

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

ANNUAL REPORT 2021-2022



ARQVR 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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PRESIDENTS REPORT

Despite the many disruptions during the past year ARQVR has been as busy as ever as we continue to welcome new members to the Association and assist families who have lost their loved ones.

COVID once again impacted on our ability to visit villages and we were only able to recommence these visits early in 2022. It was great to meet and engage with members and to see that despite the lockdowns and restrictions villages are once again building the sense of community. However, it is also clear that Covid has had an impact on village life as some residents remain cautious about joining in with activities.

During the past year I have continued to engage with the

Department of Communities, Housing and Digital Economy. It has, I believe, been of mutual benefit as we are regularly updated on the development and implementation of the Amendments to the Retirement Villages Act that were first undertaken in 2017; and ARQVR has kept the Department updated on emerging trends and issues arising in villages.

This year we were also able to engage more fully with members through quarterly meetings with the Membership Support Officers (MSO) in villages across the State. We are fortunate to have about 86 MSOs located in villages from Cairns to the Gold Coast and in the regional areas to the West. We are most grateful to

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AGENDA

10:30 am 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
7. Election of incoming committee
8. Closure of meeting

President's Report continued from previous page...

the MSOs who do a great job in promoting ARQRV to the residents in their village and ensure that all new residents receive information on the work we do on their behalf. Many villages do not have an MSO and we are always happy to welcome any interested resident to the role, full support is given, and they are supplied with all the resources they need.

We established, for the first time, zoom meetings with Residents Committees who have signed up for our Support Desk. These are also held quarterly, and we are very fortunate to have staff from the Department attend. We thank Wayne Bolton, Manager Regulatory Services and Katherine Harvey, A/Manager Regulatory Services, for their support and their willingness to answer the questions posed by the various committees. Lisa Pollard, Manager of Legislative Reform and Strategic Policy, provides updates on the reforms as they are developed and progress (often far too slowly for our liking) through the Parliamentary process. Danielle Lim, a solicitor on the Gold Coast who has worked for many years in the sector, offers a legal overview on the issues raised and although she is unable to provide specific legal advice her general comments are both insightful and helpful. Residents committees who attend have all given very positive feedback on this new initiative.

As you are probably aware Melanie Dennison was elected last year as President of ARQRV, unfortunately Mel was forced to resign because of health and family issues. I took over as the Acting President for the remainder of the year and I thank Mel for the work she did while in office. I have been fortunate in my role to be supported by a terrific administration team. Jan resigned as the office manager in December but has stayed on as the appointed secretary to the committee. Jan did a great job in establishing a well-run and efficient office over the 5 years she was in the role; I am so pleased that she has kept her connections with the committee. Unfortunately, Carol, who worked alongside Jan, resigned unexpectedly due to family issues, we thank her for her work over the time she was with us. So, this year Laurie and Pauline have joined the office

team, both doing a great job and ensuring that the office continues to develop new systems to support our members.

You will see elsewhere in this report an update on what they are doing and the way they ensure that all our records are kept current with the use of our new data base.

To the out-going committee, I thank them for their hard work during the year, in particular a huge thank you to Mike Fairbairn, our Vice President and the person on the committee who handles all the issues brought to him by residents. Mike has now been doing this for 8 years and every month I continue to be amazed at the workload that he carries.

As a committee we have worked well together and ARQRV continues to grow and develop as an organisation. Because of our on-going work I am pleased to report that ARQRV has recently received funding for the next 4 years from Department of Communities, Housing and Digital Economy. Whilst \$25,000 per annum is not a large sum of money it will assist us with some of our everyday operating costs and allow us to continue the work we started under the Building Consumer Confidence funding we received in 2017.

I am also really excited to advise you of a new partnership we have formed with QLD Rehab, a company that supplies aids to assist with everyday tasks as our needs change. Richard Hammett will explain more at a brief presentation at the AGM and we will provide more information in the next issue of Connect, it is a partnership that brings benefits to all ARQRV members.

I look forward to the upcoming year, I will be nominating as President and the majority of the current committee will also re-nominate along with a couple of potential new members.

