



Tasmanian Association for Residents of Retirement Villages

TARRV: *Your Voice in Retirement*

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

NEWSLETTER No.10

October 2025

EDITOR: Jon Hosford

President's Page

This fourth quarter of 2025 will see some significant events in most of Tasmania's retirement villages and, possibly, foreshadow some interesting future changes. I take this opportunity to address some commonly found issues at village AGM's.

The Retirement Villages Act sets out the method of calculating the CPI increase and also indicate that **once a particular CPI quarter has been selected then it is fixed at that quarter thereafter**. As an example, if an operator selected the quarter ending 31st March, 2024 the CPI calculation was thus:

$$\text{CPI increase amount} = \frac{\mathbf{A} - \mathbf{B}}{\mathbf{B}}$$

| Quarter | June 2023 | Sept 2023 | Dec 2023 | March 2024 | Average |
|------------|-----------|-----------|----------|------------|------------------|
| CPI number | 134.5 | 135.8 | 136.8 | 138.1 | 136.3 = A |

| Quarter | June 2022 | Sept 2022 | Dec 2022 | March 2023 | Average |
|------------|-----------|-----------|----------|------------|--------------------|
| CPI number | 127.6 | 130.5 | 132.4 | 134.0 | 131.125 = B |

$$\text{CPI increase amount} = \frac{136.3 - 131.125}{131.125} = \frac{5.175}{131.125} = 3.95\%$$

And for 2025, using the quarter ending 31st March 2025 and applying the legislated calculation: CPI increase amount = $\frac{\mathbf{A} - \mathbf{B}}{\mathbf{B}}$

| Quarter | June 2024 | Sept 2024 | Dec 2024 | March 2025 | Average |
|---------|-----------|-----------|----------|------------|---------|
|---------|-----------|-----------|----------|------------|---------|

| | | | | | |
|------------|-------|-------|-------|-------|------------------|
| CPI number | 138.3 | 136.8 | 138.9 | 140.0 | 138.5 = A |
|------------|-------|-------|-------|-------|------------------|

| | | | | | |
|------------|-----------|-----------|----------|------------|--------------------|
| Quarter | June 2023 | Sept 2023 | Dec 2023 | March 2024 | Average |
| CPI number | 134.6 | 135.8 | 136.8 | 138.1 | 136.325 = B |

$$\text{CPI increase amount} = \frac{138.5 - 136.325}{136.325} = \frac{2.175}{136.325} = 1.60\%$$

- For further calculations, the published “All groups CPI”, index numbers are:
- June 2023:** Hobart 134.6 Index reference period: 2011-12 = 100.0.
 - September 2023:** Hobart 135.8
 - December 2023:** Hobart 136.8
 - March 2024:** Hobart 138.1
 - June 2024:** Hobart 138.3
 - September 2024:** Hobart 136.8
 - December 2024:** Hobart 138.9
 - March 2025:** Hobart 140.0
 - June 2025:** Hobart 140.7 Index reference period: 2011-12 = 100.0.

Continuing on with the AGM financial requirements, the Retirement Villages Act states in regard to any increase in recurrent charges that the operator must provide “*a written explanation that demonstrates that the increase in recurrent charges is reasonable ...*” yet some operators have interpreted this by merely supplying a list of increases in items such as gas, wages etc, without actually **demonstrating, in writing** the effect of these increases on the budget; in this case the resident’s may choose to endorse the increases and thus require the operator to utilise the conditions of Clause 14B of the Retirement Villages Act and make application to the Tribunal.

The next item that requires some clarification is the use of proxies, where one operator has stated that a resident can only hold a maximum of 2 proxies. The Retirement Villages Act does not put any limit on the number of proxies that can be held by a resident or a resident’s family member or friend (it states only at Clause 14 (15) that “*A vote can be cast by proxy.*”) The only exception that TARRV has been able to ascertain is if the number of proxies that can be held is limited in a resident’s contract or the Village Rules. In addition, an examination of the Strata Titles Act only notes at Clause 76 (1) that “*A member of the body corporate may vote personally or by proxy on matters arising for decision at a general meeting.*”

Ian Green (President)

The Age Pension and Rent Assistance

There seems to be much confusion surrounding qualification for the Age Pension and for Rent Assistance – both amongst our members and the staff at Centrelink.

