



Tasmanian Association for Residents of
Retirement Villages

TARRV: Your Voice in Retirement

NEWSLETTER No.2

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Website: www.tarrv.online

TARRV: The voice for those who have no voice.

TARRV: The peak body representing residents as a state-wide body, focusing on issues affecting them.

TARRV is also available to:

- a) Consult with the government and other bodies likely to affect residents' interests.
- b) Attend residents' Meetings and listen to any problems they have.
- c) Assist residents who wish to form a Residents Association in their village.
- d) Offer advice to people wishing to enter a retirement village.
- e) To date (26/06/2023) our members are drawn from sixteen different villages across Tasmania, from Devonport to Scottsdale, from Greater Launceston to Greater Hobart.

From the President

I am delighted to extend a warm welcome to all our members.

Our membership base has been expanding continuously, on a State-wide basis, so that TARRV now has over 400 members, from 16 different villages, ranging from Devonport to Scottsdale and from Greater Launceston to Greater Hobart.

TARRV is the peak body representing residents of retirement villages in Tasmania, and we are "The Voice for Those Who Have No Voice". We are here to listen to your concerns, to represent you and to address inadequacies in the Retirement Villages Act 2004.

Our first meeting with Government representatives was on Wednesday 29th April, in Hobart, where we had the privilege of a meeting with Ms Amber Minot (the Attorney General's Chief of Staff) and Mr Benjamin Price (the Senior Adviser – Consumer Affairs).

The TARRV representatives at the meeting were the members of the legislation sub-committee- namely Ian Green, Hugh Murdoch, and Colleen Smith. We were provided with the opportunity to present the origin of TARRV, which was the extraordinarily large increases in fees imposed by a large 'not-for-profit' operator.

We addressed the concepts that TARRV is the peak body representing retirement village residents and that "TARRV is the Voice for Those that Have no Voice". These concepts were accepted.

After that meeting, we requested, received, and collated further concerns from members of TARRV.

This culminated with the latest meeting, this time with the Attorney General, Hon Elise Archer MP, on Friday 16th June, in Launceston. At that meeting were five members of TARRV. The focus was the **lack of transparency** in statements by village operators. We tendered a critique of the Victorian Act and put forward a series of concerns raised by TARRV members.

Some of those concerns regarding the accounts presented by village operators has led to residents' suspicions that the income received (daily maintenance fees and deferred management fees) from residents is being used by some operators to cross-subsidise their aged care facilities. Many larger operators are increasing fees whilst reducing services in their villages.

We congratulate the Government for its pro-active work in the review of the Retirement Villages Act and look forward to further developments. We are also pleased that the Labor Party supports the review of the Act. TARRV enjoys active communications with the various media bodies of radio, television, and newspaper.

The next General Meeting of TARRV members will be on **Wednesday, July 12th, at 11am** in the clubrooms of the Kings Meadows Lions Club, 18 Merino Street, Kings Meadows.

Your committee meets monthly.

The committee consists of the President Ian Green (Glenara Lakes), Minutes Secretary Nettie Paterson (Glenara Lakes), Treasurer Dennis Smith (Glenara Lakes), Legislation sub-committee members Colleen Smith (St Canice) and Hugh Murdoch (St Canice), Future directions and planning sub-committee Nigel Burch (also public officer) (Riverside R V) and Peter Williams (Vice-President) (Sandown), IT subcommittee Nigel Burch and Dennis Smith (Glenara Lakes) with assistance from our AV operator and member Jon Hosford; the President is an ex-officio member of each sub-committee. Mrs. Beverley Costello (Manor Gardens) and Roger Soffe (Tamar Court) are the other members of the committee.

I extend a request to our members, to encourage other residents in their own and other villages to become aware of and become a member of TARRV. A membership application form is available on the TARRV website (www.tarrv.online) and a copy is included with this newsletter.

Ian Green
President

Membership reaches 400.

Since our inaugural meeting in February 2023, your committee has worked hard in trying to spread the news of TAARV's formation and encouraging membership. We are grateful that the word is spreading and our membership this week has reached **400**.

TARRV has identified 52 retirement villages in Tasmania. This figure is growing with our research. We are trying to contact Resident Associations within these villages to share what we can offer our members. We encourage wide representation amongst villages so that, as your Peak Body in this community sector, we are in the best position to understand your needs and to represent these to Government and operators within the industry.

Please fulfill your role in spreading the word.

Visit our website at www.tarrv.online to contact us.

Review of The Retirement Villages Act 2004

A major focus of the TARRV Committee since establishment has been to meet with State and Federal politicians to convince them of the need for a review of the Retirement Villages Act 2004. This Act regulates the responsibilities of operators and residents within the retirement villages of Tasmania.

