

Membership development *continued*

Identify and target villages with no members.

A longer term strategy that needs further development. Starting with a sample group of villages to test a variety of approaches such as cold calling or approaching village management to provide promotional material to new and existing residents.

Events for both members and non-members.

One such event is currently underway; you are attending it!

Further development of this strategy is very much on the forefront of the current committee as it aids our transparency and visibility, gives people an opportunity to meet other villagers and allows potential members to learn more about us in person.

The drawback however needs careful consideration. The organisation of these events is a drain on our resources and the actual cost may outweigh the returns.

MEMBERSHIP RETAINMENT

An estimated 450 memberships have not been renewed in 2016, an issue that needs attention. We know that members are generally very happy with our services when they approach us for assistance or advice, so we don't think that the way we operate is a cause for membership drop off. We suspect it is more likely our relative invisibility to members who haven't experienced any issues at all, or who after initial enquiries don't appear to need any further assistance. They may simply forget about us during the course of the year and not renew.

In 2015 we sent out a direct mailing to members who had not renewed, reminding them about the ARQRV and the benefits of membership. The response rate led to an obvious conclusion; people had simply forgotten to renew.

A similar mail out will go out in the last quarter of this year, reminding members of the benefits and advantages of ARQRV membership.

To further increase visibility to members we need to communicate (the resolution of) issues other members have had and the results of our advocacy for the entire retirement village community. The monthly email update and 4-monthly print publication are two more channels helping to stay in touch with our members.

In summary, member acquisition requires a balanced approach between the cost of finding and approaching prospective members and the effort we can allow ARQRV to ask of our (sub)committee members; we are all volunteers, we are all retired and we are all getting older - and yet it is for many of us almost a full time job.

At the same time fresh blood is very important for the long term sustainability and continuation of ARQRV.

Without new members coming in we will eventually shrink into oblivion, leaving the retirement village industry without a watchdog and residents without a voice.

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Information & communication technology

This is my 3rd year on the committee with the task of delivering Information Technology tools supporting the association and our members.

The first year was a learning curve in understanding the role that the ARQRV delivers to our members.

This past year has been focused on delivering a platform and tools that enable the sharing of information and knowledge on the committee and between the association and members.

At the beginning of the year, when the role of newsletter editor became vacant, I put my hand up to take on this challenge. We've since been testing the waters with the delivery of a monthly email update with the aim of communicating current information through a cost effective medium. This has enabled the sharing of information and experiences back from members to other members.

With the assistance of our office assistant the production and delivery of the new **ARQRVCONNECT** has been refreshing and unnering at the same time. I thank members for their feedback and the shared enthusiasm to try something different. I would also like to thank the members who voiced their concerns about the email format. Our member base is diverse and that is why there will always be an ongoing commitment to deliver a printed medium to your letterbox for those without email and those that do not want it delivered by email.

The website is a continually growing resource that contains not only historical information but most recent updates on our issues as residents. I encourage all members with access to the internet to use this resource more frequently.



STEVE MURRAY

Steve is vice president for the ARQRV.

His career in education started as a teacher in the UK, before becoming involved in policy development in both state and federal education departments. Steve is looking forward to the challenge of membership development.



PETERSMYTH

Peter is a wizard.

He is responsible for dragging committee members - sometimes kicking and screaming - into the 21st century and is always looking for new ways to upgrade our skills.

Before retirement Peter had a long career in the telecommunication industry.

Membership development

Membership is our lifeblood, as all of our activities - dispute resolution, advocacy, advise and many more - are funded through membership fees only. With this in mind a new portfolio - membership development - has been set up with a focus on two key elements: attracting new members and membership retainment.

ATTRACTING NEW MEMBERS

Attracting new members is a challenge and a bit of a double edged sword. Whilst a larger member base can provide a larger budget, it may also increase the number of individual enquiries; something we may not currently be adequately equipped to handle. In the coming year(s) we will need to test the waters in slow, sustainable growth.

To achieve growth, we are looking at four strategies:

Encouraging more residents in villages with already substantial membership coverage to join ARQRV.

Villages with already substantial membership coverage are expected to not add too much work to our schedule as the more glaring issues are likely already previously resolved; adding more individuals to current or ongoing issues we are working on will result in a larger budget, without significant increase in workload.