Thanks to all the residents who continue to support us, I am aware that we have members who have been with ARQRV for over 28 years, only another 71 years to go and you will see out the end of your 99-year lease !!

Judy Mayfield

Acting President

Director—Sector Engagement



MEDIATION AND ADVOCACY REPORT

Disputes open (ongoing) average per month 13 (total for year 157)

Disputes resolved (finalised) average per month 11 (total for year 133)

Current trends:-

Some operators are seeking ways to offload their corporate costs to residents. This phenomena is made worse when members of scheme operator's staff move to another operator and take avaricious ideas with them. Insurance line items and cost of selling accommodation units with the operator ignoring rulings by the Dept being prime examples.

Fear of spreading knowledge of predatory behaviour

When writing this report, I find myself constrained by my fear of recording examples of predatory behaviour by scheme operators that come to my notice lest they alert other operators to then imitate the reported conduct within their own organisations. For this reason, some very serious reports have not been included.

Distributing a budget surplus

Many villages previously distributed a village surplus to residents in November of the following year. This was fair inasmuch that all residents, past and present, received a return in proportion to their contribution. Newly introduced s102AA now infers that this may not happen. By implementing the requirement that surplus must be "taken into account" the following year, new residents benefit from contributions made by former residents and former residents fail to receive their dues.

Resident required to underwrite an insurance excess

When the cost of repairing a capital item is less than an insurance excess several operators expect, enforced by means of a memorandum to residents, the resident to pay the full cost of the repair.

Deprivation of consumer rights

Post February 2019 contract holders are deprived of the consumer protection afforded to older contract holders by sections from previous editions of the Act not being incorporated into later editions. Refer to s 237(i) of later editions.

Wrong CPI used

An out of State based operator, with villages in Qld, chose to use an incorrect (higher) CPI for setting the village budget believing that they were at liberty to do so. This, and other, possibly deliberate, misunderstandings of their obligations towards their residents, took months of negotiations to correct.

Contract inconsistencies.

The words "new resident" within post February 2019 contracts caused confusion with the application of the deferred management fee being, under the contract, based on the ingoing contribution of the wrong "new resident". Not all new contracts were affected however precise reading of some would have resulted in the departing resident owing the operator money!

Threat of eviction

An operator intimidating residents for having formed a residents' committee and repeated when they challenged the village budget. This is current and ongoing under s135 of the Act.

Buy back review

We are still awaiting a response from the Minister, this has been a long and protracted process.

QCAT.

This service is supposed to provide prompt, inexpensive and fair access to State law for the ordinary person. This service has proved to be an impediment to dispute resolution by allowing delaying tactics by scheme operators to the disadvantage of complaining residents.

Property Council Code of Conduct

This authority may only deal with breaches of their own Code of Conduct which is focused on the operator complying with its own stated processes and procedures. It does not necessarily *fix the problem* so should not be used to that end. Rather residents should use the Dispute Resolution process provided for that purpose.

Department of Communities, Housing and Digital Economy

Do not always advise ARQRV of case outcomes referred to them. ARQRV relies on members to keep us informed so that we may record an outcome for subsequent reference. However, there has been a positive change lately and we are hoping for greater collaboration with staff within the Department.



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 2021-22 show a nett loss of \$35,386 against the budgeted \$75,430.

An important gain came late in the year when we received the initial tranche of \$25,375 from the B.C.C. Funding for 2021/22. That has been followed by a second tranche of \$25,375 received in July for 2022/23. We would like to take this opportunity to express our appreciation to the Department.

We were also fortunate to receive a Government Covid 19 Business Grant of \$10,000 earlier in the financial year.

Without those two Grants, we would have finished with a loss of \$70,761 i.e. almost on budget.

Our subscription income totalled \$76,902, which was slightly more than the budgeted \$72,350. Our product sales and support desk contributed \$4,005 against the budget of \$2,400. Donations of \$4,335, including one of \$2,000, were gratefully received from residents appreciative of the assistance provided on their behalf.