As you know, the Age Pension is granted to people at age 67, who meet the asset and income tests. It has been a right since 1909, and you shouldn't be shy about applying. Even non-citizens can get it, if they are long-term residents!

If you are a homeowner, the value of your home is not counted in the asset test. As this is usually your largest asset, it makes a huge difference as to whether you qualify, and how much you get. One problem we have struck is whether we are recognised as homeowners.

Rent Assistance is technically not subject to asset and income tests, but you must be on an age or disability pension to get it, so your assets and income get counted that way. Village fees are regarded as rent, and the extra assistance is mighty handy for those who get it!

Given all the confusion, we sought the facts from a senior person at Centrelink, and advise the following:

- For residents of Retirement Villages, Centrelink uses a cut-off called the Extra Allowable Amount (“EAA”) to decide if we are homeowners or not. It doesn't mean anything except to them, so don't worry about understanding what it means.
- The EAA is currently around \$250,000, and rises with CPI.
- If you paid more than the EAA at the time you bought your unit, you are deemed a homeowner and the whole amount you paid to enter the village is quarantined from your pension asset test. It doesn't get counted. This affects whether you get the pension, and how much you get.
- If the amount you paid to go into the village is below the EAA at the time you purchased, then you are deemed not to be a homeowner, and you get rent assistance.
- If Centrelink staff have erred in deciding your case, you must ask for a review. They have an expert financial team who will correct the error.

- If an erroneous assessment was done more than 13 weeks ago, you will not be given backpay. Your payment adjustment will be done from the time you asked for the review. If it is a recent error, they will give backpay.

Hope this clears it all up! One thing we notice is that Centrelink doesn't look at the way our units fall in value due to Deferred Management Fees. The expert we talked to agreed that this is a weakness in their system, and thought maybe they needed to look at our contracts. We will look into this for you!

More Home Care Packages Fast Tracked

The Federal Government is well on its way to delivering an extra 20,000 Home Care Packages before the once-in-a-generation reforms commence on 1 November 2025, with many of the promised packages already in the hands of older Australians.

Minister for Aged Care and Seniors, Sam Rae, said that, as of Monday 6 October, 6,665 packages had been allocated, and releases later last week were expected to take that number to half of the additional 20,000 packages.

Mr Rae said the remaining packages are on track for allocation before the Home Care Packages program transitions to the new Support at Home program on 1 November.

Your TARRV Committee presented a submission to the Senate Enquiry into this matter in August, and we are pleased to see the outcome is benefitting many residents who otherwise would have been subjected to further delay in having their needs addressed by government.

Demand for in-home care has more than doubled in the past five years, with an anticipated 320,000 people to have a Home Care Package allocation by 31 October 2025, compared to around 155,000 in 2020.

In the coming weeks, the Federal Government will continue to release even more new Home Care Packages to meet this unprecedented demand and get more care to the older Australians who need it most.

This batch of 20,000 Home Care Packages is just the start. An additional 63,000 Support at Home places will be made available by 30 June 2026.

Packages will continue to be released on a weekly basis in line with the National Priority System which allocates care on an individual needs basis.

Every person identified as high priority and requiring urgent support will continue to receive their package within one month, Mr Rae said.

He said the government was “responding to the growing demand for in-home care by delivering once-in-a-generation reforms that will deliver better aged care to more older Australians”.

“Older Australians deserve the care these packages will deliver and we’re proud to be getting more care to more people, even faster,” he said.

Mr Rae said delivery of these packages “means more older Australians will get the care they need, when they need it, taking pressure off our hospital system and giving so many the world-class care they deserve in the places they love”.

For more information about the [Support at Home](#) and [Home Care Packages](#) programs, visit the [My Aged Care](#) website.

Our New Legal Fund

Your President and Committee are pleased to report that our Legal Fund has now been established!

