

# RRVV

## NEWSLETTER

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**Residents of Retirement Villages Victoria Inc.**

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### FROM THE PRESIDENT

For many years Residents of Retirement Villages Victoria (RRVV) have been campaigning to achieve a fair rating system for retirement villages in Victoria. Last November we reformed the group and called it the Rates Justice Campaign. This is a small band of dedicated members who have volunteered their time and talents to carry on this fight on your behalf. Most of you realise that we are being charged a double tax for our rates. In a retirement village, development infrastructure such as roads, footpaths, kerbs and street lighting are all paid for and maintained by the residents in their maintenance fees.

These inequities have been pointed out to various minister's and councils by RRVV as well as many vigilant retirement village residents committees. We have sent a letter to the Honorable Ms Jeanette Powell the then Minister for Local Government requesting her to instruct councils to apply the guidelines she put forward in April 2013 which granted retirement villages a Differential Rate. We received an answer 3 months later informing us she can do more. Letters were posted out to all of the Councils in Victoria from RRVV, asking them to apply the Differential rates however only 5 out of the 79 have complied and they are;

Frankston have gave a generous 25% reduction as well as Knox. Melton gave 15%, Brimbank 7% and Moorabool 5%. A very poor response. Quite few did not even bother to reply.

Consequently RRVV and the RJC have decided to make use of this election year and put forward a petition. However we need your help. For this to be a success, we ask that you please become involved in achieving this fair differential rate for your village. This is your chance for you to use your vote and tell the

Victorian Government that you want a fair go, that is all we ask, is for a fair go. Surely that is as Australian as meat pies and Aussie Rules.

The petition has been sent out to the villages via email or post to our RLO's and/ or Managers to hand to the Residents/Resident Committees for them to complete. Full instruction are in the emails and letter. All adults over the age of 18 who reside in Victoria can sign it. THE MORE THE BETTER THEY WILL HEAR US.

All assistance is appreciated.

Best wishes,

*Lesley Menzies, President  
June 2014*

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**VALE HOWARD CAMPEY**

After a period of only 4 months of failing health, our esteemed past President passed away on 12th May.

Howard was originally a New South Welshman – employed by David’s (now Metcash), as an industrial engineer, specialising in material handling applications specific to retail marketing. He was relocated to Melbourne to oversee the installation of the equipment in the new warehouses that were being built at Laverton in 1988.

He retired in 2001 and moved in to the Burnside Retirement Village in 2003, and was a foundation member of the RRVV, becoming President in 2007 for a period of 3 Years. As a result of his efforts to improve the contracts and conditions in the retirement village industry, every resident now enjoys far greater benefits than were available prior to Howards input. Thank you, Howard, for the countless hours that you spent in assisting and advising the hundreds of residents that you had contact with.

His enthusiasm when speaking is without parallel. To his widow – Leonie, and family of Chris, Graham, Joanne and Lisa - we extend our most sincere condolences.

**QUESTIONS AND ANSWERS – THE RRVV VERSION!**

Whilst the ABC gets all sorts of comments about the TV show they run called Q&A, we in RRVV have decided to run our own version, in which you, the Members, send us your Questions and we’ll put the answers in the next edition of the Newsletter.

So, send your Questions to the RRVV Enquiry address of GPO Box 215, Melb. 3001 or email to [rrvv.vic@gmail.com](mailto:rrvv.vic@gmail.com) and we’ll do the rest.

**WE NEED MORE ASSISTANCE FROM YOU YES – YOU!**

Your RRVV Committee still needs more of you to join up to allow us to keep up with the amount of work required of us on behalf of our Members.

Currently there are three vacant positions on the Committee – including that of Secretary – and we know that there are many of you out there who are capable of joining us and being a very useful member of a very happy team.

We know that everyone comes into a Village to retire, but so many of your fellow Residents, at Villages where they are not treated well, really need our help.

There are specific activities such as collating the Newsletter or transcribing the records of phone messages from our contact phone number where we need help, and being a member of the Committee might just be that little extra that you do for us – we do not want anyone feeling overwhelmed by the responsibilities!!

