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SUBMISSION

TO

THE NSW STATE GOVERNMENT

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EXECUTIVE SUMMARY

The Association of Independent Retirees (A.I.R.) Limited is a national, non-party political, not-for-profit, education and advocacy volunteer organization representing fully and partly self-funded retirees.

Retirees, who are increasing exponentially in numbers, seek a quality lifestyle by remaining active, healthy, interested, involved in community affairs and also make a significant contribution to the economy of NSW, especially as taxpayers, volunteers and in extended family support. It is clearly in the interest of the NSW State Government to continually review or introduce policies that provide incentives, which assist fully and partly self-funded retirees to maintain a reasonable level of retirement income thereby enabling them to continue their contribution to the economic health of New South Wales.

Most retirees continue to suffer the consequences of the Global Financial Crisis, which was clearly demonstrated by the substantial decline in investment value resulting in lower income levels and the associated huge increase in claims for government pensions during last year. Rapidly rising prices for commodities and utilities such as water and electricity are of very real concern and are greatly adding to the budget problems of self-funded retirees, adversely affecting their capacity to remain financially independent.

As the Association supports the principle that it should be possible for all future retirees to fund the whole period of their retirement, the NSW Division is seeking to work with the State Government to develop policies that are fair, non-discriminatory, maximize life opportunities and provide incentives for independence. We believe it is in the interest of all parties to minimize the necessity of full Government support for the ever increasing number of retirees.

SUMMARY OF ISSUES:

ISSUE 1: NSW Fire Service Levy and State Emergency Services Levy unfairly placed

ISSUE 2: NSW Home Builders Bonus – proposed amendments

ISSUE 3: Caravan Registration Costs – need for reduction

ISSUE 4: Development of a pilot "Intergenerational Home Share Programme" in NSW

ISSUE 5: Objection to authorizing the Independent Pricing and Regulatory Tribunal to approve local rates

INTRODUCTION

The Association of Independent Retirees (A.I.R.) Limited, formed in 1990, is a strictly non-party political, not-for-profit volunteer and advocacy organisation whose prime purpose is to educate and represent fully and partly self-funded retirees to all levels of Government and other entities. A.I.R., which has 73 Branches throughout Australia, including 21 Branches within NSW, is also affiliated with other organisations with similar objectives. The organisational structure provides for Branches and State Divisions, with the overall governance (National) being undertaken by a Board of Directors. The principal work of the organisation is for the benefit and welfare of all fully and partly self-funded retirees, seeking a fair and just economic and social environment that recognizes and compensates for their specific needs.

Regular meetings at Branches provide a forum for education and discussion of the many issues relevant to fully and partly self-funded retirees. All members have the opportunity of raising issues of interest or concern and have input into advocacy and policy development.

It is estimated there are approximately one (1) million persons in NSW aged 65 and over of which a quarter are fully or partly self-funded retirees, with approximately a further three quarters of a million persons aged between 55 and 65, who will progressively become retirees. It is recognised that self-funded retirees generate substantial overall savings to all Governments, including the estimation that they save Governments approximately $7 billion per annum by not requiring the payment of an aged pension.

It is clearly in the interest of the NSW Government to develop policies that provide incentives for all retirees to maintain a reasonable level of retirement income, thereby ensuring fully and partly self-funded retirees continue to contribute to the economic health of the State. It is emphasised that the current climate of relatively low returns on reduced investments and escalating costs is having an adverse impact on the viability of many fully and partly self-funded retirees to remain financially independent. As an example, some energy companies imposed compliance charges as a result of the energy savings scheme introduced on the 1st July 2009, by the NSW Government under the Electricity Supply Act 1995. Also of concern is the expected further significant price increases across a wide range of goods and services upon the implementation of climate change legislation of the future.

The NSW Division Executive have been delegated the responsibility of making representations on behalf of members to the NSW Government. The recommendations contained in this Submission are a selection from the many issue papers originating from fully and partly self-funded retirees of this State. Any opportunity to work with the Government in the consideration of these recommendations will be most welcome.

