



Tasmanian Association for Residents of
Retirement Villages

TARRV: Your Voice in Retirement

Website: <https://www.tarrv.org.au>

NEWSLETTER No.10

July 2025

EDITOR: Jon Hosford

From the President

Welcome to all the new members who have joined TARRV since the 2024 General Meeting in August last year. I am delighted to advise that we now have (approximately) 630 members from 30 villages. This number of members provides a strong base, particularly when TARRV is speaking, on your behalf, with village operators, politicians and CBOS.

The latest meeting with staff from CBOS was on Friday 27th June, when our vice-President, Nigel Burch, and I met with 2 representatives of CBOS; those staff members have responsibilities with legislative compliance. We brought to their attention issues raised by TARRV members, including the following:

- interpretation of a part of the financial section in the Retirement Villages Act
- complex issues relating to the interpretation of, and conflict between, the Retirement Villages Act and the Strata Titles Act at one village, as well as non-compliance at that village and another 3 villages with the financial sections of the Retirement Villages Act
- ongoing mis-interpretation of a matter held in the Magistrates court between a member, CBOS and a village operator
- non-compliance with the Retirement Villages Act in regard to unlawful dismissal of a residents' committee and alleged bullying of residents by the CEO & Board members of that village

Ian Green (President)

Annual General Meeting

The **TARRV Annual General Meeting for 2025 will be held on Wednesday, August 13th at 11:00am.**

Venues: North –Kings Meadows Lions Club rooms, Merino Street Kings Meadows.

South- Geilston Bay Boat Club, 48 Debomfords Lane, Geilston.

The Guest speaker at the meeting will be Ms. Brigid Wilkinson, CEO of COTA Tasmania. Brigid will talk on navigating the New Aged Care Reforms.

Nominations for positions on the TARRV Committee are encouraged from the membership.

Please consider these important roles and nominate a TARRV member by consulting with them first and then mailing their nomination to the TARRV Post Office Box

The President, TARRV

P.O. Box 186 Kings Meadows

Tasmania 7249

Current retiring members of Committee are:

Ian Green – President, Nigel Burch- Treasurer/ Public Officer, Peter Williams- Vice President, Jon. Hosford- Secretary, Committee members : Hugh Murdoch, Richard Duckett, Wayne Holt, Roger Soffe.

We currently have nominations for the Executive positions of President, 2 Vice Presidents, Secretary.

Wayne Holt and Roger Soffe and Richard Duckett are willing to stand again for election to committee, but we urge members to nominate 2 more suitable members. A reasonable level of computer literacy is desirable. Experience in leadership positions either in business, service or community positions is desirable.

If you are unable to attend the meeting in person, you may nominate a specific person to vote for you on the **Proxy form** at the back of this newsletter.

A nomination form for positions on Committee is included also.

We look forward to seeing a good attendance at the Annual General Meeting.

If you would like to join the meeting by **Zoom**, please contact the Secretary by email and he will send you a link to the meeting. jhosford@bigpond.net.au

The Secretary will send out the Minutes of the previous AGM and the AGENDA at the beginning of August.

TARRV MEETINGS for 2025- 2026

Wednesday, August 13th 2025@ 9:30 Committee Meeting

Wednesday, August 13th 2025 @11:00 am Annual General Meeting

Wednesday, September 10th @ 9:30am Committee Meeting

Wednesday October 8th @ 9:30am Committee Meeting

Wednesday November 11th@ 9:30 am Committee Meeting

Wednesday November 11th @ 11:00am General Meeting

Navigating the New Aged Care Reforms:- Implications for Retirement Village Residents

Australia's aged care landscape is poised for significant transformation with the introduction of the Aged Care Act 2024, set to commence on **1 July 2025**. This legislation, grounded in the recommendations of the Royal Commission into Aged Care Quality and Safety, aims to enhance the quality, accessibility, and sustainability of aged care services across the nation.