Please, as you think how fortunate you are, fit in a thought of the others who are not so lucky and contact RRVV and offer to join up. Send a message to [rrvv.vic@gmail.com](mailto:rrvv.vic@gmail.com) asap and we’ll contact you like a shot.

**LINES TO MAKE YOU SMILE**

- My husband and I divorced over religious differences. He thought he was God, and I didn't.
- I don't suffer from insanity; I enjoy every minute of it.
- I Work Hard Because Millions On Welfare Depend on Me!
- You're just jealous because the voices only talk to me.
- Out of my mind - Back in five minutes.

## ANNUAL INCREASES IN SERVICE FEES

As in previous years the operator of your Village is entitled to increase its service fee or “maintenance charge” by a percentage based on changes in the Consumer Price Index (CPI published by the Australian Bureau of Statistics). The formula used to calculate the percentage increase is specified in the *Retirement Villages (Contractual Arrangements) Regulations 2006*.

This year the percentage increase is calculated by dividing the sum of the CPI index numbers for each of the four quarters June 2013 to March 2014 by the sum of CPI numbers for the corresponding quarters in 2012/13. The table shows the relevant figures for calculating the increase for the new financial year (1 July 2014 to 30 June 2015) for Melbourne.

Quarter	Melbourne CPI
June 2013	102.6
September 2013	104.0
December 2013	104.8
March 2014	105.3
<i>Total</i>	<i>416.7</i>
June 2012	100.4
September 2012	101.6
December 2012	102.0
March 2013	102.4
<i>Total</i>	<i>406.4</i>

Source: Australian Bureau of Statistics 6401 (All Groups)

The total of the first set of four index numbers (416.7) is **2.5%** higher than the total of the second set (406.4) and operators of Retirement Villages in Melbourne are entitled to increase their fees to Residents by this percentage. Any increase higher than 2.5% would require Residents’ approval, either in the form of a majority vote at a meeting of Residents or a resolution of the Residents Committee.

A Retirement Village operator is entitled to increase service fees by more than 2.5%

without Residents’ approval only if their costs have increased as a direct result of changes in items of expenditure which are set by governments, such as award wages, rates, and taxes.

*Peter Saalmans*  
(Member, RRVV Committee)

## ANNUAL SUBSCRIPTIONS

Enclosed with this June Newsletter is a renewal form for your subscription to June 30th, 2015. You are reminded that if you are a respected life member, you do NOT have to pay an annual subscription – and you do not have to reply to the subscription request which is enclosed with all newsletters.

You will note a few changes in the method of payment.

1. The provision to pay by bank credit card has been eliminated. This is because the charge by the bank of \$330 per annum did not cover the cost of the few residents who paid by this method.
2. Moving with the times, we have arranged a bank account in to which you can pay directly from your computer, or by visiting your bank. However, if you do use this method, making certain that you enter **YOUR NAME and VILLAGE** when making the payment. If you go to a bank to make this payment, ensure that the bank teller assisting you completes these details. Your bank can accept cash and transfer it into our bank, but we are finding that sometimes the details as above are not completed, in which case we cannot allocate your payment.

The RRVV acts in a voluntary basis to assist every resident in every village in Victoria. It is essential that our membership continues to grow – suggest to your Committee that they consider total village membership, and speak with your fellow residents about the need to join.

## AN EXTRACT FROM A SPEECH TO A RECENT CONFERENCE ON VILLAGES

In my role as President of the National Association of Residents, ARVRA, I presented a paper at a recent Conference, and the following is an extract of my views.