PRIORITY RECOMMENDATIONS INCLUDED IN PREVIOUS SUBMISSIONS TO THE NSW GOVERNMENT

The following recommendations of our previous Submissions of 2009, 2008 and 2007 respectively, remain strongly commended for continued consideration:

2009 RECOMMENDATIONS

- *That the NSW Government develop and pilot a program to encourage development currently approved by local government under the "Over 55's Development" codes to include Dual Key Access Apartments and Villas.*
  This issue is presently being considered by the Department of Planning.

2008 RECOMMENDATIONS

- Our submission was *"That the NSW State Government in liaison with the Federal Government increase the rebate on the installation of domestic solar panels for solar generation; match the buy-back rate for solar generated electricity to that offered by other States";* and that Government *"commit to the installation of gross metering of solar generated power"*. While steps have been taken in regard to these issues, A.I.R. believes there is still more to be done.

2007 RECOMMENDATIONS

- *That the Government's policy should be changed to include all frail older seniors who are living alone to receive a daily telephone call to keep them in touch with their community, irrespective of income, assets or housing situation.*

- While the State Government has not seen this as a priority in the past, A.I.R. remains of the view much could be achieved by *"the State and Commonwealth Governments working together in developing a national rail strategy, with adequate funding, to build and operate an efficient network which will ensure regional communities are not denied passenger services to capital cities"*.

- Irrespective of the recent changes, we would again request *"The introduction of a primary basic fee and secondary charge for domestic water usage to maintain equality and overcome discrimination"*; and *"A feasibility study for the conversion of unwanted domestic swimming pools with an associated rebate",* be undertaken.

  It is recognised that the 2 tier pricing was introduced on 1 July 2008 by Sydney Water and was due to the drought and low storage levels, but was a short term measure to meet the circumstances at that time. A follow up with Sydney Water in September 2010 has confirmed that a 2 tier pricing system no longer exists and all metered usage is charged at a flat rate, and there is no excess water charge.

  A resident in the Dubbo District has brought to our attention the following situation regarding the structure of water charges in that area in 2010. When Dubbo City Council recently proposed an overall 60% increase in water charges over 5 years, they "consulted" with the rate payers putting forward alternative financing methods, one a two tier system (which very much favoured the conservative user), the other a single tier system, and both with a considerable increase in the Supply Charge. On the basis of the same amount of water usage in the 12 months commencing 1 July 2010 as in the previous 12 months, under the two tier system the water costs would have increased by 40.6%, and for another property 144% respectively. As it transpired, Council chose the single tier system, and the total water costs for the year, based on the same consumption as last year, will show an increase of 55% and 166.5% respectively.

There is absolutely no doubt a one tier pricing structure works against the prudent user of water, the people who are conscious of preserving our natural resources.

ISSUE 1: NSW FIRE SERVICE LEVY AND STATE EMERGENCY SERVICES LEVY UNFAIRLY PLACED.

RECOMMENDATION:

- Abolition of the Fire Service Levy (FSL) and State Emergency Services Levy (SESL) on home insurers.
- The Fire Service Levy to be collected by Local Government as an item on all property rate notices; and by NSW State Government as an item on all vehicle registrations.

RATIONALE:

- Over a period of many years there have been many recommendations made to Government that the FSL and now the more recently introduced SES levies are placed unfairly on only a portion of the community while the whole community receives the benefit of these very valuable emergency services.
- Two recent final reports from Government initiated inquiries have added to the earlier recommendations that the levy should be abolished. These are:-
  - **Victorian Bushfire Royal Commission – July 2010**

    "Recommendation 64
    The State replace the Fire Services Levy with a property-based levy and introduce concessions for low income earners"

    On the 27 August 2010, the Victorian Government announced that they will abolish the FSL on insurance policies and replace it with a progressive property-based levy with concessions for low-income earners. This now leaves NSW as the only State with an insurance policy levy only to fund fire services.
  - **Australia's Future Tax System (The Henry Review into Taxation) – May 2010.**

    "Recommendations Section E - Enhancing Social and Market Outcomes.

E8 - Rationalising other taxes.

Recommendation 79:
All specific taxes on insurance products, including the fire services levy, should be abolished. Insurance products should be treated like most other services consumed within Australia and be subject to only one broad-based tax on consumption."

