



Tasmanian Association for Residents of
Retirement Villages inc.

TARRV: Your Voice in Retirement

NEWSLETTER No.4

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Website: <https://www.tarrv.org.au>

President's Page

I am delighted to extend a warm welcome to our new and existing members and to the New 2024 Year.

Our membership continues to expand and we now have 528 members across 21 retirement villages. Membership growth for the sake of growth alone has limited value, however our recent experiences in negotiating changes to the Retirement Villages Act have shown that governments have listened to TARRV and noted TARRV's growing membership and the growth in the number of retirement villages represented. It is on this basis that TARRV will continue to work to increase our membership and village representation.

Our successful representations to government were essentially in two parts, firstly, and most importantly, the changes regarding the increased transparency required of operators, including the following:

- The way CPI changes are calculated (based on the Victorian R V Act) and therefore the way maintenance fees may be increased, coupled the fact that increases above CPI will now require approval by 65% of those voting; a consequence being that operators will need to be more transparent and more adequately justify these increases to achieve a positive vote
- The legislated requirement for operators to produce detailed minutes of AGM's and to make those minutes promptly and readily available to the residents, noting that this has not always been the case in the past.

Secondly, the need for a full review of the Retirement Villages Act. This is acknowledged by both major political parties as well as positive support from those operators with whom I have had this conversation. Your TARRV committee has commenced the review, and we ask members to advise us on changes you feel are needed and/or matters of concern that may be addressed in any review.

In real life we don't always get everything we want and this also applied to a change we championed in the proposed legislative changes. The amendment to the R V Act Section 14(5) (a) and (b) we wanted to be amended was by the inclusion of the **highlighted** words as follows:

*"14(5)(a) if the retirement village was operating at any time during the previous financial year, a statement of income received from **all sources, including but not limited to, residents and tenants, and all** expenditure from that income, for the previous financial year; and*

*(b) a statement of estimates of income from **all sources, including but not limited to, residents and tenants, and all** expenditure from that income, for the current financial year;"*

TARRV will continue to push for these changes, so that income from both maintenance fees as well as income from deferred management fees and the expenditure from each become known. I note in this regard the attitude of **Consumer Affairs Victoria** where they state in their publication "Fees and charges - Living in a Retirement Village", under the heading **"Deferred fees, departure fees, and exit fees"**

You may have to pay a significant amount when you leave a village. This may be called a deferred, departure or exit fee. There can also be recurrent fees that continue after you leave.

*Such fees are one way that commercial retirement villages generate a profit, and **not-for-profit villages improve their services or subsidise recurrent charges paid by residents while they live in a village.**"*

As part of our representations to the government, we provided the following statistics:

- Current TARRV membership statistics as at 25th October 2023 for the gender of residents across 18 villages and 444 members is: 143 men, 301 women; comprising 104 couples, 39 single men and 197 single women; 68% of the villages' population are women and 44% of the population are single women.

- 2021 PwC/Property Council Retirement Census "Snapshot of the Data" provides the following data for Tasmanian retirement villages:

Average national current resident ages are: (65 – 74) 7%, (75 – 84) 86%, (85+) 7%

Average resident age on entry into Tasmanian villages: 77 years

Average tenure of Tasmanian retirement village residents: 8.2 years,

Therefore the average age is $77 + (8.2 \div 2) = 81.1$ years

- Long-term health conditions, from ABS, 2021 census.

The proportion of those with a long-term health condition increased with age: 61.4% of people aged 65-84 years had a long-term health condition, and

73.1% of people aged 85 years and over had a long-term health condition.

- According to the National Health in Britain, 26% of 80-year-olds have significant cognitive decline, while 17% actually have some form of dementia. This is on top of the failing ability most of us have to stand up against aggressive people and handle adversarial situations.

- We are formally regarded as vulnerable people, and in most situations an unrelated person interacting with us in any non-social situation is required to have a 'Working with Vulnerable People' certificate.

Projects underway:

- Assist in the resurrection of residents' committees.
- Village Insurances
- Review of the Tasmanian Retirement Villages Act
- Consider, in cooperation of other States, the potential for a uniform Australian Retirement Villages Act
- Differences in maintenance fees and deferred management fees for Not-For-Profits' vs For-Profits (noting Council rates for NFP's)
- Comprehensive list of Tasmanian Retirement Villages by location, including operator, operator website link, type of village
- Develop a series of definitions of different types of retirement villages, including Lifestyle (operator owns the land & communal facilities, resident owns the residence, usually via strata title), rental, operator owns all the property (resident has a lifetime tenancy)

Ian Green (President TARRV)

From the TARRV Treasurer

Following the President's visits to Hobart villages in November (when I accompanied him), we had applications from another 30 plus residents. There were 12 applications from residents of Barossa Park RV and further applications bolstering the numbers of members of other Hobart villages. Thus the total number of residents is now approaching 550, from 22 villages.