**“So, what Residents want/need and how does this fit within the current landscape.**

**Peace and clarity of conditions and expectations – reassurance not uncertainty. All this comes from good two-way communication on:**

- **An understanding of all financial commitments Resident to Owner as well as Owner to Resident** (This will be helped by improvements to the Mandatory Disclosure requirements.)
- **An understanding of their Rights and Responsibilities.** Residents need to understand just how a Village must run.
  - a cooperative of a hundred people is different to whatever they have ever experienced before
  - the need for decisions to be based on the overall interests of all residents, rather than just on the expectations of a vocal few, must be understood and accepted.
- **An understanding of how a Village operates**
  - How the service fees are spent and accounted for.
  - How maintenance programs are planned and actually work.
  - How the Residents Committee works with the Manager.

We must keep in our minds the fact that this Sector is primarily about PEOPLE and that the dollars follow them into (AND OUT OF) the Sector. We tell prospective Residents that becoming a Resident is a lifestyle and

wellbeing issue, and not about saving money or preserving an inheritance for their kids. We must therefore put all this into practice.

We in the Resident Associations have no doubt that there can be a win-win outcome for all parties – so long as we both listen to the others and that both parties hold the wellbeing of the Resident to be precious. Remember the extract from our Vision Statement early in my presentation:

*“The Retirement Village sector will be an essential, transparent and viable part of the Australian Community and Economy, one which is able to provide Owners with a fair profit whilst allowing them to plan to expand to meet the future requirements for Independent Living for the retired aged at affordable entry prices and ongoing costs.”*

*Terry Macdonald  
May 2014*

## LIES, DAMN LIES AND STATISTICS

I joined the RRVV Committee after the last Annual Meeting. Subsequently I was silly enough to volunteer to try to help record in some useful way the activities of Committee members in providing a much needed service for Residents and prospective Residents of Retirement Villages in Victoria.

At this stage I have not got the system up and running so this report will be mainly anecdotal.

The first thing that became obvious is that for a group of volunteers there is an amazing amount of service provided.

The incoming contacts by phone, letter and email seem to run at around 150 contacts per month. All of these contacts have to be processed in some way e.g. to provide information, make referrals, follow up other contacts etc.

As a result of some of the phone calls, members of the Committee then undertake

visits to various Retirement Villages to meet with Residents. The purpose of the visits can vary greatly and can for example be to help establish Residents Committees, to sort out communications issues or to provide support and encouragement during legal processes. Much time and travel is involved. In April, May and June there have been 12 of these visits which of course involve travel and time.

Members of the Committee attend meetings with Government Departments and other agencies in order to voice the concerns about our present Retirement Villages system in Victoria and how it desperately needs to be improved.

Then there is the time that is put into getting a useful Website.

Another issue that needs to be documented is that of elder abuse. It is an area of human behaviour that is only now being identified and there are not many resources available to help us tackle the problem when it is raised. Lack of respect, bullying behaviour and financial manipulation are some examples. We need to better define the full range of this kind of unacceptable behaviour and to work out some strategies to deal with them.

I hope I will be able to provide a more factual report on these matters in the next Newsletter.

*Steve Hyndes  
(Vice President)  
June 2014*

## **BALLARAT FORUM HELD ON TUESDAY THE 25TH MARCH AT BROWNS HILL HALL**

We had a very good attendance of 120 people it was agreed by all that it was a very successful day. The speakers were Mr. Brendan Fennelly, a lawyer from Geelong, who addressed the all important subject of finding the right lawyer to read your contract and explain it fully to you before signing. A list of lawyers experienced

in Retirement Village contracts is available on our website.

Ms. Vicki Lam gave an excellent speech about villages finances and your maintenance costs in the village and Joy Hall from Consumer Affairs Victoria (CAV) Ballarat branch came with great information about your rights and responsibilities in a retirement village and spoke about the Good Protocols for Management set down by CAV. Our Past President Terry Macdonald spoke about the importance of your Village Residents Committee and its role in the village to represent the Residents rights and how important it is to work with management but not for them. We retired for a great lunch at the Brown Hill Hotel after and it was really good to hear your comments about the morning. Appraisal forms were handed out at the lunch and the comments and suggestions were very interesting. And all of them were discussed at our April committee meeting. Overall the all of the forms came back with a resounding yes for the question 'Did you find this forum informative'.

