

The Association of Residents of Queensland Retirement Villages is the voice of residents in the Queensland retirement village industry.

ANNUAL REPORT 2020-2021



ARQRV is the Association of Residents of Queensland Retirement Villages.

We work to ensure your voice is heard and your rights protected as a resident, whether you are a pensioner or an independent retiree.

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President's Report

Welcome to the Annual Report for 2020/21. Another difficult year for all of us as we again dealt with fast lockdowns and the cancellation or restrictions of the activities in the village. Many of the ARQRV plans were put on hold, village visits were booked and cancelled and we have yet to be able to forward plan with any confidence. I have made a video presentation of the usual talk that I give when I attend a village, also included is a Q & A session. This will shortly be available on a USB and residents committees may consider having a session at their village or making the USB available on loan to individual residents who wish to find out more about the work of ARQRV and its broader role in relation to government and industry.

We continue to wait for the outcome of the review into the 18-month buy back provision that was included in the original Amendments to the *Retirement Villages Act 1999* in November 2017. At that time this provision was to be reviewed after being in force for 18 months. The Amendment as it stands is still current and the review has been in progress for some months now, outcome pending. The Regulation around financial reporting is yet to be released, the Department of Communities, Housing and Digital Economy (DCHDE) have advised that it will be available by the end of this year. Also under review by the same Department is the development of standardised village contracts and the process for

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2021 Annual General Meeting Agenda

10am Opening and Welcome

1. Attendance and Apologies
2. Minutes of previous meeting—as circulated
3. Business arising from minutes
4. Reports

5. General Business

6. Guest Speaker from DCHDE
7. Election of incoming committee
8. Appointment of Judy Mayfield as Honorary Life Member
9. Closure of Meeting

President's Report continued from previous page...

handling disputes within a village, these consultations have commenced but no outcome is likely to be released until later next year.

I have continued to meet regularly with officers from DCHDE to discuss concerns raised by our members. This communication has also been useful in identifying some of the broader issues that we see occurring in villages. Of major concern this year has been the quite significant increases in insurance premiums, and whilst neither the operators nor government have any influence on these increasing costs still it has been noted as an area having a significant impact on residents.

My meetings with the retirement living sector operators have continued, and I along with the Presidents from other State Residents Association, have met via zoom a couple of times this year. A major discussion at a village level for operators has been the impact of COVID on residents and the village community. The talk has centered around how operators / village managers can best support residents during lockdowns, particularly those more vulnerable residents who are isolated from their families. Some village managers have been more proactive than others but all their responses have been geared to resident's needs.

The ARQRV committee continued to use Zoom for its monthly meetings but we did manage a couple of face-to-face gatherings. It is likely that we will continue to use Zoom and aim for quarterly face to face meetings only, this is often more convenient for committee members.

We also initiated quarterly Zoom meetings for our Membership Support Officers, this provides a great opportunity to catch up with MSOs across villages and to share ways of engaging with residents to encourage them to join ARQRV.

A very big thank you to Jan and Carol our administration staff who run the office so efficiently. In the quieter times this year they have been busy reorganising the office, scanning and storing files on the computer, and ensuring that our new data base is always current.

My thanks to all ARQRV committee members for their continued involvement through these trying times. It has been a pleasure to work with you all, such a great team even though we met mostly via a

computer screen. Unfortunately, John Halling who was elected as the treasurer last year had some major health issues that forced his resignation. I am so grateful to John Rae, our previous treasurer, who stepped in and was able to take on the majority of the tasks.

Thanks also to Angela, who though not a member of the committee, produces our newsletters and other resources. Committee members provide the input and she puts it together in the professional publication you receive each quarter.

Unfortunately, Gus Hatter, Thea Biesheuvel and Ray Jordan will not be re-nominating for the committee next year. We thank them for their contribution, particularly Thea who has spent many years on the committee. Ray, whilst not standing for re-election, will remain very much part of the team, he will be updating the Residents Committee Manual as needed and ensure that the website remains current and relevant, as well you may meet him doing a village visit.

I will be stepping down as President this year, although not stepping away from ARQRV completely, you will continue to see me in the upcoming year. I have really enjoyed the last seven years. It has been hard work at times but also fun and rewarding. We have seen ARQRV grow professionally and now it is truly recognised as *the voice of residents in retirement villages* by both Government and industry representatives. I leave my role knowing that we are a strong, vibrant and relevant organisation that makes a significant contribution to members through our services of support, education and advocacy. My thanks to members for their on-going support, with nearly 6000 of you, ARQRV is seen as representative of all those who live in a retirement village in Queensland.

Thank you to everyone involved with ARQRV over the past seven years, I have appreciated your friendship and support. I wish the new committee every success in the coming year.

