged care funding model will eventually free up more resources to dedicate to this problem, but in the meantime, action is required to address this problem.

What is interesting to note is that the only state or territory, which does not have 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 and are reaping the rewards with much lower stranded patient numbers.

The stranded patient issue represents a small but powerful illustration of the dysfunction of the state-federal health funding model. However, it is critical that the root causes of the problem are clearly understood and articulated. There are many factors that have caused this problem.

The Western Australian Government has recognised this growing problem, adding aged care to the Minister for Seniors portfolio and funding the new Time to Think program. But more urgently needs to be done.

The Western Australian Government should play a constructive role to ensure that the right solutions are delivered in the right locations as quickly as possible, as this will help to reduce financial burden on the health system and wider budget.

We call on the Western Australian Government to use some of the funding secured in recent hospital agreement negotiations to address stranded patients by working with Commonwealth Government and aged care providers to quickly build aged care capacity for the populations most likely to be stranded in hospital.

This will free up resources to ensure that hospitals can more easily address the needs of the wider community and ensure older people are cared for in the setting most appropriate to their needs.

Cost-of-living concessions

5. Increase the local government rebate cap in line with the increased cost of local government and water supply charges.

Rising living costs are having a significant impact on household budgets, especially older people with low fixed incomes.

Concessions are one of the main ways that government can directly address living costs, but only if these concessions are adequate. As the cost of goods and services rise, one would expect the rebates and concessions offered for these items keep pace with these changes.

Unfortunately, like many jurisdictions, the Western Australian Government does not regularly index all its rebates and concessions. While the Seniors Cost-of-living Rebate is indexed and set to increase over the next few years, this rebate is currently worth \$110.07 for singles and \$165.10 for couples.

Other rebates, such as the local government rebate, have not changed despite record inflation. Since 2016, this rebate has been held at a maximum of \$750 per household (or \$600 for water) for Pensioner Concession Card holders and those holding a Commonwealth Seniors Health Card holders and state-based Seniors Card.

National Seniors is calling on the WA Government to increase the maximum local government rebate amount to a level that is commensurate with rising local government charges.

6. Provide free public transport at all times for seniors in Western Australia

A lack of accessible transport exacerbates social isolation and restricts access to health and social activities essential for quality of life. Transport concessions and subsidies ensure those with limited means have mobility and the ability to connect with family and friends, especially important as Western Australians emerge from two years of COVID imposed restrictions.

Improvements to the following concessions and subsidies should be considered for the upcoming budget. Ideally, a full review of the benefits and costs of transport concessions should be undertaken.

All states and territories provide public transport concessions to seniors in recognition of the positive impact it has. While most offer a concession rate for seniors or specific concession card holders, the ACT Government is trialling free public transport for people aged 70 and older and the South Australian Government has offered free public transport

for seniors from 1 July 2022. The cost of implementing the policy in South Australia was only \$1.26m per year.

National Seniors Australia calls on the Western Australian Government to always offer free public transport to seniors, not just in off-peak periods.

Security

7. Increase the existing \$400 Safety and Security Rebate for seniors to \$800 and make this available once every two years.

Everyone deserves to feel safe in their own home. Older people in Western Australia, as elsewhere, are concerned for their safety as the threat of violent crime creates worry and uncertainty.

While there are many things the government can do to address this issue, one practical step is to support older people to feel safe in their home by helping with the cost to install security devices and systems.

Western Australia provides a one-off \$400 rebate to Seniors Card holders via the Safety and Security Rebate, however there is more that could be done.

In Queensland, there is a scheme to provide people aged 60 and older with up to \$10,000 for the installation of security measures in specific local government areas where crime rates are unacceptably high.

With living costs rising, it can be difficult for some people to justify the cost of installing even basic security devices in their homes. Many are struggling with the cost of everyday basics, such as groceries, fuel and energy.

That is why it is important that government helps address security concerns with further support.

National Seniors is calling on the WA Government to improve the current Safety and Security Rebate by making this a biennial rebate worth \$800 every two years.

The rebate should be offered every two years to help older people ensure their security systems are adequate and up-to-date.

Intergenerational

8. Increase the Grandcarers Support Scheme payment to better reflect the true cost of caring for grandchildren on a full-time basis.

Grandparents often provide care and support for grandchildren and do so out of deep love for their grandchildren. In some instances, this becomes a full-time parenting role because of a crisis or unplanned event. The 2021 Census identified 60,785 grandparent families raising grandchildren without a parent present, capturing many of these informal carers.¹⁸

According to the Senate report on grandparent care in 2014: “One of the greatest practical challenges for grandparents raising grandchildren is the costs associated with that care.... Government financial assistance is available to some grandparents, with most grandparents who raise their grandchildren in informal care arrangements financially supporting the children without assistance.”¹⁹

While some grandparents receive payments via the foster care system when a child becomes a ward of the state, there are times when a grandchild is being cared for by a grandparent without this arrangement in place. In these circumstances, grandparents are operating with the best interests of grandchildren in mind, but are doing so at their own cost with limited financial support.