RRVV was happy that you all got something out of the day.

My thanks to those people who helped to make the day a success and the members who made the time to attend.

*Lesley Menzies  
President*

- Some people are alive only because it's illegal to kill them.
- I used to have a handle on life, but it broke.
- Don't take life too seriously; no one gets out alive.
- Beauty is in the eye of the beer holder.
- Earth is the insane asylum for the universe.
- Wrinkled Was Not One of the Things I Wanted to Be When I Grew up.

## RRVV MINISTERIAL MEETINGS

Our President, Lesley Menzies, has recently met Government Ministers at both the State and Federal levels, both to make their acquaintance and to put forward the Residents points of view.

In late February Lesley, with Terry Macdonald, met the Minister for Consumer Affairs in Victoria, Heidi Victoria, and gave Heidi her views on the Retirement Village Sector and some areas of concern. She gave Heidi a letter detailing the RRVV views on these various issues. It was agreed that ongoing contact between the Minister's office and RRVV would be maintained between the Consumer Affairs Advisor and Terry Macdonald, so that each party would be kept aware of any matters of common interest.

In early April, Lesley joined with Terry Macdonald, in his role of President of the Australian Retirement Villages Residents Association, and Mary Wood, the Executive Director of the Retirement Living Council of Australia, in a meeting with Senator Mitch Fifield, the Assistant Minister for Social Services in the Federal Government. This was a "getting to know you" meeting with the two Organisations (ARVRA representing Residents) and RLCA (representing Owners and operators of Villages) informing the Minister of the size and importance of the RV Sector in national terms and the need for federal recognition of the Sector as a key component of Federal Government responsibilities for the Seniors population in Australia.

Both of these relationships will continue to be developed by ARVRA and RRVV, with the knowledge that, when elections come, Residents will vote for the Party which is seen as taking us most seriously.

*Terry Macdonald*  
June 2014

## ACCREDITATION OF RETIREMENT VILLAGES

RRVV has long felt that the process of Accreditation of Villages by an independent body was a win-win outcome for Owners and Residents, so long as the residents did not have to pay for the process. It showed that the Village Management really did wish to achieve high standards of management and lifestyle in the Village, which would then benefit the residents, who actually pay the costs of operating the Village.

Now the Property Council have selected BSI Australia to conduct surveys of Villages to review 26 specific performance criteria in the six areas of Lifestyle, Support, People/Staff, Safety, Regulations and Village Policy.

RRVV once again supports this process and suggests that Residents check on the RRVV Website ([www.rrvv.org.au](http://www.rrvv.org.au) and select the Villages of Victoria page) for the two documents we have included on the Lifemark Village Accreditation Scheme. These will give full information on the scope of the process and the methods used to compile the Report on a Village.

Residents should also check with their Village Manager as to the intentions to have an Accreditation survey of your Village!

- I'm not a complete idiot -- Some parts are missing.
- God must love stupid people; He made so many.
- The gene pool could use a little chlorine.
- Consciousness: That annoying time between naps.
- He who dies with the most toys is nonetheless dead.

## **THE OTHER END OF THE LINE      TOTAL VILLAGE MEMBERSHIP**

Because we are all volunteers it is rarely possible for you to speak immediately with an RRVV representative however we do endeavour to contact you as soon as possible after you leave a message on our Voicemail.

Two committee members monitor the service, will return the call personally or pass it on to another committee member with more specific knowledge or responsibility. Since our last Newsletter this writer has responded to over 150 calls. The majority of these are quite simply answered but in many cases we provide a listening ear for a resident who feels they just can't cope and needs to speak to an unbiased person.

We have enquiries about new procedures in villages, managers who may be a bit heavy-handed, their salaries and the tendency of some managers to control the Residents' Committee and whether villages should be responsible for some Head Office expenses.

Calls from non-residents are often regarding sale of a relative's unit after they have left the village - the exit fee – the refurbishment/renovation cost and particularly the length of time taken for resales. We are able to supply a list of legal practitioners with particular expertise in Retirement Village contracts.

