

ARQRV CONNECT

ISSUE 120

NOVEMBER 2022

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

2022/2023 ARQRV COMMITTEE



From Left: Roger Savage, Sam Denny (resigned) Jan Sullivan, Brian McKay, Judy Mayfield, Russell Lewis, Meg Scott, Les Ambor, Ray Jordan, Mike Fairbairn.

Merry Christmas to all our members. Thank you for your support during the year.



From the ARQRV Committee and Staff

NEW RETIREMENT VILLAGE COMPARISON WEBSITE

Queensland Government Media Statement published Saturday 12th November 2022.

A new Palaszczuk Government website will let seniors and their families make quick and easy comparisons between the state's many retirement village living options. Minister for Communities and Housing Leeanne Enoch said the Compare Retirement Villages website complements previous consumer protection reforms to provide greater security and certainty for seniors considering retirement village living later in life.

"Through these reforms, it is mandatory for the state's 330 retirement village operators, who oversee more than 32,000 retirement village units, to register Village Comparison Documents for public access," Ms Enoch said. "Our new website provides access to this information for seniors and their families in an accessible, easily digestible format. "It lets users compare services, facilities and location advantages such as distance to shops, hospitals and public transport options. "It provides some guidance on the ongoing price range for accommodation units and some examples of cost scenarios. "It makes the job of narrowing down options a whole lot easier and quicker for seniors and their families."

Member for Stretton James Martin said residents of retirement villages in his electorate are valued members of the community whose contributions needed to be recognised. "Our seniors and retirees have given so much to Queensland over their working lives and we want to ensure they're getting a fair go."

President of the Association of Residents of Queensland Retirement Villages, Judy Mayfield, has welcomed the website. "I found the website a really simple, user-friendly tool for people looking at retirement options and really useful for helping to make a decision about moving into a village," she said.

Ms Enoch said the website was not meant to provide a guide to fees and charges, which vary in complexity between different retirement village operators. "Once you've narrowed down your search, that's when you need to contact the retirement villages you are interested in to get a more accurate and comprehensive breakdown of contractual fees and charges" she said.

"The website also emphasises the importance of seeking independent legal and financial advice before signing a contract" she added. Ms Enoch said the Palaszczuk Government wanted a thriving and sustainable retirement village industry and was committed to helping older Queenslanders enjoy our great lifestyle to the fullest in their retirement. "The safeguards we introduced with the amendment of the *Retirement Villages Act 2019* include improved pre-contractual disclosure allowing prospective residents to make better-informed decisions and giving them more time to get advice, improved behavioural standards for residents and operators and time limits to enable resident certainty around the payment of exit entitlements. "Collectively, our reforms deliver certainty and security for Queensland seniors when they are planning retirement, and after they retire."

Visit Compare Retirement Villages at. www.qld.gov.au/CompareRetirementVillages

The retirement villages video Housing for Queensland channel <https://youtu.be/XuSWqpdkiLo>



Judy Mayfield, ARQRV President with Leeanne Enoch, Minister for Communities and Housing at the launch of the new website

Membership Matters

Each membership payment includes up to two residents in the same unit.
You can renew annual membership on our web site, using the secure payment facility, when renewal is due early next year.

ARQRV Website

You can find loads of interesting articles and relevant information on our website .

Expenditure Guidelines

Don't forget, the Guidelines, for the benefit of both residents and scheme operators, provide consistent and logical classification of expenditure from the GSCF, the MRF and the CRF, is available for download, without cost, from our website.

A printed copy is available at a small cost by contacting the office.

Village Financials Guidelines

This handy and comprehensive Guideline will be updated when the changes to the Regulation, relating to budgets and financial reports, are passed. Members will be notified when the update is available for download from our website.

AGM Minutes

The draft minutes of the 2022 AGM are available under 'News' on the ARQRV website.

The Catalyst Report—Retirement Living

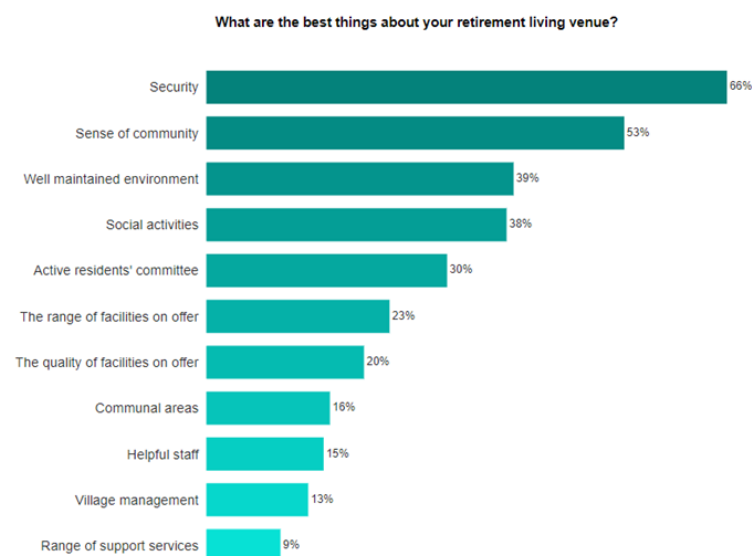
Retirement Living is a mixed bag according to a new survey.

