



Tasmanian Association for Residents of
Retirement Villages

TARRV: Your Voice in Retirement

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

NEWSLETTER No.9

April 2025

EDITOR: Jon Hosford

From the President

Welcome everyone to this our mid-year newsletter.

TARRV has been pro-active in working for the betterment of the lives of those who live in Tasmania's retirement villages. Examples of some of our recent work include:

- Providing a submission to CBOS on the disparity between the Retirement Villages Act and the Residential Tenancy Act with respect to "expressions of interest"; by way of example, TARRV recently received advice that there are 4 apartments for "sale" at a village, with offers requested of over \$835,000, offers over \$820,000, offers over \$815,000 and offers over \$785,000 respectively, with the closing date of 14th April. Additionally, the advertisement on the SCC(Tas)Inc website, in the section on their "Lifestyle Villages", reads "*Live in a community but in your own home*" and further on reads "*Units and villas for sale*". I cannot find within their "real estate" advertisement where it states that what is actually for sale is a residential tenancy.

To a new enquirer, this looks very much like a real estate advertisement, yet, SCC(Tas)Inc insists that the usual aspects of real estate ownership no longer apply, including no share in any capital gains. If it's not ownership, is it rental (then the Residential Tenancy Act applies) and if it's a financial arrangement then the Federal Act applies. It may also be argued that these tenancies are leases and may therefore come under the Residential Tenancy Act.

- Following a request from CBOS, TARRV carried out a review of the Retirement Villages Regulations and a detailed submission was prepared and presented to government. The revised Regulations are to be tabled this month, as the existing Regulations expire in April. The Regulations will assist in providing clarification of the Retirement Villages Act.

- TARRV's pro bono solicitor provided advice on matters involving a village operator's refusal to provide an accused resident with copies of the documented allegations involving a dispute between the operator and a resident; we followed that advice and the matter was closed.

- TARRV proposed that a joint seminar, titled "Partnering Together", be run by TARRV and CBOS to assist retirement village operators to develop a better understanding and implementation of the changes in the Retirement Villages Act. This has been deferred until certain matters relating to Tasmania's retirement villages have been concluded by CBOS; these matters may take some time to be concluded. The major education seminar can then be appropriately undertaken.

- TARRV is currently developing a policy in regard to insurance excess. The research into insurance (& insurance excess) details in contracts will enable us to develop a proposal for legislative change along the lines that the excess payable by a resident (for accidental damage caused by the resident or guest) should not exceed an amount of (say) the average reasonable excess which would apply if the residence was privately owned by the resident (e.g. \$500), and the operator could then be encouraged to develop a fund to cover excess payable over and above the amount required by the resident, and the operator's "insurance excess" fund would of course need to be funded within the ongoing Service and Maintenance fees, as it already does to some degree.

On a marketing note, 'Seniors Week' is scheduled for the 13th to the 19th of October. TARRV will be taking part in these activities, with presentations in Launceston, and we hope to be able to participate in Hobart and elsewhere, subject to finding volunteers and suitable venues. We are only looking for venues for one day during Seniors Week; your assistance is requested to help TARRV find appropriate venues and volunteers to run them.

It is noted that TARRV currently has members in 30 retirement villages. However our last investigation found that there are at least 60 retirement villages in Tasmania, thus TARRV only has members/representation from 50% of Tasmania's retirement villages. This is to request your support with suggestions on how to encourage membership in those villages, that support could include your contacting friends in those villages and for them to invite a presentation by TARRV at one of their village meetings. Government listens to and heeds advice from bodies with a strong membership base, expansion of TARRV's membership base is important.

I would like to remind all residents that the next General Meeting of TARRV will be held on Wednesday 14th May, simultaneously in both Hobart and Launceston. COTA has accepted our invitation to provide a presentation about their work, as well as answering questions about access to aged care with their Care Finder Service. **What support can a Care Finder provide?**

- **Free and independent** information about the Aged Care system and available care and support options
- **Interacting** with My Aged Care and health professionals
- **Arranging and attending** care/health assessments
- **Accessing** aged/home or allied health services
- **Researching** available options and engaging with providers

- **Providing guidance** on completion of forms and understanding service agreements
- **Checking in** once services are up and running
- **Helping** with other challenges and connecting with community-based supports.

I look forward to your attendance at the TARRV general meeting in May.

Ian Green (President TARRV)

Setting Up A Legal Fund For TARRV

At the forthcoming general meeting on May 14th 2025, members will be asked to approve the setting up of a legal fund. The committee has already approved the idea, and it was canvassed at the last general meeting.

Not-for-profits and charities often set up special funds to collect donations and bequests for specific purposes: such as to purchase or build their own premises, or to collect and manage donations for a special project such as buying a machine to donate to a hospital.

Many set up a fund to provide for legal actions. Small environmental organisations are known for this, while others with bigger budgets, such as the RSPCA, provide for legal actions out of their general accounts.

TARRV could do with a special legal fund, to have the financial security and backing to go to court when the committee believes it to be sensible and necessary. Given our limited resources at present, we could not contemplate initiating a legal action without knowing further funds were available, and it would be prudent to have this fund already available, rather than have to frantically search for a white knight at the last minute.

