

ARQRV Inc

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



ANNUAL REPORT 2019-2020

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

As I look back over the year since our last AGM I realise how much ARQRV has continued to contribute to members and to the broader retirement living industry. We had started the year with such big intentions, determined to once again visit as many villages as possible and to offer a *roadshow* on the financial amendments to the *Retirement Villages Act 1999*. Of course, none of this happened, instead COVID-19 happened, and all our plans were put on hold.

When the COVID restrictions were first introduced they created situations in villages that none of us had experienced before, lockdown of our community centres, no more

happy hours, nor bus trips, no social gatherings for coffee and, for some, security guards at the gates, the list went on. At ARQRV we immediately sent out a Special Edition of eConnect explaining the restrictions, all of which had been imposed by both Government and the Health Department. We then partnered with the Australian Over 50s Guide magazine to distribute a Survival Guide to members with an email address and continued to answer numerous questions from members as they struggled to understand the lockdown restrictions in their village. I attended weekly meetings convened by Department of Housing staff within the residential services

Continued over...

2020 Annual General Meeting Agenda

- | | | |
|------|---|------------------------------------|
| 10am | Opening and Welcome | • President |
| | | • Treasurer—Appointment of Auditor |
| 1. | Attendance and Apologies | • Mediation and Advocacy |
| 2. | Minutes of previous meeting—as circulated | 5. General Business |
| 3. | Business arising from minutes | 6. Election of incoming committee |
| 4. | Reports:- | 7. Closure of meeting |

unit, which ensured that all housing organisations within their jurisdiction, including retirement villages, were kept fully informed of the on-going measures being put in place.

As the President of ARQRV I also met monthly, via video conferencing, with the presidents of the other State residents' associations. These meetings were convened by the Retirement Living Council, a representative body of retirement village operators across Australia. The meetings enabled us to share information about how each State was dealing with the pandemic and to understand the issues the operators were facing. I am grateful and thank both the Department of Housing Officers and the Retirement Living Council for providing their support during this time.

The ARQRV committee also faced its challenges. Thanks to Peter, a member of our committee, we were able to set up and then hold our meetings via Zoom, a video conferencing system that proved surprisingly easy to operate. It did not take us long before we were all comfortably using Zoom. This is a great tool and we will likely continue to use it going forward, only meeting face to face as a committee every quarter. This saves money spent on travel reimbursement and allows committee members to participate from home without travelling long distances to a meeting, (something positive that has come out of COVID).

Many members participated in the review of Exit Entitlements, providing written submissions, and taking part in telephone interviews. My thanks to all who took the time to become involved. The final report is due to be handed down in November however, given that we would just have had a State election it is difficult to say when that report will be released and acted upon.

During the last twelve months our Administration staff, along with assistance from a great IT company, have been busy building a new data base and transferring all our records across. We now have an efficient data management system that will allow us to be up to date with membership records. Many thanks to Jan and Carol who manage the office so efficiently and respond quickly to requests from both members and the committee.

If you use our website often you will see that it is updated regularly, and my thanks to Ray who ensures

that it is always current with the latest information.

Thanks also to Angela who has worked tirelessly to ensure that our newsletters, flyers and posters always look professional and are easy to read. Angela regularly comes up with new and creative ideas to improve our communication and her work reflects a high standard of proficiency within ARQRV

As usual Mike has been kept busy with disputes and questions of concern raised by members, you will see his report on the next page. Thanks to John who ensures our accounts and any reporting requirements are always accurate and up to date.

Unfortunately, Barbara and Stephen Irving resigned in December 2019 due to health reasons and I thank them for their contribution to ARQRV over many years.

Peter, Thea, Des, Brian, and Gus have all participated and contributed fully to discussions and decisions made by the committee. I thank all committee members for giving so generously of their time, without them ARQRV would cease to exist.

Unfortunately, Peter, John and Des have decided not to nominate for election next year. Over the years each one of them has had a significant impact on how ARQRV functions and on your behalf I thank them for the generous contributions they made to the Association. Personally, I have valued their skills and expertise which they have so willingly shared, they will be missed.

Finally, thanks to you, our members, who continue to support us over the years. I hope that through our newsletters, website, and responses to your queries we have been able to add to your enjoyment of life in a retirement village. We all look forward to returning to normal (whatever that is) in the coming year and hope to resume village visits in 2021.

Judy Mayfield
President ARQRV



Three issues have featured strongly in our work for members in the past year.

Without question the Coronavirus, and the environment it has created in which your Association has found it necessary to work, has severely hampered the work we do on behalf of members when dealing with Scheme Operators. Delays in responding to members on issues of concern have consequently occurred but I hasten to explain that the number of complaints and issues raised by members since the arrival of the virus has increased considerably, as has the complexity of the issues raised. The inability to conduct face to face meetings has caused misunderstandings, meaning that on occasions, the work to date has had to be redone.