The FSL and the more recently introduced SES Levy, are subject to both the GST and Stamp Duty which add over 30% to the cost of property insurance for domestic housing. This is a significant cost to low income earners and a deterrent to taking out house insurance.

- While this proposal was included in A.I.R's 2008 submission to Government, and rejected, it is submitted again because A.I.R. and many others consider it to be a far better way to finance the State's fire and other emergency services. This clearly remains our number 1 Issue and Recommendation this year.

- The proposal is significant in terms of fairness, equity, and responsibility.

- Introduction of the proposal would spread the cost burden across the whole community, would lessen the costs for those persons and businesses who already insure (subject to the gross amount collected maintaining polarity with that collected at present), and because it would reduce GST and Stamp Duty on premiums.

- Another significant factor would be that those businesses/enterprises which insure 'off-shore', and those that 'self-insure', would then be accepting responsibility for the essential emergency services provided for the whole community, and be making a very considerable financial contribution to 'spreading the load' which is presently being carried by others.

- Further, this method of financing fire services has been adopted by other Government jurisdictions in Australia, and has been very well received.

- The only negative of significance has come from the Public Accounts Committee (PAC) in 2004, but even then the report quoted from a comment by the Auditor General in 1994, in which he said *"There is little doubt that the present system of funding contains inequities and contributions fall on a narrow base…"*.

- In a letter dated 14 September 2009 regarding this issue, the Hon Steve Whan, Minister for Emergency Services, quoted the PAC report acknowledging *"that there were inequities inherent in such a* (the present) *system. This particularly applied to commercial property and rural properties held under multiple titles"*.

- As a formula has been developed for rating of these properties, surely a formula to create an equitable system of applying a FSL and a SESL would not be all that difficult.

- Representatives of A.I.R. have discussed this proposal with representatives of Local Government and received support in principle, subject to satisfactory arrangements for meeting the costs to Councils for the collection of the levies – expected to be minimal.

- As for the collection of levies through Vehicle Registrations, this would be a simple matter of one-off computer programming, incurring negligible cost.

BRIEF HISTORY:

- Both the NSW Fire Brigade (NSWFB) and the Rural Fire Service (RFS), and the State Emergency Service (SES) respond to all emergency calls, regardless of whether the property is insured or not.

- The current method of financing the NSWFB and the RFS is by a charge on insurance companies of approximately 75%, with the remainder coming from the NSW Government and Local Government. The FSL for 2002 /2003 was expected to raise $375m (81%) with another $89m (19%) coming from the NSW State and Local Governments.

- Recommendation No 53 of the Commissioner conducting the Royal Commission into the HIH collapse (April 2003) was ***"I recommend that the States that have not already done so, abolish the fire services levy on insurers".***

- Also, in April 2003 the Hon Michael Egan, NSW Treasurer, called for submissions for an alternative to the FSL. Committee to report by 29 February 2004.

- March 2004: Sydney Morning Herald article **"Fire levy flagged to share burden'**. Reported **comments from Committee Chairman, Matt Brown – Kiama MP, seem to support a flat charge on property and motor vehicles to replace the current FSL**, leading to a reduction for 60% of businesses and 75% of residential property owners.

- September 2004: NSW Government rejects any changes to the FSL to a property-based levy, following the parliamentary committee's report that there was not enough evidence for any changes**. The Insurance Council of Australia and Local Government Association were disappointed at this decision**, but the Property Council agreed that the decision not to alter the current position was sensible. That stance is puzzling.

- Should a person or company decide not to have comprehensive insurance, and while making no contribution to the cost of emergency services provided, still receive the benefits of those services?

- It was estimated that in 2004 up to 25% of households in NSW were without insurance.

- In 2004 it was also estimated that only 6% of funding was raised by the levy on car insurance, but accounted for 21% of incidents attended by the RFS and 9% by the NSWFB. Household insurance is therefore unfairly penalised.

- The FSL in 2004 was adding approximately 14% to home & contents insurance cost.