While some of this new legislation relates to residential aged care, more importantly it also covers access to the current **Home Care** program, which will be significantly upgraded and renamed **Support at Home**, and this is the main focus of this article. Research has established that most people wish to remain in their own home for as long as physically possible and so *Support at Home* is a major component of the legislated changes.



Key Changes Under the Aged Care Act 2024

For residents of retirement villages who choose to retain their independence and remain in their community longer, these reforms herald both opportunities and challenges.

1. Introduction of the 'Support at Home' Program

Replacing the existing **Home Care** Package program, the new **Support at Home** initiative will commence on 1 July 2025.

This program will expand the current four levels of home care to eight levels with costs split into three categories: Clinical Care, Independence Support, and Everyday Living Costs. While Clinical Care costs will continue to be fully covered by the federal government, contributions to both Independence Support and Everyday Living will be required and vary depending on whether you are a full pensioner, part pensioner (or holder of a Commonwealth Seniors Health Card) or a self-funded retiree.

2. Financial Implications and the 'No Worse Off' Principle

A significant aspect of the reforms is the introduction of a Lifetime Cap on non-clinical care contributions, set at \$130,000, indexed biannually. This Cap applies to the total payments made across both *Support at Home* and ongoing care costs while in residential aged care. Importantly, the 'No Worse Off' principle ensures that retirement village residents currently accessing *Home Care* services as of 30 June 2025 will retain their existing financial arrangements, providing stability during the transition.

3. Residential Aged Care arrangements

The new Act includes several changes to existing financial arrangements for residential aged care, both for entry into care and for ongoing daily care contributions. These changes are extensive and beyond the scope of this piece, but the link at the end of the article provides access to further information on how to navigate this important topic if you wish to do so.

Impacts on Retirement Village Residents

1. Financial Considerations for Residents taking up *Support at Home* services

While existing residents are protected under the 'No Worse Off' principle, residents that take up *Support at Home* services (following a needs assessment under the new arrangements) post 1 July 2025 will encounter different financial arrangements. It is crucial for residents looking to enter into agreements with home care providers to thoroughly review any contracts and understand the implications of the new fee structures.

2. Shift Towards Integrated Care Models

The reforms are expected to blur the lines between independent living and provision of care within some retirement villages. Operators may begin integrating these *Support at Home* services into their offerings, transforming villages from purely independent living into communities that cater to a broader spectrum of health and support needs.

What do you need to do now?

If you are already receiving services under the current *Home Care* service arrangements, there is no need for you to do anything as you will be protected by the “No Worse Off” principle. For the rest of us, however, if you wish to remain living in your home for as long as possible, then you should familiarise yourself with the new *Support at Home* arrangements and ensure you understand the implications of accessing services to meet your future care needs in the later years of life.

Summary

The Aged Care Act 2024 represents a pivotal shift in Australia's approach to aged care, aiming to provide more personalized and rights-based services. For retirement village residents, proactive engagement and informed decision-making will be key to adapting successfully to this new era.

Residents should ensure they stay informed about developments by engaging with village management and attend any available information sessions they can. Before entering into any contractual arrangements for the provision of *Support at Home*, you should ensure you consult with your legal and/or financial advisors as appropriate to make sure you fully understand the content.

Further information on the Support at Home program can be found at the following link

<https://www.health.gov.au/our-work/support-at-home>

Detailed information on the new arrangements applying to entry into residential aged care can be found at the link below

<https://www.health.gov.au/our-work/residential-aged-care/charging/fees/scenarios>

Reprinted with permission from the NSW RVRA Newsletter, April 2025

Retirement Living Survey

TARRV has agreed to carry a link in this newsletter to Catalyst Consultancy and Research who are investigating housing preferences as we get older.

The survey looks at things that trigger a change / move

- how people make decisions
- motivations and barriers
- expectations and preferences
- the experience of living in a new community

Participation in the survey is voluntary and takes about 12 minutes to complete.