December, for obvious reasons, has been rather quiet as far as new member applications is concerned. However, with further village visits and presentations planned, it is anticipated that membership applications will take-off again in the new year. We are aiming for 1000 plus members by the end of 2024, if not sooner, to support the Association's acceptance as the voice of retirement village residents, particularly in respect of legislative improvements.

The Commonwealth Bank account is now operating smoothly and we receive subscriptions by cheque and funds transfer, whilst cash subscriptions also continue to be received.

We are fortunate to have received several substantial donations for the use of the Association. Donations were utilised to cover the cost of the recent survey, the main expenditure being for the cost of postage and stationery. The Committee has made the decision that important donations will not be utilised for general expenditure, but will be utilised for specific activities or events.

The grant from the Premier's Discretionary Fund of \$3600 for the purchase of computer equipment has in the meantime being almost utilised, with a balance of just under \$300 remaining. We thus now have the required equipment for the administration of the Association and for presentations at villages.

In this newsletter, there is information about the intention to amend the rules of Association to introduce life membership, which we believe will be of interest to many members. Members are reminded that the present subscription is valid until 30th June 2024 and you will be advised in due course concerning renewal of membership from that date.

Dennis Smith, TARRV Inc Treasurer
2nd January 2024

Legislation Changes

The amended Retirement Villages Act received Royal Assent on 27th of November, 2023.

Some important new Sections are as follows:

"14. Meetings of residents and tenants

(10) The operator of a retirement village must ensure that accurate minutes are kept of any meeting of residents and tenants convened by the operator.

(11) Without limiting what may be recorded in the minutes of a meeting of residents and tenants, the operator of a retirement village must ensure that any minutes of a meeting kept under subsection (10) record –

(a) any questions asked by residents and tenants at the meeting; and

(b) any answers given by the operator, or a representative of the operator, to questions asked at the meeting; and

(c) such other matters as may be prescribed.

(11A) The operator of a retirement village must –

(a) make any minutes kept under subsection (10) available for inspection by residents of the retirement village within 30 days after the day on which the meeting, to which the minutes relate, is held; and

(b) arrange for the minutes to be adopted at the following meeting of residents and tenants convened by the operator.

(13) If a requirement of this section is contravened, the operator is guilty of an offence.

Penalty: Fine not exceeding 200 penalty units.

14A. Increase in recurrent charges

(1) In this section –

CPI figure for Hobart means the Consumer Price Index: All Groups Index Number for Hobart published by the Australian Statistician under the authority of the Census and Statistics Act 1905 of the Commonwealth.

(2) The operator of a retirement village may not increase recurrent charges payable by the residents of that retirement village unless –

(a) the operator submits, to a meeting of residents and tenants of that retirement village convened under section 14(1)(b), a written explanation that demonstrates that the increase in recurrent charges is reasonable in the circumstances, having regard to the accounts for the previous financial year and the estimates for the current financial year; and

(b) in a case where the increase in recurrent charges exceeds the CPI increase amount for those recurrent charges –

(i) the increase is authorised at the meeting by a resolution passed by at least 65% of the residents and tenants voting, either personally or by proxy, and entitled to vote at the meeting; or

(ii) the increase in excess of the CPI increase amount is attributable to any one or more of the following:

(A) an increase in rates, taxes or charges payable under an Act in respect of the land in the retirement village;

(B) an increase in the salaries or wages payable to the manager of the retirement village, or a person employed for the purposes of the retirement village's operation, as a consequence of a change in award, registered agreement or other industrial instrument;

(C) an increase in insurance premiums, or insurance excesses paid, in relation to the retirement village or its use;

(D) any other prescribed reason.

(3) For the purposes of subsection (2)(b), in determining any increase in recurrent charges payable in respect of a retirement village, an increase in a recurrent charge is only to be included to the extent that the increase is attributable to expenses relating to that retirement village.