- June 2007: NSWFB report on funding includes the following paragraph - "Through taking out insurance, many people contribute when they pay their insurance. The insurance company shows a separate amount on their invoice notice, which they call 'fire service levy'. This amount is only an estimate of what the insurance company itself will pay. Insurance companies are not required to do any reconciliation between what they show on one's premium, and what they actually remit". **This potential anomaly would be overcome if levies were collected by Local Government.**

- The SES Levy was introduced in the October 2008 mini budget and is now charged on insurance policies.

- Dr. Ken Henry, Secretary to the Treasury was reported in Weekend Business of the Sydney Morning Herald issued for the 19-20 September 2009 as follows:-

  "**Cheaper Insurance:**
  Insurance stamp duties and Fire and Emergency Service Levies add as much as 50% to a premium on which GST has already been paid. Every other product-specific supertax is imposed on something thought to be bad, such as gambling or alcohol or tobacco. Insurance is not a vice and should be taxed at no higher rate than other goods and services under the GST".

- If insurance policies were made cheaper it would encourage more people to take out Cover, and therefore reduce the need for Government assistance in times of crisis.

ISSUE 2: NSW HOME BUILDERS BONUS SCHEME – PROPOSED AMENDMENTS.

RECOMMENDATION:

That the NSW Home Builder's Bonus Scheme (extract appearing below) be amended respecting retirees to include:

- The first $600,000.00 to be exempt from stamp duty irrespective of the total cost of the downsized premises.

- All homes irrespective of age.

EXTRACT FROM THE NSW BUDGET 2010/11 - NSW Home Builder's Bonus

"Transfer duty concessions will be provided for the construction of new homes sold 'off the plan' between 1 July 2010 and 30 June 2012. Buyers of new dwellings costing up to $600,000 will receive a 25 per cent cut in normal duties worth up to $5,623, if building has already started. Alternatively, buyers purchasing 'off-the-plan' – before construction is underway – will pay zero stamp duty. This concession is worth up to $22,490. The greater concession for purchasing 'off-the-plan' will assist the financing of new developments and help new home buyers.

People aged over 65 selling an existing property and buying a newly constructed home costing up to $600,000 will pay zero transfer duty. This measure will contribute both to the goal of helping older home owners seeking to 'downsize' their home, and the goal of encouraging new home construction. The exemption will apply to sales between 1 July 2010 and 30 June 2012."

RATIONALE:

- The above announcement made by the State Government in the 2010 NSW Budget, is consistent with advocacy conducted by this Division since 2006.

- Whilst the NSW Division of A.I.R. appreciates the introduction of this scheme and acknowledges the benefits to many retirees, it is considered that the amendments recommended would create greater community recognition of the Government's interest in addressing retiree issues, provide a net increase to Government stamp duty income, significantly enhance the beneficial affects to a wider group of retirees and provide additional economic activity throughout the community and associated business.

- The shortage of Rental properties is reported as being of concern to the Government and this proposal is perceived as being an augmented generator addressing this problem.

- Acceptance of the proposal would encourage retirees residing in higher value premises in more affluent suburbs to downsize in their area/suburb, maintain the same general lifestyle standard, continue to reside close to friends and familiar health/community services, shopping centres etc., which is clearly preferable according to informed Government sources.

- Implementation of the recommendations would entice retirees to purchase higher value premises when downsizing, which would create stamp duty income on the value in excess of $600,000.00 respecting transaction that may not have otherwise occurred without this incentive.

- Consequently the proposal also has the potential to greatly increase the number of homes, particularly larger more expensive homes, to be placed on the market in suburbs with established infrastructure, which otherwise would not be offered for sale.

- It arguably increases revenue to Government over time, as more high value homes come into the market attracting the payment of increased stamp duty on properties purchased by younger families with children, thus maintaining/creating dynamic diversity and full utilisation of developed infrastructure.

- Retirees who depend for their well-being on superannuation assets have been hard hit by the downturn in the Stock Market. Acceptance of this proposal would help address their welfare, health, comfort, and standard of living as it will release some of the equity which is presently tied up in their principal place of residence.

- Release of equity in a retiree's principal place of residence would have the effect of increasing their self-sufficiency, therefore reducing the likelihood of them having to rely on Federal Government pensions and associated State Government benefits.