Your requests are many and varied and we welcome them all. We laughed about the resident who wondered if we could rid her village of foxes and empathised with the caller who said she'd ring back when she remembered what her problem was! We are here to help.

We welcome your invitations to visit and particularly your requests for membership applications. Keep them coming.

*June Ziebell*

The commitment of a Residents Committee to sign up as a "total membership" village has numerous advantages for us all. The revolving doors make it an administrative problem for the RRVV to keep up with the movement of individuals that occur, and it relieves the residents of the chore of each paying an annual fee. To encourage total village participation, the annual fee is only \$8 per unit, regardless of whether there are 1 or 2 residents. We furthermore allow a reduction in the number of units that are paid for by up to 10% of the actual, thus allowing for any empty or unsold units.

We welcome the following villages who have recently signed up for 2015 - Saffron Grove at Hallam and Kensington at Leopold. Invoices have been sent out to the 18 villages that were previously registered for renewal of the 2015 subscription.

- Ever stop to think, and forget to start again?
- Being "over the hill" is much better than being under it!
- Procrastinate Now!
- I Have a Degree in Liberal Arts; Do You Want Fries With That?
- A journey of a thousand miles begins with a cash advance
- The trouble with life is there's no background music.
- Stupidity is not a handicap. Park elsewhere!

## A SPECIAL GATHERING FOR ALL RLO'S

An informal gathering of RRVV RLO's and prospective RLO's will be held at the Duke of Kent Hotel, 293 Latrobe Street, Melbourne at 12 noon on Tuesday 22 July.

RRVV will pay for the lunch but drinks will be at your own expense.

The purpose of the gathering is two-fold, to show RRVV's appreciation of the work that RLO's perform for the RRVV organization and the residents in their respective villages and to create an opportunity for RRVV committee members to meet the RLO's.

There will be a small questionnaire posted on our website, this can be printed off, filled in and brought to the gathering. For those who are not on line we, will have forms at the gathering or another alternative is to post any suggestions to myself, Owen Menzies, 32/168 Underbank Blvd., Bacchus Marsh, Vic. 3340. Your ideas will be most welcome.

To register for the gather please phone 0408 412 413 as soon as possible as numbers are limited. Booking close on the 15 July 2014.

Please wear your village name badge on the day. Looking forward to meeting you all. Many thanks, Owen Menzies.

## SUPPORT FOR THE RATES JUSTICE CAMPAIGN

The RRVV has been waging this campaign for a couple of years now, and we are getting to a stage where we will be sending out to every retirement Village a Petition to the State Government for Residents to sign, return to RRVV and for RRVV to present to a Government Minister for raising in the Parliament.

Already we are aware that the Resident Committees at many Villages have done absolutely NOTHING to assist in this campaign, either leaving it to a small group

in their Village to act or allowing nothing to happen at all on behalf of their Residents.

This time we suggest that all Residents – whether members of RRVV or not – put pressure on their elected Village representatives to get behind this latest – and hopefully the final – offensive and get every resident in their Village to sign the Petition.

Then, when a pile of papers bearing 30 thousand signatures is presented to Parliament, the Government will realize that this is serious and will take action to make Differential Rates for Retirement Villages mandatory, and no longer optional as they are at present.

Get those Resident Committees moving in support of ALL residents in the State!

- A picture is worth a thousand words, but it uses up three thousand times the memory.
- Eggs and Bacon - A day's work for a chicken, a lifetime commitment for a pig.
- The original point and click interface was a Smith and Wesson.
- Life is like a taxi. The meter just keeps a-ticking whether you are getting somewhere or just standing still.
- The easiest way to find something lost around the house is to buy a replacement.
- Love your enemies. It makes them so damned mad.
- Anybody can win, unless there happens to be a second entry.
- It's always darkest before the dawn. So if you're going to steal your neighbour's newspaper, that's the time to do it.
- I smile because I don't know what the hell is going on.