Taking legal action is sometimes the only way to establish a principle, or ensure justice, compliance with the law and fair play, when the relevant authority is too busy or otherwise not prepared to enforce their legislation.

Often the authorities are then happy to intervene to support a court action that is in the public interest, even when they previously declined to initiate an action themselves. When a legal action already exists, staff in the relevant authority have a strong argument to persuade their directors to get involved as “an interested party” and intervene to tell the court that the applicant is right and draw the court’s attention to the relevant supporting law.

Of course, we understand that TARRV is not a legal aid organisation. We cannot get bogged down in every squabble arising from disputes between individual members and their operator. We cannot give legal advice and are not lawyers. Our normal role is to advocate, lobby and mediate – and give friendly advice and support to members at times, without taking on every burden.

However, times will arise when a principle needs to be established, or an individual member's issue has general relevance and will not be solved without our intervention, over and above our advocacy and mediation role. Then we would be very glad to have a fund on hand to draw upon.

Nigel Burch, *TARRV Vice President/Treasurer*

TARRV General Meeting

Date: **Wednesday, May 14th 2025**

Time: **11:00am**

Venues: North – Kings Meadows Lions Club, Merino St Kings Meadows.

South – Geilston Bay Boat Club, 48 Debonfords Lane, Geilston.

An important decision is proposed to be put to this meeting of members.

A decision to establish a Legal Fund will be made (See the article on P.3 by our Treasurer, Nigel Burch)

Our Guest speaker at this meeting will be Mrs Bridgid Wilkinson, the CEO of Council of The Aging- COTA Tasmania. Bridgid will speak on the role of COTA and how COTA and TARRV can work together, as well as providing information about access to aged care with their Care Finder Service.

Your attendance at one of these venues is encouraged. Alternatively, you may wish to view the meeting from your own computer connection via the ZOOM internet platform.

The link for the meeting is: <https://us06web.zoom.us/j/81142024270>

You may wish to write to the Secretary requesting the link so that you can join easily by clicking on the link from the email sent to you.

National Resident Survey

In October last year, members were invited to participate in a survey conducted by the National group of Presidents of Retirement Villages across all Australian states. This report examines the experiences of 4,115 retirement village residents across Australia, providing valuable insights into the benefits of village living as well as areas where improvements can enhance resident satisfaction and financial security. The results of the survey have been published, and you may download a copy at

<https://www.tarrv.org.au/members/newsletters/>

Village Newsletter Supporters

We are most grateful for the volunteers with our member villages who distributed a copy of the TARRV newsletter to members who have not provided an email address. Distributing our newsletter by email saves TARRV approximately \$700 on each newsletter. Distributing our newsletter through Village volunteers saves a further \$100 on direct postage to all members. These savings help to keep our membership subscriptions low.

TARRV Meetings at a glance

Your Committee holds a meeting on the 2nd Wednesday of each month.

In 2025 the remaining Committee meetings are scheduled for :

May 14th, June 11th, July 9th, August 13th, September 10th, October 8th, November 12th, December 10th.

General Meetings will be held:

Wednesday, May 14th at 11:00am

Wednesday, August 13th at 11:00am (Annual General Meeting)

Wednesday, November 12th at 11:00am

Committee Positions

Our Annual General will be held on Wednesday, August 13th this year. All Committee positions will be vacant and need affirmation or reappointment at this time.

Our hard-working President , Ian Green , has given notice of retiring from the position at this time. It is essential that we appoint an experienced person with a background in leadership to this position. Please consider nominating a resident you know would be suitable to fulfil this role for the 25-26 year. A sub-committee of TARRV is being appointed to take up the challenge of finding the right nominees for positions on the TARRV Committee.

Seniors Week October 13- 19th 2025

TARRV is planning to conduct information sessions for people interested in entering retirement villages. The role of TARRV in offering guidance and education in the questions to ask of prospective operators prior to entering a contract.

In Launceston, preparations are being made for a session to be held at Holy Trinity Anglican Church in Cameron St on Wednesday, October 15th 2025.

A suitable venue is being sought in Hobart.

Tell your friends that this is a “must attend” for the right advise.

The Role of Consumer Building and Occupational Services CBOS

(from the CBOS Website) <https://cbos.tas.gov.au/who-we-are-and-what-we-do>

Role, scope and compliance policy

Consumer, Building and Occupational Services (CBOS), is a business unit of the Department of Justice in the Tasmanian government.

They work towards a fair, just and safe Tasmania through the delivery of equitable, efficient and effective consumer, building and occupational regulation.

To do this, they:

- advise and educate consumers, tenants, businesses and landlords on their rights, responsibilities and changes to the law
- review and advise the state government on consumer legislation and industry codes
- advise and educate consumers and people in the building industry about the state's building legislation and national standards
- register and license businesses and occupations
- conciliate disputes between consumers and traders, tenants and landlords, and consumers and building practitioners
- enforce and ensure compliance with consumer laws, building laws and gas and electricity safety standards.

Scope

They advise and assist on topics including renting and accommodation, building, shopping and trading.