Our operating expenditure was \$158,149, which compared with the budget of \$154,680. Apart from our salaries expenses, the major expenditures were in IT (\$15,261), newsletter production and postage (\$9,065) and office lease (\$18,145)

At the end of June, our balance sheet showed that our nett assets were \$358,848. Cash flow wise, we found it necessary to draw from our deposits in December, but we are confident that we will be able to redeposit that funding in December this year.

The 2022/23 budget predicts a loss of \$55,377, after allowing for the B.C.C. Grant. In reality, we need to gain more members to boost our income and support the Association.

Having only joined the committee in July last year, I can say that the support and effort generated by the Association's staff and committee is not properly recognised or understood by the residents of Queensland villages.

Les Ambor—Treasurer



The Committee from left to right:

**Les Ambor, Meg Scott, Judy Mayfield,
Ray Jordan, Jan Sullivan,
Brian McKay and Mike Fairbairn.**



***"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; Annual Report and promotional material.



BUDGET ASSISTANCE REPORT



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).

One of my committee functions is to assist resident committees with their budgets and financial reports. Over the past year, I have been involved with committees at fifteen villages. That has been a most enjoyable experience.

Poor relationships and communications between committees and managements have been the drivers of some of the problems that I encountered, along with an apparent lack of transparency generated by some Scheme Operators.

Insurance premiums have been the most talked about expense and the lack of clarity in the Act does not help.

The treatment of wages in section 107 is an expense that some operators have misunderstood, particularly with respect to salary increases that don't fall under S107 guidelines, such as for Management salaries, not related to an award or certified agreement.

The difference between capital replacement and the maintenance reserve fund is a line that some operators have also crossed incorrectly, some not fully recognising the difference.

Most operators have correctly created appropriate surpluses in the Maintenance Reserve Fund (MRF), but some have not tabled MRF budgets with committees that show how the budgets tie in with the Quantity Surveyor's reports for the next ten years, and how the contributions should rise evenly in that time.

Les Ambor—Treasurer

New – Retirement Living Expenditure Guidelines

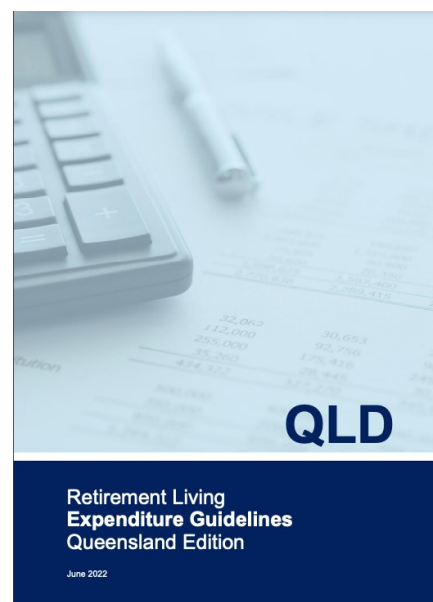
Retirement Living Expenditure Guidelines fully replace *Guidelines – Classification of Expenditure* previously distributed by ARQRV.

These Guidelines are for the benefit of both residents in, and scheme operators of, Queensland retirement villages. It provides guidance to assist with the consistent and logical classification of expenditure from the General Services Charges Fund, the Maintenance Reserve Fund and the Capital Replacement Fund.

The updated Guideline was developed by a collaborative work group of retirement village operators, industry advisors, and lawyers. Consultation on a draft guideline was also undertaken with the ARQRV and Queensland Government.

The guideline is available at no cost on the ARQRV website to download and print. Residents committees who have a free copy of the Residents Committee Manual will automatically be sent a hard copy of this document in the post.

Any member may obtain a printed copy of the document for \$6 (to cover printing and postage costs) by contacting the office.



MEMBERSHIP AND ADMINISTRATION REPORT



LAURIE SUMMERVILLE

Prior to ARQRV, Laurie had worked the last 10 years in Early Childcare Education as both an Educator and in an Administration/Accounts Roles.

Since joining ARQRV last July, Laurie has enjoyed taking on the role of the ARQRV office and membership team administration. Laurie is enjoying building positive relationships with our financial members, Residents Committees and Membership Support Officers.

