

 TARRV: Your Voice in Retirement

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Website: [www.tarrv.online](http://www.tarrv.online)

President’s Page

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

Our membership base continues to expand, on a statewide basis, so that TARRV now has over 450 members, from 18 different villages, ranging from Devonport to Scottsdale and from Greater Launceston to Greater Hobart.

TARRV is recognised by government as 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 continue to address the inadequacies in the Retirement Villages Act 2004.

With the very recent change in the State cabinet, with the Hon Guy Barnett appointed as the Attorney-General, it is anticipated that he will continue with the Bill to reform the Retirement Villages Act and adopt the same attitude as the recent incumbent who, in the press release of 2nd September, stated: *“This Bill will further regulate the circumstances in which operators of retirement villages may increase recurrent charges or impose special levies. This addresses concerns that some increases imposed in the past have been unreasonable or not sufficiently explained to residents.
 The amendments will strengthen protections for residents of retirement villages, while ensuring retirement village operators are not prevented from making reasonable fee increases required to ensure their financial sustainability.
 Recurrent fee increases above CPI will only be permitted in specific circumstances, such as being authorised by a special resolution, for example if it is supported by at least* ***75 per cent*** *of the voting residents and tenants.
 If a retirement village operator wishes to propose an increase which is not permitted under those circumstances, the operator may apply to the Tasmanian Civil and Administrative Tribunal (TASCAT), which can either approve or deny the increase.****”***

The TARRV submission on the proposed amendments to the RV Act was sent to the Attorney-General on 7th September (copy previously provided by email to TARRV members); in that submission we supported the proposed amendments to the R V Act, noting the Act needs much further review, as is also the theme in both the St Canice and COTA submissions. TARRV is planning to further encourage changes in legislation impacting on residents of retirement villages over coming months.

To assist with the further development of ongoing policy regarding the RV Act, TARRV is about to take another important step forward, with the imminent mail-out, to all TARRV members, of a questionnaire aimed at defining your legislative needs as a retiree living in a retirement village. To do this effectively we require your input into the issues you see as being most important to you. The questionnaire package will include a return self-addressed envelope for the return of the completed survey; your input is requested, important and confidential.

TARRV is also looking to create a data base of information on retirement villages, suitable for use by prospective residents. A recent check on some operators’ website has found some are very much out of date and therefore the data contained therein is of little or no use to a prospective resident.

TARRV is currently involved in the resolution of what appears to be some operators’ potentially significant breeches of the RV Act. These are difficult and complex issues requiring confidential and careful consideration.

Ian Green (TARRV President)

From the TARRV Treasurer

It was a happy day on 15th August when we finally received the Certificate of Incorporation for the Association. This also finally allowed us to open a bank account for the Association. After an unsatisfactory time-wasting experience with another bank, it was decided to open the account with the Commonwealth Bank at Kings Meadows, in accordance with the motion passed at the inaugural meeting of the Association in February 2023. The account with the Commonwealth Bank was opened and operating within two days!

Up until now, as members are aware, we have had to request cash payments for membership applications. Now we can accept cheques in payment and preferably direct transfers can be made to the account of the Association. The membership application form has been amended and shows the account details. (If any village committee requires a supply of the new application forms, please contact the President or the Treasurer). Furthermore, application forms should now be sent to TARRV Inc, P.O. Box 158, Kings Meadows, Tas 7249.

From the Premier’s Discretionary Fund, we were provided with a grant of $3600 for the purchase of computer equipment, which will in future be required for the administration of the Association. The main items of expenditure were for a suitable printer, a projector and screen for future presentations and a second-hand lap-top, as well as various supporting equipment and consumable items. From the original grant, the balance remaining is $759.33 which will be retained for future purchases in this area.

At the time of writing, total membership is 450, representing residents of 18 Tasmanian villages. Total membership subscriptions received amount to just under $3800 with general expenses to date a little over $1500, being costs for hall hire for meetings, postage stamps, fees and other sundry expenses. A precise accounting and reconciliation of the funds of the Association is reported to the Committee at its meetings.

If you have any queries regarding payments for membership, please contact me via Email: djsmith.1@bigpond.com.au

Dennis Smith, TARRV Inc Treasurer

29th September 2023

Proposed Legislation Changes

TARRV ‘s initiative in pursuing changes to the *Retirement Villages Act 2004* has resulted in 27 submissions by Operators, Peak Body groups and individuals, responding to the proposed legislation. You may read the submissions online at*:*

<https://www.justice.tas.gov.au/community-consultation/updated-projects/retirement-villages-amendment-bill-2023>

Copy and paste the above link into your web browser to view the list of individual submissions.

**Celebrate Seniors Week**

Seniors Week in Tasmania will be celebrated between October 16-22 2023. Make sure you get a copy of the program available at Chemists and other stores around the State.