They license or register and regulate a range of occupations including motor vehicle traders, conveyancers, security officers, and people working with children or vulnerable adults.

They license a range of occupations in the building industry including builders, building surveyors, architects, engineers, designers, owner builders, plumbers, electricians, gas-fitters and automotive gas-fitters.

CBOS goals:

- Improve trading practices and safeguard the community
- Increase the capacity of consumers and industries to understand and exercise their rights and obligations
- Develop and manage systems and processes that support the effective operation of our services

- Build the skills of our staff to maximise the effective operation of our services
- Strengthen the organisational culture to support a positive and productive workplace

CBOS compliance policy

For information on how they ensure compliance with consumer laws and building laws, read their [Service delivery - accountability and commitment policy Sep 2017 \(PDF, 5.5 MB\)](#).

Is CHSP right for me?

As of July 1 this year, changes are being made to programmes available under Commonwealth Government support funding for eligible seniors.

Eligibility for this program is based on your support needs and age.

If you're having trouble with everyday tasks and feel that a little support could improve your health and wellbeing, **Commonwealth Home Support Programme (CHSP)** could be right for you.

To be eligible for this program, you must be aged:

- 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people), or
- 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people), on a low income and homeless, or at risk of being homeless.

An aged care assessment will determine your eligibility for the CHSP, including specific services.

How do I get an assessment?

You must meet certain requirements to be eligible for an aged care assessment.

Answer a few simple questions on an online eligibility checker tool. If you meet the requirements, you can apply for an assessment straight away.

If your application is successful, you will be referred for an assessment. An assessor will arrange to meet you in person, usually at your own home.

The following services are available dependent upon assessment of your needs:

Meals and food preparation; Bathing hygiene and grooming; Nursing; Podiatry
Physiotherapy & other therapies; Help with impairments or continence; Day/Overnight respite; Changes to your home; Home or garden maintenance; Cleaning laundry and other chores; Aids to stay independent; Transport; Social outings groups and visitors.

Go to, or have a family member or friend assist you, to discover how to enter this programme.

<https://www.myagedcare.gov.au/>



Some things achieved by TARRV during the last 12 months

- Becoming widely recognised as the representative organisation for residents of retirement villages in Tasmania
- Development of an excellent working relationship with Consumer & Business Affairs (CBOS), which is the government department responsible for retirement villages
- Providing CBOS with relevant information, including a detailed submission as part of their review of the Retirement Villages Regulations
- Developing relationships with other relevant organisations and village operators, including liaison with our sister organisations in other states and with the national body
- Holding monthly committee meetings, and quarterly general meetings with guest speakers
- Providing advice to TARRV members, such as on fee calculations and village insurance matters, including excesses on claims

- Providing a monthly newsletter and creating a checklist for when people leave a village
- Disseminating information, including participation in Seniors' Week and visiting villages across the state
- Providing advice on setting up residents' committees in villages and attending resident meetings when requested.

From the Membership Secretary

ADVANCE INFORMATION FOR RENEWAL OF SUBSCRIPTIONS

I take this opportunity of reminding members that, if you have not subscribed to life membership, your annual subscription will expire on 30th June 2025. (The expiry for new members who have paid after 1st January 2025 is 30th June 2026). We have informed you in the past that TARRV is regarded by the State Government as the peak body representing residents of Tasmanian residential villages. To retain this status we need to maintain and increase our numerical membership and therefore your continued membership of the Association is of the utmost importance. (It was disappointing to note that 78 members did not renew their membership for 2024-25).

At the beginning of May, we will be writing to all members with reminders for renewal of their annual membership or payment for life membership. Subscription rates are:

Annual/life: single \$10/\$100, couple \$15/\$150. The methods of payment are as follows:

For payments by CASH OR CHEQUE, the simplified renewal form which is attached to this page within the newsletter, must be used and posted with the amount due to:

The Membership Secretary, TARRV, P.O.Box 158, Kings Meadows, Tas 7149.

If paying by BANK TRANSFER (EFT) your payment should show "TARRV" as payee,

BSB 067 603 Account No 1051 8413 and MUST INCLUDE YOUR NAME AND THE NAME OF THE VILLAGE (abbreviated if space is limited). If this information is clearly supplied, you will not need to complete or send a form.

We would appreciate early payment of subscriptions which will assist the administrative work involved.

Dennis Smith, Membership Secretary



Tasmanian Association for Residents of
Retirement Villages inc.

**Tasmanian Association for Residents of Retirement
Villages Inc**

Membership Subscription Renewal – Payment Form for Cash and Cheque payments

Name(s):

Your Retirement Village Name

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

Annual Subscription (for the year ending 30/6/26) Single: \$10.00 p.a.; Couple: \$15.00p.a.

Lifetime Subscription (one-off payment): Single: \$100, Couple: \$150

Please indicate your payment method: cheque ☐ or cash ☐

Receipts will only be issued if requested

Please note: this form together with your remittance (cash or cheque) should be posted to:

➤ The Membership Secretary, TARRV, P O Box 158, Kings Meadows, Tas., 7249,