As a thanks, participants nationally from all sources will have the opportunity to win one of 30 gift cards each worth \$150.

[Click Here to Start](#)

Thank you

Seniors Week 2025

TARRV will offer prospective residents of Retirement Villages in Tasmania an information session on Wednesday October 15th between 10:30am and 1:30pm at Holy Trinity Anglican Church, Corner of George and Cameron Streets, Launceston, Tasmania, 7250.

As we have not been able to secure a venue in Hobart this year, we are offering individual appointments through Zoom for prospective residents who wish to ask questions about retirement village living in Tasmania.

If you know of anyone who would want this opportunity, please have them email the Secretary, Jon. Hosford secretary@tarrv.org.au or ring **0419 317 808** to make an appointment for an information session. Information given will be of general nature only and always advising the applicant to seek financial/legal advice prior to entering a contract.

Membership Renewal

In June 2025 we sent all members a reminder about the payment of TARRV membership fees, which are due now. Unless you have paid the 2025-26 subscription recently or are a Life Member of TARRV, you should complete the form at the back of this newsletter and send it with your subscription to:

TARRV Membership Secretary

Mr. Dennis Smith,

TARRV Membership Secretary,

P.O.186 Kings Meadows

Tasmania 7249

If paying by BANK TRANSFER (EFT) your payment should show "TARRV" as payee,

BSB 067 603 Account No 1051 8413 and MUST INCLUDE YOUR NAME AND THE NAME OF THE VILLAGE (abbreviated if space is limited). If this information is clearly supplied, you will not need to complete or send a form. If you do this ensure you email Dennis Smith to advise of your EFT:

djsmith.1@bigpond.com and include your membership Number (Written at the top of Page 1 of this newsletter)



Tasmanian Association for Residents of Retirement Villages inc.

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Membership Subscription Renewal – Payment Form for Cash and Cheque payments

Name(s):

Your Retirement Village Name

Membership type (please tick your preference): Single: Couple:

Annual Subscription (for the year ending 30/6/26) Single: \$10.00 p.a.; Couple: \$15.00p.a.

Lifetime Subscription (one-off payment): Single: \$100, Couple: \$150

Please indicate your payment method: cheque or cash

Receipts will only be issued if requested

Please note: this form together with your remittance (cash or cheque) should be posted to:

➤ The Membership Secretary, TARRV, P O Box 158, Kings Meadows, Tas., 7249,

A form for new membership can be obtained from our website at

<https://tarrv.org.au/members/membership/>



Tasmanian Association for Residents of Retirement Villages

Nomination Form for Committee Members of the Tasmanian Association for Residents of Retirement Villages Inc.

Committee Members:

The committee consists of:

- (a) the officers of the Association; and
- (b) up to 5 other members; all to be elected at the Annual General Meeting.

Officers of the Association:

President, Senior vice-President, vice-President, Secretary (who may also have the duties of Public Officer), Treasurer.

Nomination:

We, (please print your name(s) in full)..... and
 do hereby nominate (please print their name in full) for the position of (please print the position in full).....

Signed:

Signed:

I, (please print your name in full)..... do agree to accept nomination for the following position

Signed by the nominee:

Notes:

- (i) The nominated person and the nominees must be financial members of TARRV, and
- (ii) a valid nomination requires each to sign, and
- (iii) the nominated person must agree to their nomination, and this form returned to TARRV, P O Box 158, Kings Meadows, 7249 by 6th August, or via email to secretary@tarrv.org.au, and
- (iv) please feel free to print additional copies of this form, if required.



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Proxy

I (please print your name).....

of (please print your residential address):
.....

Do hereby appoint (please print) the President or (please print their name)

as my proxy, to vote as they see fit.

TARRV member signature:, date: /..... / 2024

The completed proxy should be posted, or emailed by Friday 9th August, to:

- The Secretary, TARRV, P O Box 158, Kings Meadows, Tas., 7249,
- or emailed to the Secretary at: secretary@TARRV.org.au