The review of the eighteen month buy back provision within the *Retirement Villages Act 1999* has taken up a great deal of your committee's time with each of us contacting members and former members encouraging them to write a submission to Findex (the company retained to conduct the review).

Gratifyingly many letters of submission were submitted. Many took the opportunity to raise other matters where they considered the contracts offered by operators to be too "one sided". These included the following.

- Once a resident has left their village, they must continue paying all or part of the fees to the operator for up to nine months.
- The scheme operator has the interest free use of a former resident's ingoing contribution for up to 18 months.
- If a former resident goes into care, they often find it necessary to obtain an interest-bearing bridging loan from a bank with which to pay their bond to the care facility.

- The departing resident is obliged to suffer the reduction of their exit entitlement by up to 35% to an "Exit Fee" (AKA known as a "deferred management fee").
- If a resident is entitled to receive all or part of a capital gain on their unit's value this is also reduced by the same exit fee percentage.
- A departing resident is frequently required to pay for the reinstatement of their unit which can be a further loss of over \$100,000.
- A departing resident is obliged to pay for the "cost of sale" relating to their unit which can exceed \$10,000.
- A departing resident is frequently obliged to pay the operators legal fees relating to the sale.

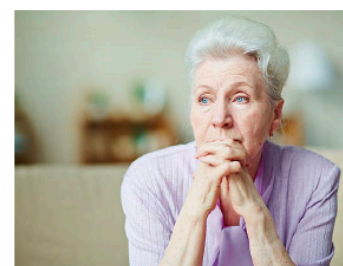
The above issues are outside the terms of reference given to the investigating team but members have taken the opportunity to air their grievances anyway in the hope that they may reach the ears of someone willing and able to review the one sided nature of retirement village contracts.

Because of the above issues and a general slowing of enquiries from prospective residents some scheme operators have taken to seeking to add items (sometimes without the necessary Special Resolution approval of residents) to village budgets or delay refunding surpluses in order to bolster their own financial situation. A considerable amount of time has been spent resisting these attempts.



MIKE FAIRBAIRN

Mike is a Vice President for ARQRV, Mike was formerly a manufacturing director of an international company responsible for 600 employees in three locations. He is accustomed to dealing with issues relating to industrial and commercial law and regulations. A good grounding for ARQRV advocacy work.



ARQRV handled 125 village disputes from members in the past year with 114 still ongoing. This averages out to approximately 10.4 per month.

Treasurer's Report

The audited accounts for the financial year ended 30 June 2020 show a relatively small loss of \$7,107.

The year's subscription income was \$77,386 which is 17% lower than the \$93,536 received in 2019.

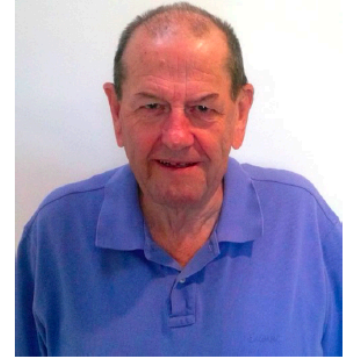
Government funding support of \$89,473 was a significant help in keeping our loss for the year relatively small. This funding came from the Building Consumer Confidence (BCC) project contributing \$73,473 and Covid related support of \$16,000 through JobKeeper and the Cashflow Boost Grant.

Our subscription income is insufficient to cover our operating costs. However, this year we have received further government funding through a BCC grant of \$73,583 and JobKeeper and Cashflow Boost Grants which we expect to be more than \$25,000

depending on the extent of support from the JobKeeper extension. We were therefore able to budget for a small surplus in the current year. In the longer term, further government support would limit the need to consider subscription increases.

Fortunately, we have a strong balance sheet with nearly \$350,000 in cash resources and very modest liabilities which results in members' equity of \$343,060. At least in the short term, the Association is financially secure.

“We have a strong balance sheet and the Association is financially secure”



JOHN RAE

John has worked as a chartered accountant in industry and commerce which included the Uganda Development Corporation in East Africa. He then worked as a management consultant advising on accounting system development, staff training and general management issues.

He was chief executive of an international valuation company, specializing in industrial and commercial assets for accounting, insurance and marketing purposes.

After retiring, he carried out several assignments under the auspices of the Australian Business Volunteers program principally in the Pacific Islands.

A promotional banner for ARQRV. It features three images: on the left, a group of people smiling; in the middle, a woman in a meeting; on the right, a laptop displaying a website. The text includes the ARQRV logo, 'WORKING WITH RESIDENTS COMMITTEES', 'LIKE US ON FACEBOOK', and 'Search ARQRV on Facebook'.