Judy Mayfield
ARQRV President



Mediation and Advocacy Report

The financial impact of Section 63 of the *Retirement Villages Act 1999*, which requires a scheme operator to buy an unsold unit back after 18 months, has impacted on scheme operators as was forecast and therefore expected. Most scheme operators have anticipated this change to their financial modelling. Many have accepted ARQRV's contention that the previous business model of retaining the investment of a former customer without paying interest (or providing any other financial benefit) for an indefinite period would not be an acceptable practice in any other business. Being reluctant to use Section 171A of the Act, operators have had no option but to finance the repurchase from their own resources or increase their borrowings. Operators who did not enjoy the confidence of their residents (who I insist are the operator's best salespeople) became the most vocal. Some among their number sought to increase their incomes by looking for ways to offload their operating expenses onto their residents or even onto former residents by seeking to reduce the selling value of units just prior to them being obliged to buy the unit back. Resisting this proposal has resulted in former residents receiving up to \$50,000 more than would have been received had the former resident agreed to the operator's proposal. I hasten to remind the reader that the number of scheme operators that have adopted the procedures described are few with the majority accepting that the buy back provision introduces fairness into the now compulsory buyback process.

I have dealt with disputes and other contentious issues with scheme operators on behalf of members for the last seven years. Over this time, the monthly number has steadily risen from the mid-teens in the first years to about 22 as at last year's AGM. My July 2021 review contained no less than thirty-four! The unseemly scramble by operators outlined in my previous paragraph accounting in a good part for this increase.

At the outset in 2014 when I accepted this portfolio, preferring negotiation to confrontation, I adopted a less formal step prior to embarking the formal disputes procedure as set out in the Act. Up until recently this initial less formal approach has successfully resolved the majority by far of resident's issues. Over the last 12 to 18 months many operators have taken a different line, in some instances seeking to manipulate the Act, making it necessary to more frequently move straight to the formal procedure. The current pandemic has made this more difficult with some operators by taking advantage of the lack of willingness of QCAT to conduct mediation or Tribunals anywhere other than in major centres as well as deciding the matter "on the papers" thus depriving complainants from inviting the media to their tribunal.

An additional workload has been created by members having issues with their neighbours. Lockdowns have exacerbated this phenomenon. ARQRV does not deal with resident-to-resident issues but nonetheless must respond to complaining members and try to offer advice on how to resolve the matter.

The mentioned issues are just tip of the dispute's iceberg. Settlements with conditions of confidentiality attached preclude the mention of some that would undoubtedly be of interest to interested members.

Ongoing it would seem likely with the departure from the industry of some experienced and empathetic members of operator's management teams only to be replaced with financially motivated but less experienced in terms of village legislation members will create yet more work for the disputes team.

I must additionally acknowledge the work done by our office staff and other committee members, including our President, who have been able to assist members with problems from their own expertise or acquired knowledge of previous disputes, and how they were resolved.



MIKE FAIRBAIRN

Mike has been a member of the ARQRV committee since December 2013 and Vice President since the middle of 2014 when he accepted responsibility for the disputes and mediation portfolio after having understudied and assisting the former President.

Prior to his retirement Mike was manufacturing director of a company within a division of a De Beers, South Africa where he had executive responsibility for three manufacturing companies with a total of 600 employees. It has been necessary, at various stages of his career, for him to be, or become, accustomed to dealing with issues relating to industrial and commercial law as well as relevant legal regulations in the United Kingdom, South and southern Africa, and Australia. He believes that this was all good grounding for his present ARQRV advocacy work.



Treasurer's Report

The audited accounts for Financial Year 2020-21 show a nett profit of \$51,168 against the budgeted \$6,343.

The principal gains were in the Operating Expenses and Other Income. The latter comprises the Job Seeker Wage Subsidy (up by \$14,000) and other Government funding support.

The Operating Expenses were \$23,866 below budget, of which the change in newsletter production gained \$9,687.

Subscription income was \$76,968 which was \$418 less than in the previous year.

The Government funding support of \$111,483 made up 56% of the total income and this enabled ARQRV to return the nett profit. Unfortunately, most of that support will not be

available in 2021/22.

The subscription income is insufficient to cover our operating costs and we are budgeting for a loss of \$79,250 in 2021/22. However, our balance sheet is strong in that ARQRV has almost \$395,000 in cash resources and a similar amount in members' equity.

Although our medium term future is financially secure, we need more members. Residents throughout Queensland need to support ARQRV in its endeavours on their behalf.



LES AMBOR

Les holds a Bachelor of Mechanical Engineering from the University of Melbourne.

He was General Manager of several companies in the transport industry and with his wife, he owned several private businesses.