The Catalyst Report study gathered feedback from almost 3,000 residents including RVRA, WRVRA, ARQRV, SARVRA, ARPQ members and COTA stakeholders from around Australia.



Overall, one in three are highly likely to recommend their village, a third are content with the pros and cons and one in three are unhappy.

Security and sense of community are the two biggest positive of retirement living. Four in ten also appreciate the well maintained environment and social activities on offer at their site.



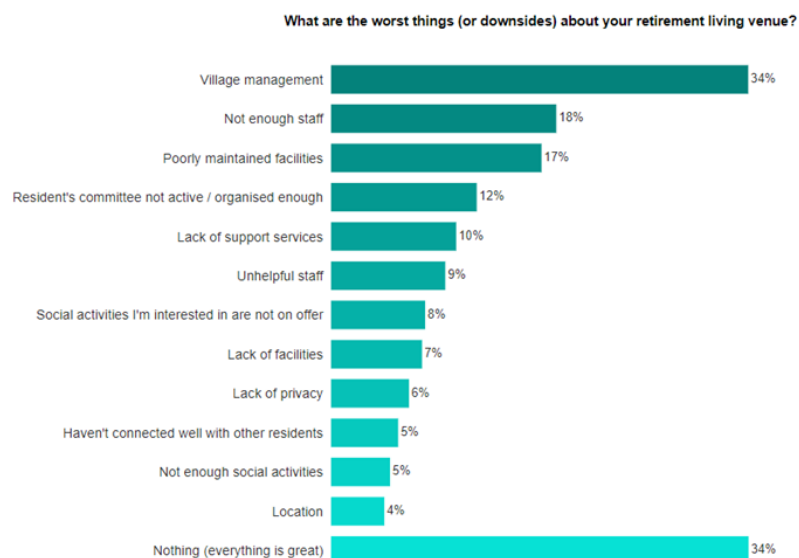
"I've made a lot of new friends and there are lots of activities to enjoy"

"I love the fact we can lock up the villa and leave it for 6 months"

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When asked about the worst aspect of their village, one in three said ‘nothing’. However one in three said ‘village management’ was problematic. Almost one in five cited inadequate staffing and poorly maintained facilities as concerns.



“The site manager could really do with some interpersonal skills”

“The place definitely needs a spruce up. It’s looking pretty tired”

A common is the complexity of contracts. A large percentage of respondents indicate they are not fully across their rights and obligation as RL residents. More relied on guidance from a provider (55%) was than seeking advice from a solicitor (34%) when making their RL purchase.

“I had insufficient awareness of the implications when moving into a village. Legal advice and general disclosure was minimal. I would have chosen another option in hindsight”

“If I knew then what I have learned since being in a Retirement Village, I would have been smarter with contract decisions”

“I found out (too late) that our solicitor was obviously not well versed or just remiss in explaining to us the exit fees (DMF). I now feel rather 'stuck' here after almost 3 years”

It is partly due to contract complexity and poor understanding of rights and obligations that one in four residents has been involved in a dispute at their site. And generally, more are unhappy than happy with their dispute resolution experience.

Australia’s retirement living sector is due to grow significantly in the coming decade. *The Catalyst Report* is advising providers to work with industry associations and governments to standardise and simplify contracts. “Retirement or Seniors Living will be a great option for many older Australians” says Catalyst managing director Kevin McCreton. “However the complexity of contracts and bad news stories are holding the industry back.”

A big thank you to the association members who contributed to this study.

QLD Rehab Healthcare Solutions

Member discount vouchers

ARQRV has formed an alliance with **QLD Rehab Healthcare Solutions** so that, each year, members* are eligible to receive a discount voucher for use at one of their stores.

QLD Rehab provides people with the most suitable equipment and advice to maintain an independent lifestyle.

Vouchers entitle a member* to receive a 50% discount, up to a maximum value of \$100, on a single transaction in a year (1 March to 28 Feb). If you spent \$200 or more in one transaction you will receive a discount of \$100.

Contact the ARQRV office for your yearly voucher and presented it at time of purchase to redeem a discount.

Their wide range of products can be viewed online (www.qldrehab.com.au) and purchased in store or over the phone (delivery and handling costs apply). Phone a store to discuss your needs or to request a catalogue.

Residents may wish to arrange a visit from a QLD Rehab representative to explain more about their products to your village community.

QLD Rehab have indicated that they have plans to open stores in the regional areas in the future.



Your local registered provider



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QLD Rehab Stores:

Macgregor – Ph. 1300 743 710 Shop 2, 567 Kessels Rd	Ipswich – Ph. 1300 743 710 66 East St
Tweed Heads South – Ph 1300 894 142 2/20-26 Greenway Drive	Ashmore – Ph 1300 894 142 Shop 2, Southport Nerang Rd

*One voucher per membership payment.



VISIT OUR WEBSITE...
WWW.ARQRV.ORG.AU

Find all the information you need about
ARQRV, becoming a member and
retirement village life.