- It is also asserted that this proposal would increase investment in higher cost property, create development and employment opportunities in the wider construction industry, including the renovation/refurbishing building sector, with the flow-on effects to associated business organizations. This adds capacity to the motivating factor for the original decision by the Government.

- Acceptance of this proposal would help more retirees to move to homes better equipped for their safety, which would positively impact on the Government's health budgets by reducing injuries from falls and other causes.

- The proposal is beneficial to support agencies with increased numbers of older people residing in more contained residential groups/areas.

- The proposal also has the effect of a relative reduction for land release requirements in the new outer suburbs with the associated cost savings.

- Increased investment in higher cost property would create development and employment opportunities in the wider construction industry, with flow-on effects to associated business organisations.

<u>ISSUE 3: CARAVAN REGISTRATION COSTS – NEED FOR REDUCTION</u>

RECOMMENDATION:

- That the New South Wales Government review and change the formula for determination of annual Registration costs for Trailers/Caravans,

- That this review be so designed as to bring about a reduction in such costs to more accord with those levied in other Australian States.

RATIONALE:

- A significant number of people are either retiring earlier than previously or are receiving redundancy payouts, and are directing their interests toward recreation; and many of these people are purchasing RVs (Recreation Vehicles) – both Motor Vehicles and Caravans.

- This fact was acknowledged recently by the New South Wales Government through the removal of Stamp Duty costs from the purchase of Caravans, and such move is roundly applauded. That has assisted, and will continue to assist, in the sale of RVs and thus act as a stimulus to financial recovery; as well as enable retirees to follow a nomadic lifestyle bringing about further spending through travel.

- In the view of A.I.R. NSW a reduction in the Registration costs of Caravans in New South Wales will further enhance the above, and bring about greater fairness to NSW residents when considering the comparison of Caravan Registration costs with other States.

- To support the proposal, from information available, we submit the following comparative costs of registering the same size/weight caravan in other States:

Victoria	$ 37.40	
South Australia	$ 80.00	
Tasmania	$115.20	
Western Australia	$115.00	
Queensland	$162.20	
NSW	**$407.00**	**this is $244.80 more than Queensland and a massive $369.60 more than Victoria**.

- In our view it is very difficult to understand this incredible anomaly; and even more difficult to justify.

- While not all NSW Branch members own a caravan, more and more retirees (particularly younger ones) are adopting this mode of holidaying as a life-style choice.

- To further support this proposal/request A.I.R. NSW would put the following arguments:

- In NSW Caravan Registration costs are by far the highest in Australia. Even the cost of registering a small Box Trailer is $55.00; $17.50 more than a large caravan in Victoria, and only $8.00 less than a large caravan in South Australia

- Caravans are on the road far less than motor vehicles, and as the Registration costs in NSW are based on weight, there is minute wear and tear by comparison (it is estimated on average caravans would be on the road for less than 15% of the days in a year, compared to motor vehicles at nearer 95%)

- Caravans are a towed unit with no driving wheels, meaning the actual wear and tear on the road surface is not as great as a motor vehicle which uses acceleration to propel the unit

- As many retirees are on limited and quite often fixed incomes, caravanning is the only means of holiday they can afford.

ISSUE 4: DEVELOPMENT OF A PILOT "INTERGENERATIONAL HOME-SHARE PROGRAMME" IN NSW

RECOMMENDATION:

- That the NSW Government develop and pilot a model intergenerational home sharing program based on programs currently operating successfully in the United Kingdom, USA and parts of Europe, and being piloted in Victoria by the Wesley Mission, Melbourne.

RATIONALE:

- NSW students and other low income earners have an ongoing need for access to affordable accommodation, and many older people value companionship and require security and support to remain in and engaged with their community.

- A policy framework and process for the operation of a system to select, match, and manage the relationship between these two groups would provide a cost-effective and high trust solution to the needs of both groups.

- The program could provide the householder with about ten hours a week of defined help which could take the form of housekeeping, shopping, meal preparation, driving or other duties such as the care of pets, in return for a room and shared facilities.

- In many cases these services relieve the pressure on and expense of government services, both where the services are formally accessed and more importantly where services are inappropriately accessed, such as ambulance and hospital services by those who basically lack access to transport.