TAARV will conduct an information session on entering a retirement village, at Holy Trinity Church, 34 Cameron St Launceston on Friday October 20th from 10 am- 1:00pm.

If you know any friends who are considering entering a retirement village, this session is focussed on assisting them to ask the relevant questions of their proposed operator prior to entry.

**We all want village harmony, don’t we?**

(An article published in the RRVV Newsletter in December 2022)

As we age, we increasingly avoid conflict. We have learned not to buy into matters that are not our business and are more conciliatory. As a result, we develop better relationships with our families (particularly younger generations), friends and neighbours. We are more at peace with our world.

Surely stepping to one side of conflict leaves us in a good place. Not always. In this article, we argue that retirement village harmony comes at a cost and sometimes, the price is too high. We also propose some strategies for promoting harmony.

When we move into a retirement village, we enter a close living community, cheek by jowl, with people with different life experiences. We do not all see things the same way. We also move into a village that must make some community decisions. Making these decisions can highlight our differences.

We enter into commercial agreements with a village owner and operator through complicated contracts that are not always in our best interests. Moreover, our villages do not always live up to all our expectations.

We increasingly expect Governments to protect us as we age. This expectation is problematic as many of us find the regulation of retirement villages weak. We discover there are times when we must fend for ourselves.

Analysis of data from the Villages.com.au 2018 National Resident Survey suggests that over 3,000 residents in Victorian villages make a complaint each year. Half of the residents who complained did not feel their operator dealt with their complaint quickly, fairly, respectfully, sensitively or considering their input. Only one in four reported complete resolution.

So, at a time in our lives when we least want conflict, we might have to deal with it. And, in dealing with it, we might find ourselves in further conflict with our operator and fellow residents. Ryan's story (see sidebar) illustrates this point.

**Can the pursuit of harmony cause disharmony?**

Our pursuit of harmony can work to our disadvantage because it often:

• Allows misunderstandings, poor practice or injustice to go unchecked

• Causes us to put off resolving problems until they grow too big to ignore and therefore are harder to overcome and so likely to surface added conflict

• Tends to oppress meek, infirm and unwell people who cannot go against the majority.

• Aggravates the power imbalance between operators and residents because it tends to deter complaints. Therefore, operators are still free to function as they please.

**Ryan’s Story**

Ryan’s Story

Ryan, a Chartered Accountant with 45 years of experience in a large international accounting firm, became concerned about the financial practices of his village's operator soon after moving in. His concern increased when he studied the annual financial reports. Nevertheless, he did not speak up at the annual meeting.

The following year's annual financial reports further aroused Ryan's concerns. He felt his operator was mishandling residents' funds, so he asked several questions at the annual meeting. The operator's representative became flustered and angry. Following this meeting, several upset residents accused him of being a troublemaker. Other residents snubbed his wife when she attended craft group meetings.

Ryan emailed his financial concerns to his village manager's supervisor. He got nowhere. He then complained to the operator's Chief Executive Officer (CEO), who at first rebuffed him. Only after Ryan persisted did the CEO agree to refund the money the company overcharged the village.

Ryan's critics eventually came to see him as an asset to the village. *(Note, We drew on several cases to create Ryan's story.)*

**Is the Village pet-friendly?**

Before deciding on a retirement village or care home, make sure you know the policies and guidelines. Do they allow pets to stay permanently or only to visit?

In villages that are pet-friendly, you will solely be responsible for caring for your pet. Family and friends may help but the staff are there to focus on your needs, not your pet’s.

Ask yourself the following questions to see if you would be able to care for your pet while in a retirement village:

* Who is responsible for caring for the pet each day, including feeding, exercise, grooming, and medication?
* What would happen if you became sick or could no longer care for the pet?
* Who will clean up, including poo and cat litter?
* How will your pet cope in a new environment?
* Will your pet make noise that affects other residents at night?
* Does the pet feel stressed or anxious around strangers?
* Are there any behavioural issues to be concerned about?

Villages may have different rules for assistance dogs and companion animals that provide support for the blind.

Some homes may allow small, low-maintenance animals such as birds, fish or turtles, while others may also include cats and dogs, depending on size, breed, behaviour, vaccination status, and flea and worm treatment. If your pet is accepted, you should have a plan in place for when you are no longer able to care for them.

Celebrating the journey of growing older

**Craig Chadwick**

As we approach the 25th annual Seniors Week in Tasmania (October 16 -22, organised by COTA Tasmania and in the UN's older persons day earlier in the month (Oct 1st), we should reflect on the significance of these events and shed light on an issue that often goes unnoticed- ageism.

Ageism, the discrimination, and stereotyping based on a person's age, is a pervasive problem that affects individuals in all walks of life. However, these upcoming celebrations provide us with an opportunity to embrace the remarkable journey of ageing and to challenge ageism.