Contacting villages with only a few members.

Villages with low membership coverage may provide a good opportunity for expanding membership, without draining the budget for promotional activities. The members already there can provide a foundation to build on.



JOHNSCOULLER

John heads the subcommittee on Budget Compliance and diligently peruses every budget presented to ARQRV for review.

With a background in banking and finance John is not afraid of crunching numbers and can be relied upon to address any issues with a considered response.

Budget compliance reviews

I first heard about ARQRV shortly after moving into my village in 2009. As events unfolded within the village I thought it prudent join the association and encouraged other residents to do the same. I have acted as liaison officer in my village since 2010.

The assistance from the ARQRV over the next few years on a number of issues, cemented in my mind the need for an effective advocacy organization to protect the interests of residents. Nothing has changed over the last few years.

As a result of some minor wins in my village, I was invited to nominate for the committee last September and then tasked to contribute with members' disputes and head up the Budget Compliance subcommittee.

'Profit' is not a dirty word. Anyone should be allowed to get a reasonable return on their investment, but the continual search for increased profit by some corporate operators however, has a direct effect on the number of disputes referred to ARQRV. I also think that we are now beginning to see the start of a new trend through the redevelopment of some villages with high rise.

A big problem with which we have to deal is the current Retirement Villages Act and the many ambiguities contained within its pages. It is to be hoped that the result of the seemingly never ending review of the Act is more effective in protecting the rights of village residents.

Due to personal circumstances I am unable to continue as a committee member but I look forward to continuing as a member of the Budget Compliance Sub-Committee. - I wish you all well.

Rates concessions & rebates

The past year my focus areas on the committee have been with the rates concessions subcommittee, the budget compliance subcommittee and community advocacy in general.

An issue that stands out in the whole retirement village industry is that pensioners lose their rates concessions upon moving into a retirement village. In an attempt to change this situation, I have arranged for approximately 60 media releases to various media organisations and many letters have gone out to local councils, and State and Federal politicians on this issue. ARQRV representatives had a very positive meeting with Chris Whiting, Member for Murrumbidgee. We are aware of a small number of councils who are allowing the rates rebates to pensioner residents of leasehold retirement villages, but clearly we have a long way to go on this matter.

Early in 2016 we became aware of changes to the age pension assets test, commencing 1 January 2017. To make members aware of the need to get advice and to oppose the changes, I prepared about 230 press releases to media agencies and outlets and wrote an article on the issue for inclusion in our newsletter. The effects of the changes to the asset test will be quite severe for some of our members.

It has been my pleasure to assist John Scouller on budget compliance enquiries and assisting the committee and our members on questions about the Goods and Services Tax (GST).

For next year I will continue to fight the good fight, and hopefully be able to obtain DGR status for the Association.



HILTONCONROY

Hilton's focus on the committee is on concessions & rebates and the budget compliance subcommittee. As an active liaison officer in his village he helps members with issues from computer problems to identifying and reporting building problems. In a previous life Hilton has been active in small business and worked at the ATO.

Mediation & Advocacy

The past year has been one of much change within both the retirement village industry and our association. The retirement of our long serving president, Les Armstrong, closely followed by Joanne Wheeler, his immediate successor, could have caused major upheavals were it not for the fact that both Les and Joanne had succession plans in place!

Within the industry we continue to see the phenomenon of bigger players buying out smaller ones, often to the detriment of the residents in these villages.

An emerging trend from the previous year sees scheme operators attempting to recover corporate costs from residents through village budgets. It would appear, when reviewing some 2016-17 budgets, they spent the year having their accountants and lawyers devising ways to improve their bottom line at the expense of their customers. Operators are not supposed to make a profit on the running cost of a village, but - with a little creative accounting - will nevertheless give it a good try.

The current style of handling disputes is to engage with operators from the start, before escalating to the formal dispute resolution procedure. The success rate for the past year at this stage has been in the high 90% range. In addition we have dealt with more issues where no immediate breach of the RVAct or a contract has occurred, but where our early amicable intervention prevents a lot of problems down the line. We intend to continue on this path.