He has been the Chairman of Aveo Albany Creek Finance Subcommittee for past 12 years and is a member of the Residents Committee.

He is also a volunteer and organiser for numerous village activities.

Les is a Foundation Member of the Brisbane Lions (nee Brisbane Bears).



Mike Fairbairn

Judy Mayfield

Les Ambor



"We work hard to ensure your voice is heard and your rights are protected"



A special thank you to Angela Jordan for voluntarily producing the printed and electronic versions of our Connect newsletter; and other promotional material.



Prior to his retirement **John Halling** worked in various accounting roles in industry and government including Finance Manager of Births, Deaths and Marriages NSW from where he retired at the end of 2007.

Before and after retirement he held various voluntary roles such as Chairman Northern Rivers Region CPA Australia and President of the Board of Central Coast Community College (NSW).

John is a former Fellow of CPA Australia and Graduate of Australian Institute of Company Directors.

John was elected to the role of Treasurer for ARQVR in November 2020 but was forced to resign due to health issues.



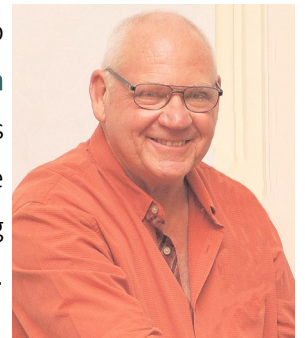
John Halling



John Rae

Special thanks to **John Rae**.
John was the ARQVR Treasurer last year and has been assisting ARQVR after the resignation of John Halling due to health concerns.

Thank you to **Peter Smyth**
for his assistance in connecting members to Zoom.



Peter Smyth

A comprehensive **Residents Committee Manual**, in loose-leaf printed format, is available from ARQVR for the establishment and operation of a residents committee. It is available to all villages. It contains helpful information and procedures for establishing and operating a residents committee. The manual also provides:

- guidelines for resident's meetings
- voting procedures
- information about village budgets
- a model residents constitution
- examples of voting forms and content of minutes.

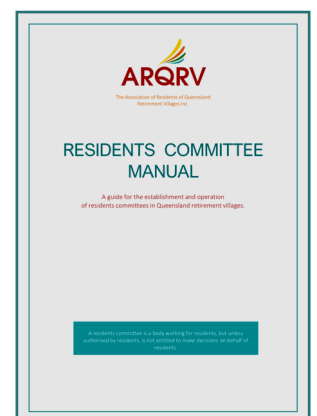
ARQVR will supply one free copy of the Residents Committee Manual to every village with a residents committee and to every village which intends establishing a residents committee.

If needed, residents may decide to purchase additional copies for the village library or reading room.

Manuals are also available for purchase by any ARQVR member or can be read online without cost.

To compliment the manual, the **Residents Committee Support Desk** is available to subscribing residents committees to further advise and assist with matters relating the establishment and operation of a residents committee.

For more information, please contact the ARQVR office.



Membership and Administration Report



JAN SULLIVAN

Prior to ARQRV, Jan had a long career in credit management within the Qld Building Industry. For nearly the last 4 years, Jan has enjoyed making a difference in how the ARQRV office is managed and helping to build good relationships with our financial members and in particular those who have volunteered in the Membership Support Office role.

Jan and her colleague in the Brendale office, Carol Zelow, each work part time and are responsible for making sure the membership database (CRM) and the financial database (Xero) are accurately maintained. Jan also handles the Accounts Payable role processing wages, invoices and expenses.

Jan is looking forward to when overseas travel is safely back on the agenda. But in the meantime, travelling around Queensland will be a new adventure.



The year of 2020 / 2021 has been challenging for all concerned in particular for our members who have been confined to their village units due to the various covid outbreaks.

We have had to learn video conferencing via Zoom for our monthly committee meetings and during May we held our first Zoom meeting with some MSOs (Membership Support Officers). This was well received by all participants so we hope to organise another later in the year.

The CRM membership database which was loaded down mid 2020 is still being added to with features that will benefit the membership team and committee members with more relevant and detailed information. Our I.T. support, Cody from Sacko Burpengary, again deserves accolades for his patience dealing with our requests for changes and additions to the database. We really appreciate his assistance.

Some interesting figures –

At the end of June 2021, we had 5804 individual current financial members. This is somewhat short of the full membership figure of 5984 from last year's AGM. Of note, we had 177 annual members cancelling their membership as they did not renew on 1/03/2021.

Reconciliation of Members for Annual Report 2021			
Member Type	Main Member	Partner	Total
LIFE	2729	1367	4096
ANNUAL	1274	430	1701
ASSOCIATE	3	1	4
	4006	1798	5804

We supplied 25 of the ARQRV Residents Committee Manuals during 2020/2021 and 27 of the ARQRV Village Manager Packs to various village managers and/or group operators during the same period.