In a world that's constantly chasing after youth and vitality, we tend to forget the beauty and wisdom that comes with growing older. Each wrinkle, silver hair, and experience etched into the lines of a person's face tells a story of resilience strength and perseverance. Ageing is not a decline; it's a journey filled with milestones and achievements that deserve recognition and celebration.

One of the remarkable aspects of ageing is the accumulation of wisdom. Throughout their lives, older people have amassed a wealth of knowledge that only time can give. The wisdom isn't just about book smarts; it's about life lessons, problem solving skills, and a unique perspective that can only come from living through various stages of life. In celebrating the ageing journey, we honour the important values seniors bring to our communities as mentors, advisors, and guides.

Senior community members play a pivotal role in the community. However, the experience is they are far too often ignored and that's to the community's detriment. Too often, older people are not afforded the opportunity to be involved because their capacity to do so is judged negatively by their date of birth, not on their potential to contribute. And in preserving our cultural heritage and passing down traditions to younger generations too often seniors and their contribution can be ignored. Older people are the keepers of stories that might otherwise be lost in the relentless march of time.

The ageing journey is marked by newfound freedoms. Retirement doesn't just signify an end to work; it symbolises a new chapter filled with opportunities to explore passions, hobbies, and interests that might have taken a backseat during the hustle of a busy career or raising a family.

Let's also not forget the vital role seniors play in fostering a sense of community and belonging. Many older adults are actively engaged in volunteer work, offering their time and skills to make the world a better place. And more would continue in paid work if age discrimination was not the huge problem of his today in our workplaces.

The ageing journey means acknowledging the immense contributions that seniors make in a vast range of ways and in everyday life. Their important roles should be celebrated not ignored or passed over. Let's embrace the opportunities as part of growing older, and let's stand united against ageism, and ensure every individual's journey is acknowledged respected and celebrated.

Craig Chadwick is Tasmanian CEO of COTA (The council on the Ageing)

TARRV submission to the Justice Department

**Re: Retirement Villages Amendment Bill 2023**

TARRV has been kindly provided with a copy of the submission prepared by Kate Domeny of St Canice, Sandy Bay. We support the concerns expressed in that submission, and we too are delighted with the contents of the draft Amendment Bill.

TARRV has previously presented to the Attorney-General, the Hon Elise Archer, a document entitled *Matters of Concern*, and we see the draft Bill as a good first step to addressing these concerns.

The draft Amendment Bill is largely restricted to changes in Section 14 of the Act. Therefore, we will restrict our comments on the draft Bill to our concerns in respect of that Section.

We support the proposed insertion of Sections 14A, 14B and 14C.

However, we see an opportunity in this Amendment Bill to make further minor additions to Section 14.

We would like to see insertion of a new Section 14(1)(c) in the Act:

**14(1)(c) *must produce minutes of the meeting and make those minutes available within one month after the meeting. The minutes will include, but not limited to, the names of the operator’s representative(s) present, the financial details presented to the villagers, the questions asked by the villagers and the operator’s replies, and any of the operator’s responses not available at the meeting to be provided within 2 weeks of the meeting and included in the minutes.***

And a minor addition to Section 14(5)(a) and (b):

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; and

Yours faithfully,



Ian Green

President

Tasmanian Association for Residents of Retirement Villages (Inc)

Direction Planning

TARRV is preparing to undertake an important survey for TARRV members.

In addition to the current proposed modification to legislation, it seems prudent to seek other future changes. Rather than simply hope for the best, it is proposed that we should seek some form of priorities from the membership. To that end a questionnaire is under development and will be out shortly.

The wording in the questionnaire is in no way intended to be the wording used in legislation, but simply an expression of what it is we want to achieve. To do this effectively we require the input from the TARRV membership into what the members see as being the most important to them.

The questionnaire, together with a covering letter and a stamped self-addressed envelope will be mailed out within the next week.

When you receive your questionnaire, will you please complete the attached questionnaire and return it to us, in the provided self-addressed envelope within two weeks of receipt.

The report collated from the responses will not identify the responders and the confidentiality of all responses will be maintained.

John Birkett

Planned Dates and Venues for Future TARRV Meetings:

* Committee: Wednesday 14th November- Launceston
* Committee: Wednesday 13th December- Launceston
* Committee: Wednesday 10th January 2024 - Launceston
* Committee: Wednesday 14th February 2024 - Hobart
* General Meeting: Wednesday 14th February 2024 – 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 shall change our website to tarrv.org.au

A Members Only section will be created requiring a login and password. You shall be advised specifically with your details.

We shall advise when this has been achieved.

**Acknowledgements:**

Thank you to Lawrie Roberston, President of RRVV for permission to use enlightening articles previously published in their earlier newsletters.