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eCONNECT
February 2020



President's Ponderings



Welcome to our first newsletter for 2020. I do hope that you all enjoyed the holiday season and spent some relaxing times with family and friends. I had a great holiday staying on a Farmstay about 3 hours west of Rockhampton followed by a couple of weeks at the beach doing nothing but reading books that I had promised myself all year that I would read. Now I suppose it's back to the on-going work of ARQRV.

Facebook

Our Facebook page and social media campaign are on-going until the end June when all project money from the Government will cease, until then, if you haven't already done so, please check out our Facebook page and "like" and share with your friends. This will give us the statistics to see how successful we have been in connecting with a broader audience using a social media platform.

Website

Please also become regular users of our website www.arqrv.org.au The site contains lots of really useful information. I have been getting calls and emails from people who have contacted me for information about various issues and rather than duplicating the information in my reply I have referred them to the website. Just as we ask members when they contact us about an issue with their PID/contract, we always ask "have you read your PID?", in the same way we will be redirecting members to

our website and advising if there is something they don't understand or if they have any further questions to get back to us. We have spent over 18 months developing a website that contains a full explanation of all the questions we are most commonly asked, please use it.

Further amendments to the *Retirement Villages Act 1999*

As you may be aware, there have been a number of amendments to the *Retirement Villages Act 1999*, all but one has been proclaimed along with the supporting Regulation. We are waiting for the approved Regulation and forms that will support the Amendment to Part 5 section 113 as below

113 Annual financial statements

(1) A scheme operator must ensure a financial statement showing the following particulars about the retirement village's operation is given, on request, to a resident within 5 months after the end of each financial year—

- (a) income and expenditure of the capital replacement fund for the financial year;*
- (b) income and expenditure of the maintenance reserve fund for the financial year;*
- (c) expenditure involved in providing each general service for the financial year;*
- (d) amounts received for insurance claims relating to the retirement village during the financial year;*
- (e) assets and liabilities relating to the retirement village as at the end of the financial year;*
- (f) interests, mortgages and other charges affecting the retirement village's property as at the end of the financial year.*

As soon as the approved forms and other documents have been released we will of course let you know. This year ARQRV is planning to run information sessions for Residents Committees, and /or Finance Panels to assist them with understanding the village budget and to know exactly what information they are entitled to receive from their Operator. We cannot proceed with this until the Department of Housing and Public Works releases, and Government approves, the final Regulation. We were advised that a final draft would be available by the end of December but are still waiting.

It looks like it's going to be another busy year!

Judy Mayfield
President

Beware Bushfire Fund Raising SCAMS

Queenslanders are being warned to beware of fake appeals claiming to be collecting for victims of the ongoing bushfires. Donating to a registered charity is the best way to ensure your money reaches the people or cause you want to help. If you want to make a donation to a bushfire appeal, you can do a free [online check](#) to see if the organisation conducting the appeal is legitimate. Organisations wanting to publicly fundraise in Queensland must be registered with the Office of Fair Trading (OFT) or authorised by a registered charity to act on their behalf. Legitimate collectors will be able to identify themselves and give you details about the charity or the authorisation they hold to conduct the appeal.

The Australian Competition and Consumer Commission has [issued a warning](#) about fundraising scams associated with the bushfires and has set up a dedicated phone number for the public to report bushfire-related scams. To make a report call 1300 795 995. You can also [make a report](#) on the Scamwatch website, or find more information about [where to get help](#)

If you are donating to an established charity or not-for-profit organisation, ensure it is registered and that you are on its official website by searching the [Australia Charities and Not-for-profits Commission Charity Register](#). The National Bushfire

Recovery Agency has published a list of registered charities that are running bushfire appeals. The [list](#) – jointly compiled by the Australian Charities and Not-for-Profits Commission (ACNC), the Australian Taxation Office and Treasury – identifies credible bushfire appeals people can make tax deductible donations to.

Contact your bank immediately if you think you have paid money to a scammer.



COMMITTEE CATCH-UP

Our first committee meeting of the year was held on Monday 20 January at our office in Brendale.

We were sorry to receive the resignations of Barbara and Stephen Irving, who have long been members of our committee and great supporters of ARQRV, we wish them all the best in the future

We welcomed Dianne to the meeting as a guest. Dianne is considering joining the committee and was keen to see for herself how the committee functions and the work we do.

Membership Report

The new data base is working well and Jan and Carol have been working closely with our IT consultant to iron out the last few issues. We have been maintaining both databases during the transition but will switch completely to the new system by the end of January.

Annual renewals are beginning to come in, although not due until 1 March, Jan and Carol appreciate receiving the membership payments over a few months so that they can be processed over a longer period rather than having to do them all at the beginning of March.

Membership to date stands at 6987 individuals, unfortunately we had over 35 of the print newsletters returned as *no longer at this address*, we can only assume that these members have vacated their unit.

Two new Membership Support Officers have been recruited, unfortunately some of the older MSOs are resigning due to health reasons and we acknowledged the great work they had done over many years. Recruit for new MSO is on-going.

Personal Loans using exit fee as collateral

We are grateful to Brian McKay who continues to pursue this initiative. We are having difficulty in finding a lending institution prepared to look at our proposal, the Royal Commission into banking has tightened up the banking sector, but Brian now thinks he may have some leads. We look forward to his on-going work in this area.

Treasurers report

With the change of date for renewal of membership and the additional 3 months extension of membership we can see its impact on our cashflow. However, we expect this to be reversed by end of March.

Portfolio Reports

Judy spoke of her on-going involvement with the Ministerial Housing Council and the continuing interaction with DHPW in relation to the project funding. There will be a meeting with the Department in late January to review the achievements of the project which is about to end.