A total of 37 village residents committees subscribed to the ARQRV Residents Committee "Support Desk". This provides specialist assistance and advice solely to resident committees about matters relevant to their role in their village.

It goes without saying that I could not perform my duties so diligently in the ARQRV office without the ongoing assistance of my colleague and friend, Carol Zelow. I am forever grateful of her work ethic and dedication to every job at hand and her ongoing commitment to ARQRV. Thank you Carol.



Carol Zelow

Committee Members



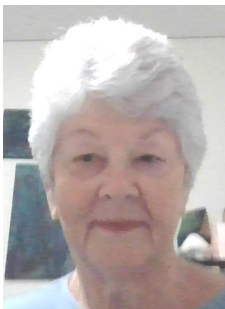
RAY JORDAN

Ray was busy last year looking after the minutes of ARQVR committee meetings. Since last AGM Ray has been involved in the completion of the companion to the Residents Committee Manual entitled *Working with Residents Committees*; and *Village Financials*. Ray has also been involved in the Government consultation relating to legislative changes for village financial requirements and standardised residence contracts. He also worked with other members of the committee reviewing the *Classification of Expenditure* document. He is looking forward to conducting village visits once COVID restrictions are relaxed.

Prior to retirement, Brian and his wife Diane, successfully owned and operated a trucking business, coach company, four hotels, a 200 bed holiday resort and a large ship brokering business. Having a large chequered and successful history, in many varied businesses, Brian also assists residents understand the benefits of ARQVR in his role as a Membership Support Officer for Beachmere Sands Retirement Resort.



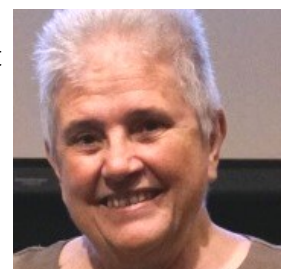
BRIAN MCKAY



MEG SCOTT

Having had a varied working life from private businesses to government service (including time at the Fitzgerald Inquiry and the CJC) and on to the University of Queensland, I am happily retired but feel the need to help others where I can. I had a long time in Rotary and was a Board Member of Life Tech and now help the Royal Flying Doctor Service as well as ARQVR from time to time.

In the past, Thea has undertaken roles in the area of management development and corporate creative writing. Thea holds a few degrees, one being management (Oxford) and others are in the science area related to history and philosophy. Thea is also a past chairperson of her retirement village.



THEA BIESHEUVEL



GUS HATTER

Gus has been a committee member since September 2019. In his working life, he served with the RAF as an officer for 10 years before he moved on to various technical and senior management roles with domestic and international airlines. Since retiring he has been involved in service club activities with Lions Clubs in Tewantin/Noosa for 14 years and currently does volunteer work with St Vincent de Paul Society Support Centre in the Caboolture/Morayfield area.



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40 263 620 100

*Did you know there are 329 Retirement Villages in Qld and we have members **in 187** of them but we only have a Membership Support Officer (MSO) **in 87**. MSOs play a very important role in ARQRV, they make sure that the residents in the village know about the Association and introduce new residents to the work of ARQRV when they first move into the village. If you think you would like to promote ARQRV in your village please contact 0429 098 417 to find out more.*

We are also promoting the role of ARQRV in villages that don't have members, unfortunately COVID put a hold on many of our plans.

Did you know that ARQRV have a Residents Committee Support Desk particular focused on helping new committees to understand their role and to answer questions about the role of the committee. We also assist residents to form a residents committee and to write their Constitution. There is a small fee to be paid based on the number of units in the village.

Want more information? phone 0429 098 417.

Have you considered volunteering for the ARQRV Committee?

As the number of retirement village residents in Queensland is increasing rapidly, so do the number of ARQRV members. The services we offer to members is also increasing. We need your skills to further develop the services to our members and to ensure their lifestyle is enhanced and their rights and financial investment is protected. You do not need to live in Brisbane as you can attend the monthly committee meetings via teleconference.



The Association of Residents of Queensland Retirement Villages Inc







OUR VISION

To be Queensland's leading advocacy organisation for residents living in a retirement village




OUR MISSION

To provide representation, information and support to members that allows them to live a life of quiet enjoyment in the retirement village of their choice

OUR GOALS

-  To ensure legislation protects the rights of all retirement village residents
-  To advocate and support members
-  To inform members of retirement living issues
-  To increase awareness of residents' rights in a village
-  To offer information and training to residents' committees
-  To educate and empower members

OUR FOUNDATION

-  A competent committee
-  Effective and efficient practices
-  Commitment to growth and on-going development of the Association