Spurred on by the initiative of Marilyn Kerr of Peregrian Springs and Ross Horton of Salford village we have mounted a campaign to get council rate rebates for leaseholders. This work is ongoing!

In addition to this, we are seeking to get the Centrelink classification of leaseholders as home owners reviewed. This classification has a significant impact on the age pensions asset test.

A big nut to crack but the injustice of this ruling makes it a fight we can't walk away from!

I have been ably assisted with the disputes resolution work load by John Scouller - who deals with budget compliance as well - and Hilton Conroy - who also deals with rates concessions & rebates - and want to thank them both for their willingness to be involved and for their wise counsel.



MIKE FAIRBAIRN

Mike is Vice President for AR-QRV. His focus is on the Mediation & Advocacy portfolio, where his expert negotiation skills have proven invaluable. As a staunch advocate for our members he attempts to engage both operators and residents to resolve issues before they become disputes.

AN ARQRV FIRST - The Liaison Officer Conference

In November 2015 the ARQRV organised the first state wide conference for liaison officers.

Representing forty villages from across the state, the attendees gathered for a day to share information, meet other liaison officers and committee members and discuss issues of concern within the community.

The conference was opened by Leanne Enoch - Minister for Housing and Public Works - and made possible by sponsorship from a number of village operators.

The conference was well received and successful - We will endeavor to do this again in the future!



MARIEMILNER

Marie has been safeguarding the finances of the association for several years.

Her work on the committee further includes the processing of member applications and renewals and earlier this year she took over the coordination of our liaison officers. Before retirement Marie was a successful small business owner.

Treasurer's report

The 2015/16 financial year has been a year of change across the board. Some of the changes have had a direct or immediate positive impact for our members, some are less obvious, but not less necessary for the continued operation of the Association. All of the changes are reflected in the final figures for the year, which you will find in the Financial Statements accompanying the annual report.

In 2015 ARQRV became a registered charity meaning that from this year on - and as long as we meet the requirements for a registered charity - we are eligible for a rebate on GST paid for goods and services. We received our first tax rebate in the final quarter of the financial year to the sum of \$ 5,000.-

As it became more and more difficult to function effectively as an association - all our volunteers working from their home, dealing with enquiries coming in on their private phone line at all hours, mountains of paperwork taking over spare rooms and garages and trying to locate and keep track of who has what and where - two long debated decisions were made: we needed an office and we needed help with the day to day administrative work interfering with the committee's ability to focus on their core functions.

This of course has an impact on our financial results. In the statements for the past financial year the impact is limited because both commitments commenced later in the year.

Though the estimate for next year is that we can continue the commitments without causing a deficit on the operating budget, we will need to retain our current member base and undertake an effort to expand our membership to make sure that we can continue.

One other item that stands out is the significant drop in legal and travel expenses.

Our dedicated Mediation & Advocacy subcommittee is very successful with the new approach of amicable intervention before escalation. Less village visits are required to resolve crises; more enquiries and disputes are resolved before resorting to the costly formal legal processes.

It has been my pleasure to help safeguard the viability of ARQRV and keep us on course for a stable future.

WE NEED YOUR HELP - NOW!

Due to personal circumstances, Marie will step back from the committee after next year. She has been nominated as treasurer for 2016-17 and will - if elected - continue in this role, but it is now a matter of urgency that someone steps forward with the skills to take on this role. As the only other current committee member with a strong financial background will be retiring this year, we need someone new to join our committee today.

It will allow Marie to gradually hand over the treasury role and finances of the association over the course of next year, and the new member to not become overwhelmed with the responsibilities of the role.

President's report

It is with pleasure that I present my annual report for 2015/16.

I took on the role of President of the ARQRV following Joanne Wheeler's resignation in December 2015 and since that time both the committee and I have been working hard for the benefit of all members. It is my vision that the Association will become more transparent and find ways of involving members in the work we do. Residents of retirement villages may have retired from work but we haven't retired from life.

We need to find ways to get our voices heard and ensure that we can continue to live the retirement life we always dreamed about.

We continue to challenge Governments - both at a State and local level - as well as Village Operators to ensure our lifestyle is protected and that we are treated fairly in the retirement village we have decided to call home.