You can even join or renew and pay your
membership fee online!

A step in the right direction

Another step on the path to improving transparency, accountability and consistency of financial reporting in retirement villages was taken on 27 October when the Bill amending the *Retirement Villages Act 1999*, to was introduced into the Queensland Parliament.

ARQRV Committee members provided formal resident-based consultation feedback to Government some time ago in the earlier stages of the amendments.

In very broad terms, the Bill contains provisions that:

- create a new regulation-making power for certain financial documents, and clarify and strengthen existing provisions related to financial reporting*
- increase access to particular village financial documents for residents, the department and the public register for retirement villages
- authorise the chief executive to make guidelines about how the Act is administered or the view they are likely to adopt on a particular matter, to assist operators to comply with the Act
- insert a new object into the RV Act.

*Following the eventual passing of the Bill, Regulation will be made with the details for the new requirements for budgets, quarterly and annual financial statements, audit report and quantity surveyor reports.

The Village Financials document prepared by ARQRV will be updated in due course in line with the amendments when they are passed.

ARQRV will inform members when there is further news.



DSL LAW

RETIREMENT + PROPERTY

Selecting a lawyer who specialises in Retirement Village Law makes all the difference

We help residents and their families navigate the challenges of moving into, living in and leaving villages every day.

We offer efficient and expert services – and we provide a 10% discount to ARQRV members.

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www.dslaw.com.au

Gold Coast
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181 Ashmore Road, Benowa Qld 4217

Brisbane
Level 2 'Gasworks Plaza', Lobby 1
76 Skyring Terrace, Newstead Qld 4006

IMPORTANT NOTICE

If you would like to receive this printed newsletter by email rather than post, please let us know.

The printed newsletter cost around \$7000 per issue. Your decision to receive it by email would help us enormously.

Please contact the office to provide your email address.



Residents participation in the affairs of the village

One of the roles of ARQRV is to educate residents about their participation in village affairs; particularly about the proper role of residents committees, how their authority is quite limited, the entitlements of residents, and their relationship with their residents committee and subcommittees.

Why is this article needed?

Retirement village communities are meant to operate quite differently to body corporates or management committees of incorporated associations such as sports bodies or social clubs. The intention of the *Retirement Villages Act 1999* (the Act) is that the residents are central to all decisions about the day-to-day operations of the village, and that the residents committee operates at the behest of the residents and has no authority to make important decisions unless the residents have given their permission.

Without a good understanding of the above principles and the intentions of the legislation, the harmony of the village and the enjoyable participation of residents may be adversely affected.

In the ARQRV's experience it is quite common for:

- committee members, especially those with managerial or business experience, attempt to operate the committee as a controlling managerial committee, or attempting to act as an extension to village management
- committee members to assume they have the authority to direct residents
- chairpersons to act or to negotiate with the scheme operator without the knowledge and approval of the residents (or even the committee).

This behaviour is not consistent with the intention of the legislation.

An article, available on [ARQRV's web site](#), explains ARQRV's views on residents participation in the affairs of a village with particular emphasis on the following.

- The operation of a community of residents in a retirement village is different to any other body.
- Keeping administrative procedures simple and relaxed. They don't require the complexities of a Fortune 500 company.
- Residents have a wide variety of skills – not all of them are experts on finance or administration and some may therefore need guidance.
- Residents committees and subcommittees keeping residents fully informed of all current matters, so that rumours, misunderstandings, and incorrect assumptions can be reduced.
- Encouraging residents, and residents committee members, to not make assumptions based on their prior experience when involved in village affairs, but to undertake some level of research/reading before actioning a matter. ARQRV has available, on its web site, numerous resources to assist residents.

No internet?

If you do not have access to the internet to read the full article, contact the ARQRV office for a printed copy

Residents Committee Support Desk

What does the Support Desk do?

The Residents Committee Support Desk assists and advises committees in their role and operation, that is, those topics covered in the Residents Committee Manual and the Village Financial .

The Support Desk does not assist with residents issues, disputes or concerns with the operator.

How much does the Support Desk cost?

Fees are paid annually and are based on the number of accommodation units within a village regardless of the number of ARQRV members. Subscriptions will be valid for 12 months from the date of payment.

Number of accommodation units	Annual fee
Up to 50	\$30
51 to 100	\$50
101 – 200	\$70
201 – 300	\$90
Over 300*	\$110

**New category for large villages*

How to subscribe

To subscribe, you must send a completed [Residents Committee Support Desk Sign Up form](#) (MS Word) and payment to the [ARQRV office](#). The form is also available from the ARQRV office.

David Wise Solicitor

Discounted advice for ARQRV members

0412 254 080 | dtwise@gmail.com

www.davidwisesolicitor.com.au

PO Box 120 Woombye QLD 4559



Contact ARQRV

General Enquiries:
enquiries@arqrv.org.au

Ph: 0437 906 074

Membership Enquiries:
membership@arqrv.org.au

Ph: 0429 098 417

PO Box 5057 Brendale Qld 4500

www.arqrv.org.au