- The householder frequently gains social contact and engagement through the resident, and often provides a valuable language and cultural acclimatization resource where the resident is from a non-Australian background.

- The program allows existing homes to be more fully utilized, reducing the demand on limited rental housing stock, and makes better use of existing infrastructure such as transport and social and cultural facilities.

- Cost-effective programs to enable older persons to remain in their own homes are important because they also facilitate a cross-section of age groups in a community which has social benefits and economic benefits for local business.

- Intergenerational models have the additional benefit of allowing for the development of new models of housing for 'intentional communities' for older people that avoid the high reliance on government and social service support that characterize many existing models.

ISSUE 5: OBJECTION TO AUTHORISING THE INDEPENDENT PRICING AND REGULATORY TRIBUNAL TO APPROVE LOCAL RATES

RECOMMENDATION:

- That the NSW Government retain its role of approving all Local Government rate variations by requiring the Minister for Local Government to approve all IPART recommendations.

RATIONALE:

- It is understood that the NSW Government will shortly take a decision regarding the transference of responsibility for setting/approving Local Rates from itself to Independent Pricing and Regulatory Tribunal *(*IPART).

- If this arrangement were implemented, IPART will set the rate peg amount and receive, assess and make determinations on special variations for increases above the rate peg amount.

- IPART is not an elected body. Its function is to provide advice to NSW Government which, in turn, has the responsibility for setting and supervising the setting of Rates. The proposed arrangement, if implemented, would allow the NSW Government to action its responsibilities.

- Retirees are always worried by unavoidable charges and as Local Government rates are a significant annual cost, undue rises are always a cause for concern. Local councils are always crying poor and do not appear to be capable of limiting services to 'available' income unless so forced. It is believed that the present/past NSW Government control mechanism was a very workable, visible and politically responsible arrangement.

- That the NSW Government involvement and responsibility for Council Rates be retained with IPART providing the research, analysis and cost recommendations for Government approval. IPART cannot review council demands without political input (from the Minister) on the level of services/facilities that are appropriate to affordable social demands.

- In a recent statement by the Leader of the Opposition he was critical of the NSW Government approving additional Local Government rate rises of 10% (up to?) for 10 councils. **Such monitoring and publicly visible scrutiny will not be practical under the new arrangements**.

RESEARCH DETAILS:

It was reported in the Manly Daily on the 8th June, 2010, that;

- '*The reforms are part of the government's $44million plan to reduce housing costs,* (this was referring to reducing Section 94 Developer contributions) *to be included in the State Budget ….**which also grants the Independent Pricing and Regulatory Tribunal*** **(IPART)** ***the power to set council rates and review infrastructure plans.****'*

From website www.ipart.new.gov the following facts were gleaned;

- *In 2008 the Premier requested IPART to conduct a review of the regulating framework for setting rates and charges for Local Government services in NSW.*
- *On the 4th June 2010 the Premier announced that IPART would have a new role in Local Government;*
- *IPART is to set the rate peg amount and receive, assess and **make determinations** on special variations for increases above the rate peg amount.*

It is understood that even though the Premier made the announcement on the 4th June 2010, the Minister still has to give IPART the necessary power to implement the government's decision.

Further, it is recognised IPART is already involved in a wide range of services which we understand include electricity, water, transport (including ferries - both public and private), city rail, buses (private and government), local government, taxis etc.

Councils on the other hand provide a complex range of services/facilities for which the need/quantity/quality is very much a political/social decision and for which there needs to be a reasonable consistency across NSW, if not Australia. This is a role for Government to pass judgement on, not IPART. Whilst it is fitting IPART undertake cost investigation we believe the NSW Government must determine the boundaries and cannot abrogate its responsibility in rate setting.

In the past, the NSW Government set a cap annually on the level of general Local Government rates increases with councils applying individually for any additional increase.

As the responsibility for local works such as secondary roads has been shifted to Local Government the NSW Government was forced to be accountable for such costs by approving any associated Local Government rates increase. Much of a council's work is the provision of 'social infrastructure' like playing fields and the potential for expenditure is 'unlimited'.

Under the proposed arrangements for Local Government rate setting there will be no such Government accountability.