On Wednesday June 7th, The Attorney General, Elise Archer, MP, announced to the Consumers Affairs session of the Budget Estimates that she had commenced drafting a Bill for the review of The Retirement Villages Act 2004 to address concerns regarding significant increases to annual recurrent charges and levies.

"Over recent months, my office and I have met with a number of residents of retirement villages and representative groups, including the newly formed Tasmanian Association of Residents of Retirement Villages," she said.



“I have listened to these concerns, and we are now in the process of drafting legislation to amend the Act to strengthen protections, bringing Tasmania in line with other states such as Victoria, aimed at providing more robust protections and certainty for residents.”

Retirement Living Council Executive Director Daniel Gannon said he looks forward to working closely with the Tasmanian Government to ensure the right balance is struck between operator viability and consumer comfort.

“The RLC recently met with the newly formed Tasmanian Association of Residents of Retirement Villages (TARRV) and is arranging a meeting with the State Government to discuss reform.”

Last month, the WA Government drafted new legislation including exit entitlements to former residents to be paid within 12 months from when the resident leaves; the SA Government has released 60 proposed changes to the Retirement Villages Act 2016, the QLD Government is reviewing its legislation, and the VIC Government is seeking consultation on its Retirement Villages Amendment Bill.

TARRV is grateful to the Member for Bass, Lara Alexander, MP, who has pioneered this issue on our behalf.



Lara chaired the session referred to and was delighted with the statement, which she was unaware was forthcoming.

Committee News

Many thanks to our retiring Committee members, Danny McColl, John Archer (Secretary) and John Birkett (Marketing). All these gentlemen are facing health issues and have decided that pursuing the work of TARRV might be detrimental to their recovery.

Thank you to Nettie Paterson for taking on the role of Minutes Secretary. Jon Hosford has agreed to assist Peter Williams with marketing and with communication through the website and newsletter. Our web site is progressing, and we are now ready to contact the Villages for which we have contact details.

Our process of registration as an Incorporated Association under Tasmanian Law is now in process. Nigel Burch has agreed to act as our Public Officer, to steer all requirements of Incorporation.

From the Treasurer

Report on a meeting with Lawrie Robertson, President of the Association “Residents of Retirement Villages Victoria” by Dennis Smith, TARRV Treasurer.

Prior contact had been made by our President, Ian Green, with Mr. Robertson. As I had planned a visit to Melbourne in March it was arranged for me to meet with him. This occurred on 13th March.

He provided information on the organisation of the RRVV and on the current membership, which has in fact been declining particularly during the Covid period. Current membership is around 5000. The annual membership fee is \$25 per unit whilst a single person receives a 20% reduction. Membership for life is 10 times the annual fee. Lawrie supports membership for life as this reduces work on renewing annual membership, and the generated income is useful for the Association. The Association carries out membership promotions from time to time. Membership fees can be paid via the RRVV website.

The Association produces 4 newsletters per year, and preference is for meaningful text articles rather than a display of pictures. Attention is given to matters to be covered in the newsletters to cater for different resident audiences. The Association also has a social media presence.

They endeavour to appoint a Resident Liaison Officer in each village to be responsible for attracting new members, dealing with problems, carrying out special promotion campaigns, providing statistics on members. Committee members of RRVV have individual responsibilities and pay regular visits to villages as required.

Lawrie states that he endeavours to maintain a “balance” between residents and operators, who are equal stakeholders in the law, based on the financial contribution of the residents. He says that if disagreements cannot be resolved then it is necessary to fight on behalf of residents.

RRVV has a small office and employs a person for 20 hours a week, so that the office is open from 10.00 am to 2.00 pm from Tuesday to Friday. They also provide a telephone answering service for residents calling outside the office hours.

He mentioned there is not an umbrella organisation for the state associations but, periodically, the presidents of the state associations meet for discussions. This is supported financially by the Retirement Living Council.

He would be willing to come to Tasmania to give a presentation to the Committee or alternatively this could be done by Zoom and contact has been made with him to fix a definite date.

Lawrie certainly provided “food for thought” on the steps to be taken, now and in the future by TARRV, to establish a strong organisation which is recognised by government and by operators and which operates for the benefit of its members.

Dennis Smith, Treasurer

National Seniors Australia Newsletter

Members are invited to stay in touch with national issues relevant to retired Australians through the National Seniors Australia newsletter. Their website and the newsletter are found at: <https://nationalseniors.com.au/news>

Residents’ committees, residents, and operators

(Article adapted with permission from the Residents of Retirement Villages Victoria Newsletter, March 2022)

This article explores the relationship we want with our committee and our committee with our operator, and the direction we want our committee to take.

Section 16 of the Retirement Villages Act 2004 lays down the foundations for the relationship by providing that the residents of a retirement village may elect a residents committee to represent the interests of village residents.