It is pleasing to note that we continue to build strong working relationships with officers within the Department of Housing and Public Works. Whilst we have attended a number of meetings about the review of the Retirement Village Act we have no influence on when a draft will be released for discussion.

The ARQRV now has 6500+ individual members living in 4500+ accommodation units.

There are still retirement villages in which we have no members and our plan for the next year is to increase our membership to include as many of these villages as possible.

This year we made the move to rent a serviced office in the Caloundra area and employ a part-time office assistant to support committee members with ongoing administrative tasks. This has proved invaluable and has allowed us to take a much bigger picture approach to the work we are doing.

Our monthly email newsletter has given us the opportunity to become more connected with our members and provide current information on a range of topics. We continue our print newsletter, with a new layout and design, which we hope is more attractive and easier to read.

In adopting a portfolio structure for the committee we have been successful in engaging a number of members who are willing to help in a particular area but do not want to be a part of the ongoing committee. Elsewhere in this report you will find information about the various areas in which committee members work and what they have been doing to protect our lifestyle in whichever village we live.

In conclusion, I would like to thank my fellow committee members. Our monthly committee meetings are seldom quiet or subdued - a room full of vocal seniors, a wide range of skills and expertise, all confident and prepared to speak up - what else can you expect! We work well together, we respect each other and we get things done.



JUDY MAYFIELD

Judy is the President of the association. It is her vision to transform the ARQRV into a robust and open organisation, actively supporting, educating and empowering its members.

Her focus is on advocacy and representation of the community in the political process. Before retirement Judy was the CEO of a disability support organisation.

Our thanks go out to all members who have assisted us in so many ways. Our liaison officers especially deserve a special mention and our deepest gratitude. Without your help and ideas to make the ARQRV an effective advocate for residents in retirement villages we would not be able to function. I am reminded of a quote by Mother Theresa:

I can do things you cannot, you can do things I cannot: together we can do great things.

10.00 Opening & Welcome

1. Apologies
2. Attendance (as per sign in sheet)
3. Minutes of previous meeting
4. Business arising from minutes
5. Reports:
 - President
 - Treasurer
 - Mediation & Advocacy
 - Village budgets compliance
 - Membership
 - IT development
6. Presentation by Hon. Mick de Brenni
Minister for Housing and Public Works
7. Ordinary motion:

Moved: Marie Milner - **Seconded:** Michael Fairbairn
that, effective from 1 January 2017, ARQRV Lifetime membership fees will be \$ 250.00;
no joining fee applies to life membership applications.
8. General business
9. Election/appointment of incoming committee
10. Meeting closure

11.15 Start info & discussion sessions

ARQRV Member sessions:

A. Dealing with village issues

by *Mike Fairbairn & John Scouller*
An overview of Retirement Village issues over the past year.

B. Residents' Committees

by *Judy Mayfield & Steve Murray*
How a good residents' committee operates and what can go wrong.

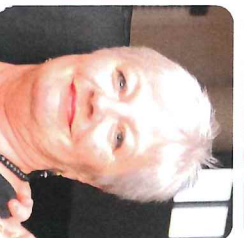
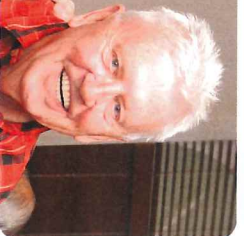
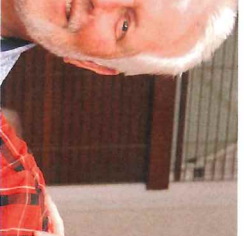
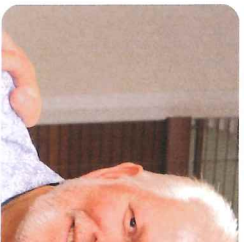
Non-Member session:

Introducing ARQRV

by *Peter Smyth & Marie Milner*
An overview of the services provided by ARQRV and our publications and updates.

12.30 End

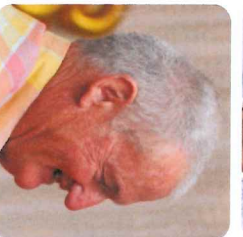




ANNUAL REPORT



2015



2016

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.



Your voice in the Queensland retirement village industry