ARQRV COMMITTEE and SECRETARY at a ZOOM MEETING

Top Row: Mike Fairbairn (Vice-President); Peter Smyth; Thea Biesheuvel;
 Middle Row: John Rae (Treasurer); Jan Sullivan (Secretary); Des Robinson
 Bottom Row: Judy Mayfield (President); Gus Hatter; Brian McKay



“We work to ensure your voice is heard and your rights are protected”



THE ASSOCIATION OF RESIDENTS OF QUEENSLAND RETIREMENT VILLAGES

VILLAGE MANAGER INFORMATION PACKAGE

THE PACKAGE INCLUDES:

- GUIDELINES FOR WORKING WITH RESIDENTS COMMITTEES
- RESIDENTS COMMITTEE MANUAL
- QUICK REFERENCE TO THE RETIREMENT VILLAGES ACT 1999

PLUS AS A BONUS:

- CLASSIFICATION OF EXPENDITURE





CONTACT ARQRV TO ORDER YOUR COPY
 MOB: 0437 906 074
 EMAIL: ENQUIRIES@ARQRV.ORG.AU

\$150 (INCL. GST)



BARBARA IRVING

“Unfortunately, Barbara and Stephen Irving resigned in December 2019 due to health reasons and I thank them for their contribution to ARQRV over many years”.



STEPHEN IRVING

*Judy Mayfield,
 ARQRV President*

Membership and Administration



JAN SULLIVAN

Jan joined the ARQRV membership team just over 3 years ago. Along with Carol, her colleague, they both work part time and are responsible for the upkeep and entry of membership details into the database. Jan also processes the wages and payments of invoices and expenses.

Jan loves spending time with her grandchildren who are all growing up way too fast. The youngest, 5 year old twins, sometimes stay during the day on Fridays but recovery time takes whole weekend!!

She enjoys travelling overseas, just not the flying part. Jan and her husband spent 3 weeks in September last year self-driving south from Montana to Utah in the mid-west of USA visiting all the tourist spots on hubby's bucket list including Custer Battlefield. Jackson Hole, near Yellowstone, was Jan's favourite town.

The 2019 / 2020 year has again been a busy one with the introduction in October 2019 of our new database. The continual adding and changing of features has been a little challenging at times but we now have a more detailed database with far better reporting capabilities. Cody from Sacko Burpengary, our I.T. support, deserves numerous kudos for taking the constant requests in his stride. Cody's patience and ongoing support has been invaluable.

Building a good rapport with our Membership Support Officers (MSOs) has been on the radar this past year making sure all our valuable MSOs know they have the support and tools necessary in their role. This in turn assists the office team in promoting ARQRV within the village and in doing so signing up of new members and of course renewals of annual memberships. Best case scenario would be to have at least one MSO in every retirement village in Queensland.

Some interesting figures –

At the time of writing this report in mid-October, we had 5984 individual current financial members. This was considerably short of the figure from last year's AGM partly due to more accurate reporting via the new database. But in addition, approximately 450 members left their village for various reasons and approximately 350 cancelled their membership. Of note - at the AGM 2019, ARQRV introduced a pro-rata fee structure for those new annual members joining between September and February. A large number of those residents who picked up this discounted offer from September to December 2019 unfortunately decided not to renew their annual membership in March 2020 for the following 12 months.

The Residents Committee Manual continues to be popular with a further 53 supplied since September 2019. Various pages of the residents committee manual were updated in May this year and were forwarded to 235 residents committees or ARQRV committee and members who had previously purchased them.

We also have 23 residents committees who have current subscription to the Resident Committee "Help Desk" which provides specialist assistance and advice to resident committees about matters relevant to their role in their village.

Since the introduction of our newly released Village Manager Packages, 16 have been dispatched to various village managers and or group operators. These packages include a resident committee manual, guidelines for working with residents committee and a quick reference to the *Retirement Villages Act 1999* plus a classification of expenditure document.

In closing, I wish to extend a special thank you to Carol Zelow, my colleague in the office, who without her I would not have the time to concentrate on various administration tasks like this annual report. I appreciate her work ethic and dedication to the job and commitment to ARQRV.



Carol Zelow

Committee Members



PETER SMYTH

Before retiring, Peter had a long career in the telecommunication industry. Peter is also part of the membership team and assists in the ARQRV office. He has a love of music and travel.

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.



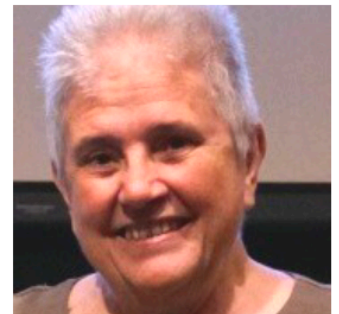
BRIAN MCKAY



DES ROBINSON

Des has been a senior partner in an accounting practice, chairman of an organisation with 900 employees, a director of a company with over 3,500 employees and has owned and operated a number of businesses. Des's interests are in accounting, finance and corporate governance. Currently he is chairman of the residents' committee at his retirement village.

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

ARQRV Membership Numbers to date:

MEMBER TYPE	MAIN MEMBER	PARTNER	TOTAL
Life	2723	1355	4078
Annual	1411	492	1903
Associate	2	1	3
TOTAL	4136	1848	5984

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