(4) For the purposes of this section, the **CPI increase amount** for recurrent charges is the amount of increase in the recurrent charges that would result from the recurrent charges being increased by the percentage change between –

(a) the average of the CPI figures for Hobart in respect of the 4 quarters immediately preceding the meeting; and

(b) the average of the CPI figures for Hobart in respect of the 4 quarters immediately preceding the 4 quarters referred to in paragraph (a).

(5) The operator of a retirement village must not increase, or attempt to increase, recurrent charges payable by a resident of the retirement village unless –

(a) that increase is in accordance with this section; or

(b) the Tribunal has ordered that the increase take effect under section 14B.

Penalty: Fine not exceeding 200 penalty units.

(6) Any increase in a recurrent charge by the operator of a retirement village that does not comply with this section is void and is not payable by the residents of the retirement village unless the Tribunal has ordered that the increase take effect under section 14B”

A copy of the Act can be found <https://www.legislation.tas.gov.au>

Direction Planning - Research Update for TARRV Members

Most TARRV members will be keen to learn the results of the member survey conducted late in 2023.

A more detailed report will be forthcoming soon, but here's a brief outline of the results to keep you in the picture.

Thank you to all who participated. The response rate and comments suggest that TARRV is regarded as an important spokesperson to represent aged residents and tenants.

404 questionnaires were distributed to member households, one per household, and 315 were completed and returned. This represents a response rate of 77.97%. This is considered to be a very high level of response and indicates that TARRV is well placed to meet a need for retiree support and action.

At this level of return, the responses can be viewed at the 95% confidence level. This is the generally accepted confidence level for accuracy. This means, in effect, that if the survey was repeated 100 times, there is a 95% chance of obtaining a similar outcome each time.

The margin of error is calculated to be a low +/- 3% based on the return rate.

This means, as an example, that if 80% of respondents give an answer to a question, then with a 3% margin of error, the real answer lies within the range of 77% to 83%

Again, this response is considered to provide a high level of accuracy (most surveys would be considered to be acceptable at a level of accuracy of +/-5%)

Each question put to respondents was rated highly in terms of importance. While there are some relatively minor variations in perceived importance between the various questions, the overall level of agreement of the importance of each question clearly outweighs the score indicating non-importance.

This gives TARRV a mandate to pursue legislative changes for each of the eighteen questions in the questionnaire.

In addition, our sincere thanks to those of you who submitted comments. There are a large number of comments, the majority of which are sufficiently important to be added to those for action already indicated.

In short, your response has given TARRV a very clear line of action over coming months as it seeks to meet your needs.

John Birkett (Research project manager)

Peter Williams (chair Direction Planning sub-Committee)

Emergency items you should always have in the car

article reprinted with permission from the National Seniors Magazine 16th November 2023.

Being a car owner comes with great responsibility and if you encounter an emergency such as a breakdown, it's important to be well prepared.

Car emergencies often happen when we least expect them. You could be faced with a quick tyre change on the side of a busy highway or an engine breakdown in a remote area on a rainy night.

Having the right items on hand can help you deal with these emergencies when they occur.

Vehicle user manual

Your car manual is the handbook for everything you need to know about your car and is specific to its make, model, and age.

Familiarise yourself with its contents and keep it in the glovebox always. Along with helping in emergencies, your manual also provides information on vehicle features you may not be using or even know about such as cruise control, voice recognition, or Bluetooth pairing.

Maintenance items

It's worthwhile investing in a basic tool kit, which you can pick up from any automotive parts store. Ensure you have jumper leads, a spare tyre, and a jack. Keep containers of spare oil, water, and coolant as well as a couple of old rags or wipes.

Other handy maintenance items include a tyre pressure gauge, wheel lever, and window cleaner. Make sure you're well versed in how to use each

of these so that you're not caught out at the worst possible time.

Handheld torch

Keeping a small, handheld torch or headtorch in the car has more value than it sounds. Not only can you use it to search for misplaced items in the boot or under seats, but it can also help identify car trouble under the hood and in the dark.

A torch can also be used to signal oncoming motorists in the dark. Be sure to invest in a rechargeable or solar-powered torch with batteries built to handle extreme heat and cold.

Top tip

Mobile phones have torch lights built into them but can also drain the phone's battery life faster than you may think.

Using a torch instead means you can reserve your phone battery in case you need to make emergency calls or use navigation.

Safety equipment

Your safety comes first and if you are ever outside your vehicle after an accident or breakdown, ensure that you have a hi-vis vest you can put on so you can be seen.

These can be easily stored in the side door, glovebox, back pocket of your seat, or under it.