In some instances, informal Grandparent carers are on a fixed income and may draw down on their superannuation or refinance their home to afford the cost of raising grandchildren.

There are many reasons why a grandparent may take on a full-time informal caring role for their children without having legal guardianship of their grandchild. A grandchild may come into the care of a grandparent as a more suitable outcome to a full intervention of the child protection system, which can require long and expensive court processes to obtain legal guardianship. This excludes grandparents from supports such as the Family Tax Benefit (FTB).

NSA believes that the current Grandcarers Support Scheme payment, which WAPAG members advocated for many years ago, due to differing circumstances are caring for their grandchildren and as such are struggling with the cost of raising them.

¹⁸ COTA QLD 2025 [Why we need greater recognition and support for Grandparent Carers](#) Accessed online 3 March 2026

¹⁹ Senate Standing Committee on Community Affairs 2014. [Chapter 3: Financial challenges and supports in Grandparents who take primary responsibility for raising their grandchildren, final report](#)

There should be a significant increase in the Grandcarers Support Scheme payment, for genuine situations where a grandparent is caring informally for a grandchild on a full-time basis.

NSA is calling on the WA Government to increase the Grandcarers Support Scheme payment so it more closely reflects the payments available to foster carers.

This will increase the likelihood of a grandparent taking on and sustaining this informal care relationship for the future benefit of younger people, without placing undue hardship on grandparent carers.

Appendix 1: State and territory stamp duty concessions

Victoria

Pensioner duty exemption or concession²⁰:

You can receive a one-off duty exemption/concession as an eligible pensioner when you buy a new or established home valued up to \$750,000 to live in as your principal place of residence.

In Victoria, a full waiver of stamp duty is available for houses purchased under \$330,000 and a concession is available for homes valued from \$330,001 to \$750,000.

Eligibility

- Pensioner Concession Card
- Health Care Card
- Commonwealth Seniors Health Card
- GOLD DVA Health Care Card
- DVA Commonwealth Seniors Health Care Card

Australian Capital Territory

Pensioner Duty Concession Scheme:

Assists eligible pensioners, who own a residential home, to move to accommodation more suited to their needs (for example, moving from a house to a townhouse) by reducing the duty payable on their new purchase of a residential home or residential vacant land.

In the ACT, a full waiver of stamp duty is available for houses purchased under \$550,000 and land under \$423,000. The value of the concession declines on a sliding scale up to \$765,000 for a house and \$500,000 for land. Beyond this there is no concession available. ACT is transitioning to land tax and therefore the value of the concession has declined.

Eligibility

- Pensioner Concession Card;

²⁰ State Revenue Office Victoria. Pensioner duty exemption or concession. [Pensioner duty exemption or concession | State Revenue Office \(sro.vic.gov.au\)](#)

- Disability Support Pension recipient, 50 years of age or more and holding a Pensioner Concession Card; or
- Department of Veterans' Affairs Gold Card for one year prior to the transaction.

Tasmania

Tasmania provided a temporary duty concession for pensioners downsizing to a new home, however the legislation expired on 1 July 2025 and as yet has not been reintroduced.²¹

The concession provided a 50 per cent discount on property transfer duty for eligible pensioners who sell their former home in Tasmania and downsize by buying another home in Tasmania.

The 50 per cent discount on transfer duties was for newly purchased properties valued at \$600,000 or less for homes purchased from 1 January 2022 to 30 June 2025.²²

Eligibility

Must be aged 60 years or over and:

- hold a Pensioner Concession Card; or
- receive a DVA special rate pension; or
- hold a Commonwealth Seniors Health Card.

South Australia

Both sides of politics in the lead up to the South Australian election on 21 March 2026 have promised a stamp duty concession for seniors.

The Labor Government has promised a once-off full stamp duty concession for people aged 60 and over downsizing into a home worth up to \$2 million.

The Opposition has promised a \$15,000 stamp duty concession for people downsizing into homes up to \$1.2 million in value.

²¹ Treasurer Abetz 2025. [Letter regarding constituent question](#)

²² Tasmanian Government State Revenue Office of Tasmania. Pensioner downsizing to a new home duty concession. Published December 2021. Accessed March 2022.

	Vic.	ACT ²³	Tas. ²⁴
Lower threshold (full concession)	\$600,000 ²⁵	\$1,020,000	n/a
Upper threshold (no concession)	\$750,000	n/a	\$600,000
Upper threshold (no further concession)	n/a	\$1,455,000	n/a

Table 1: Overview of lower and upper property value thresholds, value of concession at a lower property threshold and stamp duty payable at full concession rate.²⁶

²³ ACT is transitioning to land tax and have reduced the stamp duty concession in accordance with this ongoing change.

²⁴ Scheme ended on 30 June 2025

²⁵ This is for contracts post 30 June 2023, Victorian Government State Revenue Office 2026. [Pensioner and concession cardholder duty reduction \(contracts signed on or after 1 July 2023\)](#) Accessed online 12 March 2026

²⁶ Figures are based on current rules as of 30 Nov 2024.

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