The Act does not specify the target of the representations. Still, most committees see the operator as the primary one. The Act is not restrictive. A residents’ committee is free to decide to do more than just represent the village’s residents, provided it complies with the law. But who decides how far a committee should go?

Not all subsections of section 16 are clear.

TARRV offers the following interpretations:

1. Your committee is independent, not subordinate to the operator.
2. Your committee is not a board of management.
3. You have no formal power to direct your committee. You do have the option of voting for a new committee each year and nominating for a position on that committee.
4. Operator’s staff participate in committee meetings and general meetings called by the committee only by invitation and as a guest.

Committees vary widely. Some concentrate on organising social events. In contrast, others focus more on resident involvement in the village’s financial affairs, such as forming budgets and reviewing spending when permitted by operators. Others again

might take an interest in village maintenance. A few champion residents' rights. Of course, the scope of a residents' committee activities will change over time.

Different committees bring different talents to bear on village issues and needs change as villages age. Committees also vary in the way they interact with operators. Some take a combative approach, while others are submissive. At the extreme, both responses are dysfunctional. Few committees make conscious decisions about the scope and direction of their work.

Operators vary widely in their approach to residents' committees. Some welcome them, some tolerate them, and strive to suppress them. Not surprisingly, how an operator approaches a residents' committee influences how the committee responds.

Most residents' committees want a constructive working relationship with their operators. How do you get such a relationship when one is a powerful company, and the other is a committee of volunteer retired people?

As already noted, not by constant combat and not by being submissive, but is there a middle ground? Or is middle ground a fanciful idea?

Many committees argue that mutual **respect** is the middle ground solution. If the operator has a positive approach to the committee, mutual respect is an excellent way to go. If the operator is merely tolerant, the committee will have to earn respect. Demonstrating competence and persistence through constructive challenge might do the trick.

A committee facing an operator striving to suppress it faces an uphill battle. Gaining the respect of the operator will involve some difficult confrontations because the operator will push back. Also, some residents, including committee members, will press the committee to back off. The enabling objective is still the same: demonstrating competence and persistence through constructive challenge. Why might residents press the committee to back off?

Because, as we age, we become increasingly conflict averse. We value our relationships and preserve them through compromise. Unfortunately, we inadvertently give operators and their staff more power by not dealing assertively with genuine conflict.

Recently, the social sub-committee of a residents' committee called a forum to provide residents with an opportunity to shape the village's social program for the coming year. Over half the residents attended and contributed a wide variety of ideas and voiced some criticisms of management. The minute secretary produced comprehensive minutes, including a concise summary of the criticisms.

At the next meeting of the residents' committee, members debated providing management with critical feedback. They resolved to delete the criticisms from the subcommittee minutes. The criticising residents grew angry with the committee.

TARRV suggests this is the sort of outcome a village gets when its committee delivers a knee jerk reaction. Committees who have worked out with residents a preferred relationship with their operators and have planned a pathway to reach it fare better. The residents of another village were concerned about the maintenance of communal areas. The problem was not so much a shortage of money as an overworked village manager not having the time to prepare project proposals. The residents' committee explored various courses of action. It had committee members with building industry experience. Hence, it resolved to support the village manager by preparing a communal area condition report and prioritised work package recommendations. Initially, the village manager protested that the committee was infringing on her responsibilities. After negotiation, the committee and village manager agreed on a way forward.

If a residents' committee's core function is to represent the village residents, how does it know what we want it to say to our operators?

One of the most effective committee members TARRV knows walks her dog around her village two or three times a day. She talks to everybody she comes across. When she hears of an issue affecting several people, she notes it and raises it at the next committee meeting.

Many villages hold regular residents' forums.

There are two dominant purposes:

1. For the committee to seek guidance from residents on issues of high resident interest currently before it, and on the direction the committee might take more generally.
2. To provide an opportunity to raise issues TARRV supports holding regular residents' forums. We note that attendance is best when the agenda focuses on issues of high interest to residents.

On the other hand, filling the agenda with reports from the village manager and every interest group in the village is a turn-off.

Some villages take the forum idea even further. The residents' committee puts all significant decisions to a forum vote. Committee meetings then deal only with urgent and less significant matters. This approach changes our relationship with our committees because we become the primary decision-makers and our committees become our advisers, lobbyists, and activity organisers.

Do we have to sit back and wait until our committee asks what we want?

No.

If we have a bright idea or something about the village is bugging us, we should reach out to our committee members. On the other hand, if we have a complaint about something that does not affect others, we always have the right to lodge it with management following our village's complaints policy.

How do we know our residents' committees do what we want them to? Committees typically adopt three communication methods:

1. Publishing minutes
2. Articles in the village newsletter

3. Reports to forums

Is this enough? Not necessarily.