Keep a set of reflective hazard cones or triangles that you can place on the side of the road before and after your car. These are ideal for dark or low visibility conditions so other motorists can see you when they approach.

First aid kit

You can buy these pre-made or make one up yourself. Accidents can happen and having a first aid kit is

valuable if you or someone else needs basic medical attention.

A kit can include bandages and band-aids, gauze, scissors, gloves, tweezers, tape, antiseptic cream, paracetamol, and other required medications.

Fire extinguisher

It may pay to invest in a fire extinguisher that is suitable for cars in case you ever need to put out or manage a small fire. Make sure the extinguisher is mounted and secured in a safe place such as the boot to avoid it being knocked or rolling around.

Not all fire extinguishers are best suited to the types of fires you may experience in a car. According to Fire Extinguisher Online, dry chemical powder extinguishers are recommended for handling common causes of car fires including Class A Flammable Materials (e.g. paper and wood), Class B Flammable Liquids (e.g. paint and petrol), and Class E Electrical Equipment (e.g. computers and generators).

Portable phone charger

Keep a spare charger and make a habit of putting your phone on charge while you are driving.

This ensures your battery remains full in case you are in an emergency where you need to contact others or use navigation tools.

A fully charged power bank is also encouraged as this can be used to charge other necessities such as a rechargeable torch.

Just in case

There are a range of other items that you can keep in your car that may prove effective during an emergency.

Being prepared for the elements is helpful and some items to consider are a blanket, hat, sunscreen, and rain poncho. Stashing a small amount of cash may come in handy in case you need it for a purchase, and it wouldn't hurt to keep some drinkable water stored in a BPA-free container, non-perishable food items, and even toilet paper.

Ensure you take time to set up your car with items that you may need in an emergency. The best-case scenario is that you never have to use any of them but in the unlikely event that you have an emergency, you will be well prepared.

Need Roadside Assistance?

National Seniors Australia members receive 10% off Roadside Assistance.

When you experience car trouble, be prepared and know you will be assisted with National Seniors Australia Roadside Assistance.

Roadside Assistance includes 24/7 call centre and emergency support, as well as callouts, emergency fuel, batteries, and help with lost or locked keys. With National Seniors Australia Roadside Assistance, you'll know that if your car breaks down, we can assist you.

Membership of National Seniors and their newsletter can be arranged at: <https://nationalseniors.com.au/>

Two Different Recipes: one for your furniture and one for you

Wood Restoration

“Clean Up Mixture”:

- 1 part Turps
- 1 part linseed oil
- ½ part methylated spirits
- ½ part white vinegar

Keep in a suitable glass container; shake well before use.

Apply with a cloth and/or 0000 steel wool (be very careful with the steel wool)

We use this all the time to polish/restore our furniture.

Scottish Fish Pie

Ingredients

- 750gm fish fillets (say 250gm each of any 3 of trevally, ling, flake, blue grenadier, smoked cod)
- Salt
- Pepper
- Cayenne pepper and pinch of mace
- Butter
- 125gm cocktail prawns
- 30gm each of butter and plain flour
- 300ml fish stock (or chicken stock)
- 2 tablespoons cream
- 250gm puff pastry or sheet of frozen puff pastry
- egg yolk (for pastry glaze)

Method

- Cut fish into 3 – 4 centimetre pieces
- Place fish into a buttered pie dish and season with salt, pepper, cayenne and mace
- Scatter prawns over the fish
- Melt 30gm butter in a saucepan and add 30gm flour
- Cook for 1 minute, remove from stove

- Beat in the stock and add 2 tablespoons cream
- Pour over the fish
- Cover with the pastry, brush with beaten egg yolk
- Bake for 10 minutes @ 200°C and then a further 25 minutes @ 180°C or until cooked.

Planned Dates and Venues for Future TARRV Meetings:

- Committee: Wednesday 14th February 2024 - Hobart
- General Meeting: Wednesday 14th February 2024 at 11:00am – Hobart

All Meetings are supported by Zoom access. Links will be circulated approximately 7 days prior to a meeting.

Advice will be provided as to changes and Venues will be specified.

Website

Now that TARRV is an Incorporated Association under Tasmanian law, we have changed our website to <https://www.tarrv.org.au>.

The website is generated using an online template from “online”, hence the address that appears in your browser is:

tarrv.online/

When you enter the address:

<https://tarrv.org.au> you will be taken to the **tarrv.online** template. The website has a secure rated certificate, so it is quite safe to use.