This fund will provide us with the financial resources to seek a court ruling when it is necessary to:

- establish a principle,
- ensure compliance with the law by an operator,
- gain justice and fair play for residents,
- or prod Consumer Affairs to action.

TARRV’s normal role is to advocate, mediate and lobby. However sometimes this is not enough, and people need to know that we are capable of seeking a legal remedy, even though we may generally not elect to do so. To paraphrase Teddy Roosevelt, we may choose to speak softly, but it is nice to know we have a big stick!

So – do you know someone with deep pockets who might like to help prevent elderly residents from being pushed around? Would you like to make a donation, or make a provision in your will to assist us in the future?

The account is open at the Commonwealth Bank and is already attracting donations! The details are as follows:

Acc: Tasmanian Association for Residents of Retirement Villages Inc – Legal Fund

BSB: 067 603

No: 1053 7542

Many thanks,

The President and Committee of TARRV

TARRV MEETINGS for 2025- 2026

Wednesday November 12th @ 9:30 am Committee Meeting

Wednesday November 12th @ 11:00am Special General Meeting to be held at 2 venues: **North:** Kings Meadows Lions Club, 18 Merino St. Kings Meadows

South: Barossa Park Village,

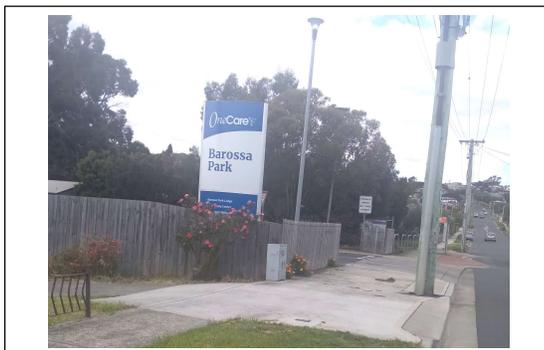
VENUE: The Barossa Park Retirement Village Community Centre. *THE HUB*

Clydesdale Avenue, Glenorchy.



The Barossa Park Retirement Village is not visible from the street but is easily accessible via two well marked street accesses.

Firstly, **17A Clydesdale Avenue:**



And, **33A Clydesdale Avenue:**



Follow the arrows on the attached map.