Mike tabled his disputes report, noting that whilst he did not deal with the same number of cases during the past month the actual issues were more complex.

Website

The website continues to be an excellent resource for members and the financial information will be reviewed and updated once the Regulation supporting the financial aspects of the RV Act are developed and proclaimed by Parliament.

Forward Planning

Discussion commenced with regard to planning for the next 9 months and also looking to the future, taking into account the changes in the industry as all State Governments tighten their legislation and as the property market in Qld continues at a slow pace many people are choosing to stay in the family home until the outlook is brighter.

At ARQRV we continue to be concerned that people moving into a retirement village have so little understanding of what they are *buying* into, should we take on a bigger role in resident education. Certainly, our Membership Support Officer gatherings were very successful and we are looking to run training for residents committees to assist them to understand village budgets.

These are some of the broader issues we are considering.

Judy Mayfield

President



Mediation Matters

Below is a summary of some meditations that Mike Fairbairn from the ARQRV Committee has been involved in. It makes interesting reading and perhaps may help solve an issue that you may be dealing with.

Promises, promises

When our members moved into their unit, they were promised that the entrance verandah and step would be refurbished. Photographs have been received showing that the step installed comprises twelve house bricks and the verandah tiles still have holes from where a handrail was installed for the previous resident had been installed. After writing to the scheme operator the whole verandah was retiled.

Volunteer Insurance

A query regarding insurance of volunteers was received by ARQRV. The inquiry was passed to our specialist insurance adviser who provided the requested advice with appropriate references.

Solar panels

The scheme operator has installed solar panels. These were in place when the member moved into her unit. The scheme operator wanted the member to repair or replace the inverter at her own cost. As the inverter is a capital item, this was successfully resisted.

Monthly fees

New residents to a village had been quoted by sales, a lower monthly fee as an inducement to buy into the village. After moving in, each found themselves the subject of an exercise in following years whereby heavy increases in their fees occurred while longer established residents were unaffected. The operator, when confronted, conceded that the newer residents had been wrongfully treated and corrected the fee structure of the newer residents and refunded excess charges collected.



Residents Committee Manual

Every village which has a residents committee or is considering establishing a residents committee, is invited to apply for a **free** copy.

Residents of a village may purchase additional copies, if they decide to do so at a residents meeting. Additional copies of the manual are \$38.50 (incl. GST) which covers printing, binding and postage.

ARQRV members may purchase their own copy at a cost of \$38.50 (incl. GST)

Feedback on the manual has been very positive with almost 190 copies of the manual distributed to date !!

DON'T FORGET TO REGISTER YOUR MANUAL TO RECEIVE UPDATES AS THEY HAPPEN !!

Updates will be provided to manual holders where contact details including an email address is registered with the ARQRV office.

HANDY LINKS:

Please click on the link below to take you directly to that page

[ARQRV Website](#)
[ARQRV Contacts](#)
[Retirement Village Act 1999](#)
[Department of Housing and Public Works](#)

HELP DESK

There seems to be some misunderstanding of the purpose of the Help Desk and some people are under the misapprehension that if a Residents Committee signs up to the Help Desk there is no need for anyone else to become a member of ARQRV.



Sorry, this is totally incorrect. The Help Desk was established to assist ONLY the Residents Committee to more effectively carry out their role more effectively. It provides assistance for committee procedures, voting, village budgets and the authority of the committee under the RV Act. We will help formulate a Constitution and provide further information to build on what is provided in the Residents Committee Manual.

The Help Desk will NOT deal with any individual issues raised by residents, nor will it deal with issues raised on behalf of a resident.

If a resident needs the assistance of ARQRV they must be a member and contact us direct, we will firstly check our data base to ensure that they are a current financial member before providing any help.

There is a tiered system of payment for the Help Desk based on the number of accommodation units in a village. We know that the larger the village the more complex the issues the residents committee must deal with. Membership to the Help Desk is based on an annual payment and an invoice will be issued when the fee is due for renewal. It does not follow the same time frame as individual membership.

Annual Fees are as follows

- Up to 50 units \$30
- 51 - 100 units \$50
- 101 – 200 units \$70
- Over 200 units \$90

Residents Committee Manuals - one issued free to every Residents Committee. These are registered in the name of the individual who contacts us as the nominated representative of the residents committee.

Additional copies may be purchased by any ARQRV member for \$38.50 incl.GST

Contact the office to purchase a copy 0429 098 417.



ANNUAL MEMBERSHIP RENEWAL REMINDER !

Your annual membership renewal payment is **due on 1st March !!**

You can renew your ARQRV annual membership several ways:

- visit our website at www.arqrv.org.au and follow the links under the membership tab at the top of the home page
- contact your village **Membership Support Officer** (if you have one)
- phone the office on **0429 098 417** and speak with one of our friendly staff to pay by credit card
- post your cheque or money order to **PO Box 5057, Brendale Qld 4500**
- direct deposit or transfer into our bank account, the account details are **BSB 124-001 Account Number 20511301**
(please be sure to use your **name and unit number** and possibly your **village name as a reference** i.e. Jones59Bayview)
- please **DO NOT SEND CASH** through the mail.

LIFE MEMBERS DO NOT NEED TO RENEW THEIR MEMBERSHIP (If you are unsure if you are a Life Member or Annual Member, please phone the office to check before proceeding with payment).



Bequest Request

The ARQRV is a recognised and respected **not-for-profit organisation**, operating on a **very small budget** and run by volunteers. Its sole source of income is from **modest fees** and small **donations**. Everyday costs continue to erode finances and there is a conscious effort to **keep membership fees low**.

To help the Association continue to survive and to assist members who need assistance now and in the future, as many of you have done in the past, you may **consider a bequest in your will**.

Remember the **benefits to your family** are there long after you are gone.

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General enquiries

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