Laurie and her colleague in the Brendale office, Pauline Brownlie, each work part time and are responsible for making sure the membership database (CRM) and the financial database (Xero) are accurately maintained.

Laurie also handles the Accounts Payable role processing wages, invoices, and expenses.

The year of 2021/2022 has still seen many of our members impacted by the ongoing Covid pandemic outbreaks.

We have also seen staffing changes occur in our Brendale office. Our Office Manager Jan, officially retired in December, leaving Carol and Laurie with very big shoes to fill. Jan has however, stayed on as the committee secretary. In April of 2022, Carol Zelow resigned from ARQRV due to personal reasons. Since Carol's resignation, we have been joined by Pauline Brownlie. Pauline has extensive experience working in administration assistance, customer service and complaints within the Australian Tax Office.

We have continued relying on video conferencing via Zoom for, MSOs (Membership Support Officers) quarterly meetings and our new Residents Committee Support Desk Quarterly Forums. These meetings have received very positive feedback from all participants and will continue to be organised in the future.

The CRM membership database continues to grow, It is utilized and modified by our membership team to best support members and the committee. Our IT support, Cody from Sacko Burpengary, again deserves accolades for his patience and management of such a large database. We do appreciate him dealing with our issues, requests, and additions to the database.

Some interesting figures –

At the end of June 2022, we had 5568 individual current financial members. This is somewhat short of the full membership figure of 5804 from last year's AGM. Of note, we had 290 annual members' cancellations, as they did not renew by 1/03/2022.

RECONCILIATION OF MEMBERS			
Member Type	Main Member	Partner	Total
LIFE	2714	1312	4026
ANNUAL	1159	378	1537
ASSOCIATE	5	0	5
	3878	1690	5568

We supplied 25 ARQRV Residents Committee Manuals during 2021/2022 and five ARQRV Village Manager Packs were sold to various village managers and/or group operators during the same period.

A total of 49 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. Subscriptions have increased from last year, partly with the introduction of the Residents committee zoom forums.

I would like to thank the committee and members for the warm welcome I have received since joining the ARQRV office. I would like to especially thank Jan for her ongoing support, assistance, and advice while I continue to learn and transition into my role. I would also like to welcome Pauline and thank her for her dedication and ongoing assistance she has provided since joining the membership team.

Laurie Summerville



PAULINE BROWNLIE

ARQRV COMMITTEE MEMBERS



RAY JORDAN

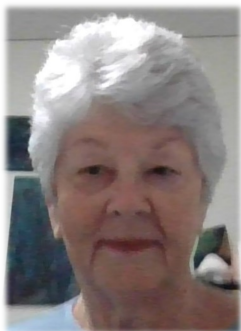
Now that COVID restrictions have been lifted, Ray has been back 'on the road again' conducting promotional visits to villages, both large and small, and high-rise or single storey. He is always interested by the differences between villages and their communities.

Ray has been busy providing quite a lot of support to villages preparing or updating their residents constitutions, and advising subscribers to the Residents Committee Support Desk service. He says he looks forward to being greeted by many new faces in villages in the upcoming months.

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 ARQRV 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, Meg is happily retired but feels the need to help others where she can. Meg had a long time in Rotary and was a Board Member of Life Tech and now helps the Royal Flying Doctor Service as well as ARQRV from time to time.

A big thank you to Peter for his assistance with IT related issues.



PETER SMYTH



JAN SULLIVAN

Jan was elected by the Committee to undertake the role of Secretary. Our thanks go to Jan for undertaking this role.



CONTACT US

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Residents Committee Support Desk

ARQRV offers a low-cost service providing support and education to subscribing residents committees about their legislative function and operation. Subscribing committees may also request the review of draft village budgets and expenditure by a specialist advisor.

More information and subscription details are available on the ARQRV web site or by contacting the office.

Number of accommodation units	Annual Fee
Up to 50	\$30
51 to 100	\$50
101 to 200	\$70
200 to 300	\$90
Over 300	\$110

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