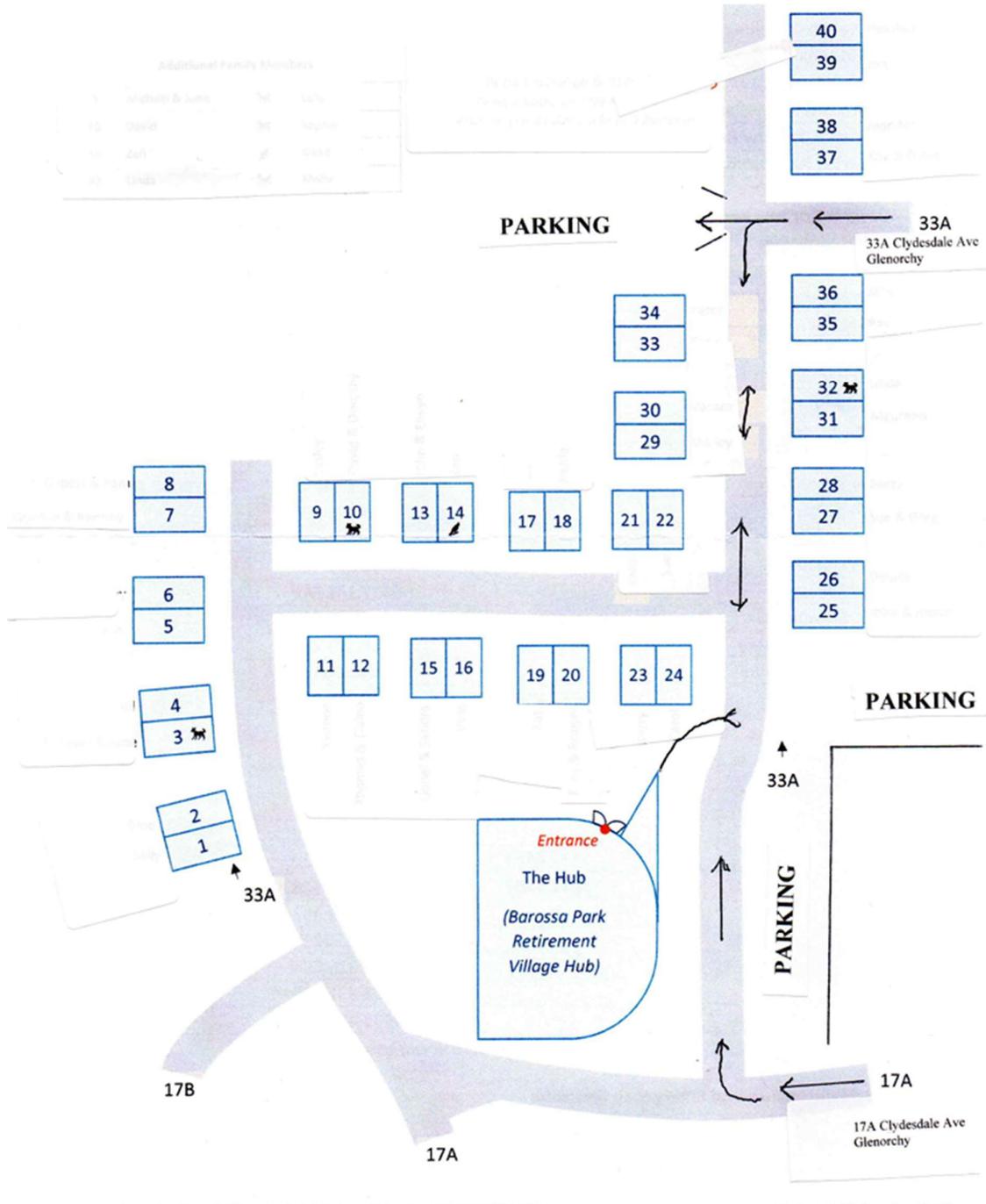
Parking is likely to be tight and we suggest the area at the top of the map directly opposite the 33A entry way would be best.

Hope to see many of our southern members there.

TARRV is grateful to One Care and the staff at Barossa Park Lodge and to Tony Fulton, our host. Tony has put a great deal of time into organising this new venue availability.

Barossa Park Independent Living Units: Who's who, and where!

33A Clydesdale Ave, Glenorchy



Special General Meeting 12th November 2025: agenda item.

Notice of Motion: To remove the requirement for a person applying for membership of TARRV to be proposed and seconded by a member, therefore to amend Rule 5 to read (required deletions are also shown):

5. Membership of Association

(1) A person who is ~~nominated and~~ approved for membership in accordance with this rule is eligible to be a member of the Association on payment of the annual subscription specified in rule 33 .

(2) A person who is not a member of the Association at the time of the incorporation of the Association is not to be admitted as a member of the Association unless –

(a) the person is a resident of a Retirement Village in the State of Tasmania; or

(b) ~~the person is nominated for membership in accordance with subrule (3)~~; the person is genuinely considering moving into a retirement village; and

(c) the person is approved for membership by the committee.

(3) ~~A nomination~~ An application by a person for membership is to be –

(a) made in writing ~~and signed by 2 members of the Association~~; and

(b) ~~accompanied by the written consent of the person nominated~~; and

(b) lodged with the public officer.

(4) ~~The consent referred to in subrule (3)(b) may be endorsed on the nomination.~~

(5) As soon as practicable after the receipt of a nomination an application, ~~the public officer is to refer the nomination~~ application is to be referred to the committee.

Please Note:

Secretary, Jon Hosford, had a second telephone meeting with Mr Darren Dillon of CBOS on the 18th September. His advice is that he is “absolutely confident that a change in our rules as outlined above would be absolutely in order.”

He advised that there was no need to submit our intentions in writing, but to proceed with the intended changes at our next General meeting (making it a Special General Meeting for the purpose) and then to submit the approved changes within 14 days of the meeting to CBOS as required under the Act.