TARRV recommends opening committee meetings to resident observers the same way our parliaments and local councils open their proceedings to the public.

So, if we want our residents' committee to represent us effectively, we must collectively negotiate what we want. And we must use our vote wisely.

Village visits

If you would like us to meet with your residents' committee or with a general meeting of residents, please email us at ianandpamg@bigpond.net.au or call 0438 312 994.

You can also leave a message on our website.

To help us better prepare for your meeting, please let us know any issues you would like us to address and how much time you can give us.

Please also let us know if you have audio-visual facilities and what we must bring (if anything) to connect with your equipment.

We can help you publicise your Meeting by preparing a flier for you to print and distribute or post on village notice boards.

Checklist to be used when moving into a Retirement Village

Schedule 3 of the Retirement Village Act 2004 includes a Checklist for those considering a Retirement Village.

How many of us were not aware of this document when we considered our move?

YOU SHOULD READ YOUR CONTRACT CAREFULLY

ENTRY INTO A RETIREMENT VILLAGE USUALLY INVOLVES A SIGNIFICANT CAPITAL COMMITMENT AND MAY CHANGE YOUR LIFESTYLE

THESE QUESTIONS SHOULD ASSIST YOU TO MAKE AN INFORMED DECISION

IF YOU ARE UNCERTAIN ABOUT ANY ASPECTS OF THE VILLAGE OR THE DOCUMENTS YOU HAVE RECEIVED FROM THE VILLAGE, SEEK INDEPENDENT ADVICE

General

- Have I discussed fully my decision to enter a retirement village with my family, friends, a social worker, or a relevant independent advisory body working in the industry?
- What discussions have I had with residents of the retirement village I have chosen?

- Will the lifestyle of the village (including social activities and religion) suit me?
- What are the rules with regard to having someone else live with me?
- What system does the village have for resolving disputes?
- Are the residents actively involved in making village rules?

Legal Implications

- Have I sought advice on the documents relating to the village from an Australian legal practitioner, Tasmania Legal Aid, or some other appropriate source?
- Under what conditions can I be moved from my place of residence to another part of the village?
- How can the operator terminate my occupation?
- Is my long-term occupation at the village secure?
- What protection do I have if the village is sold to some other organisation?

Financial Matters

- Am I aware of, and can I afford to pay, the ingoing contribution (if applicable), the regular recurrent charges and any extraordinary charges which can be imposed on me?
- What arrangements can be made if I can't meet future charges?
- How do the terms and amount of repayment of my ingoing contribution compare with other villages?
- When do I get access to my money after I leave the village?
- Are the residents actively involved in decisions concerning the level of maintenance and services provided, their cost, and how these costs are to be varied in the future?
- What are the restrictions on the sale of my residential premises?
- What say do I have in deciding the sale price?

Building and Construction

- Have the community facilities of the village been built? If not, what guarantee do I have that they will ever be constructed?
- Do I have any say in the design, construction and furnishing of my residential premises if construction is not yet complete?
- Will the residential premises, building and site be accessible if I become disabled and need a wheelchair or walking aid? If not, can modifications be made easily?

Health and Welfare

- What services specially designed for the elderly does the village provide, e.g., nursing care, access to nursing care, an emergency call system? Do

these services meet my present needs and what I expect will be my future needs?

- What financial and accommodation alternatives do I have if I become too frail to live in these residential premises?

Activities and Amenities

- What are the restrictions on the use of my residential premises and the village facilities?
- How will I have to adapt and alter my existing lifestyle to comply with the regulations and restrictions of life in the village?
- What type of public, private or village transport is available?
- Are pets permitted?
- How accessible are the local shops to my present and future needs?

Contacts:

President: Ian Green Email: pamandiang@bigpond.net.au Phone: 0438 312 994

Treasurer: Dennis Smith Email: djsmith.1@bigpond.com

Next General Meeting: Wednesday, July 12th at 11am

Kings Meadows Lions Club 18 Merino St Kings Meadows.

A Zoom link for this meeting will be forwarded to members by email prior to the meeting.



Tasmanian Association for Residents of Retirement Villages

Application for Membership

Name(s):

Residential Address:

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Postal Address:

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Contact telephone(s):

Contact email(s):

Retirement Village Name & Address:

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Village Operator:

Membership type (please tick your preference): Single: ☐ Couple: ☐

Membership fees: Single: \$10.00 p.a.; Couple: \$15.00 p.a.

Please note: the completed Application is to be accompanied by the appropriate fee (presently in cash only) and delivered or posted to: The Treasurer, Tasmanian Association for Residents of Retirement Villages, C/- Mr D Smith, 21 Cleary Avenue, YOUNGTOWN, Tas., 7249