RVRA Monthly News Bulletin

JUNE 2026



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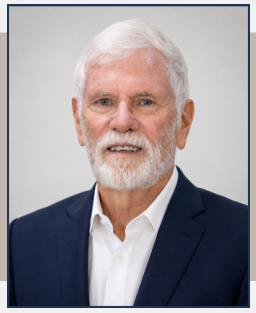
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FROM THE PRESIDENT'S DESK



The RVRA continues to advocate for residents across NSW on issues affecting fairness, affordability and transparency in retirement village living. Leasehold residents remain a particular focus, especially in relation to Commonwealth Rent Assistance (CRA). Many are excluded from this support despite facing substantial ongoing housing costs. The RVRA is working with resident associations across Australia and has contributed to national submissions calling for fairer CRA arrangements.

The Support at Home Program is also a major issue for residents. To understand members' experiences and concerns, the RVRA recently conducted a national survey, with 2,400 completed responses now being analysed. The report will be available on the RVRA website at the end of June.

Member enquiries continue to highlight concerns about recurrent charges, budget transparency, capital maintenance, village management practices and dispute resolution. These issues help shape our priorities and ensure our work reflects the practical realities residents face.

Education remains central to the RVRA's role. The Education Centre's web pages provide practical information to help residents understand their rights and responsibilities and stay informed. This month we released ***"A Plain English Guide to Village Finances"*** – check out the article later in this Bulletin for details.

Behind the scenes, the Board continues to engage with government, regulators and industry stakeholders. This month I attended the National Retirement Living Summit where I was able to mingle with 800 village operators, managers, and industry leaders. These relationships are essential to achieving practical improvements, while preserving the RVRA's independence. For more info see the article in this Bulletin.

We thank our members, volunteers and Board members for their ongoing support. Your survey responses, enquiries, meeting attendance and willingness to share your experiences strengthen our voice. The RVRA will keep working for a fairer, more transparent and more responsive system for older Australians.

Roger Pallant

Roger Pallant
RVRA President

Snippets from the RVRA Board

RVRA Meetings

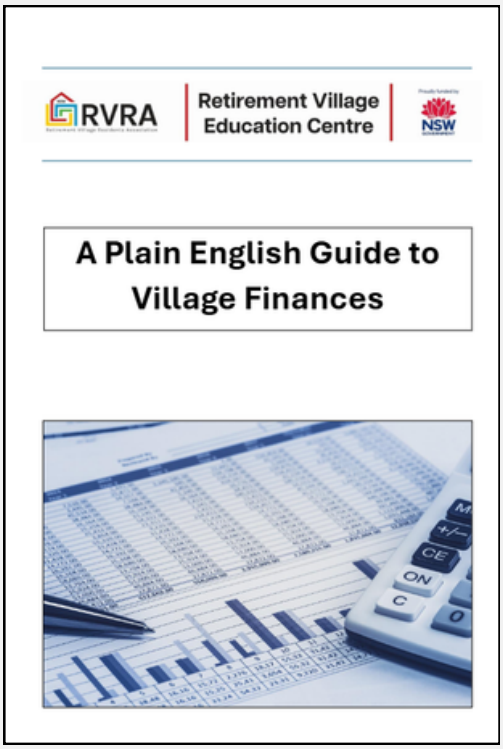
During June members of the Board met with Fair Trading, the Retirement Living Council, the NSW Property Council, the Retirement Living Council, the National RVRA's and various Operators.

Our President, Roger Pallant, represented the RVRA at the Retirement Living Council's Annual Summit in Brisbane which was attended by 800 delegates. You can read Roger's article on the Summit in this Bulletin.

RVRA Education Centre Update

This month we have a new a finance resource available, "*A Plain English Guide to Village Finances*" which we hope will help you to understand how finances work in a retirement village.

See the article and link to this valuable guide in this Bulletin. Other useful resources are available on the **Education Centre** web pages.



The Bulletin

The new flipbook format for the Bulletin has undergone a few tweaks this month, thanks to your feedback from the survey in last month's bulletin. Check out the results of the survey in the article in this Bulletin.

The Frequently Asked Questions section of the Bulletin this month features Board members replies to some of the questions we received about what happens after the Village budget is done and dusted.

Snippets from the RVRA Board

Members Enquiries

Board members answered 49 enquiries from members in 37 villages, covering 115 call topics in May. The main topics discussed were around challenging the village budget and breaches of the Act and Regulation.

Contact Cathy, our Calls Operator with your enquiry in the first instance on 1300 787 213 (option 1), or by emailing calls@rvra.org.au. We will arrange for a Board member to contact you as soon as possible. Please be patient.

Village Visits

During May our Board members visited villages in Armidale, Tamworth, Coffs Harbour, Cobbitty and Port Macquarie.

If you wish your village to be included in the Village Visit schedule, please contact Cathy on 1300 787 213 (option 1).



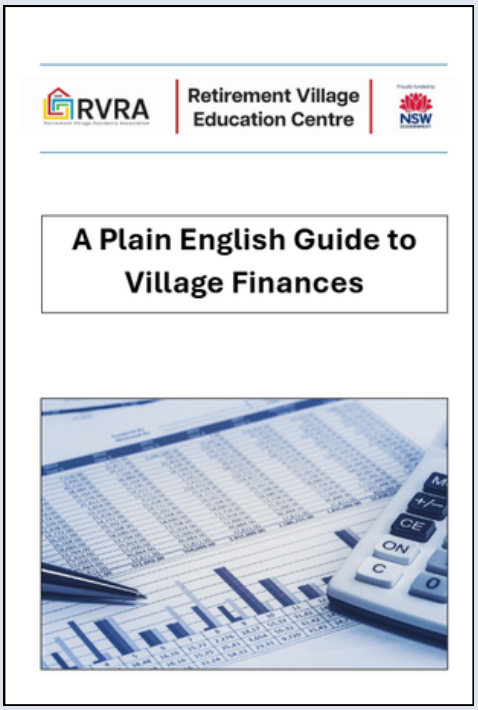
Budget Survey

The Annual RVRA Budget and AMP Survey will be sent out during July. This survey provides a valuable snapshot of finances in NSW Retirement Villages and it provides direction for the Education Centre's research and resources.

This will be the fifth year we have run the Survey, and we encourage as many retirement village residents as possible to participate in the completely anonymous survey.

Announcing “A Plain English Guide to Village Finances”

Many retirement village residents find financial matters confusing and intimidating. Retirement village finances can seem complicated, but most of what residents need to know comes down to a few key ideas.



The RVRA Education Centre recently released its latest resource ***“A Plain English Guide to Village Finances”***, designed as a straightforward, resident-friendly resource that makes village finances easier to navigate.

It gives a clear, confidence-building overview of how village money works, without the jargon, confusion, or overwhelm that usually comes with financial documents.

It explains who manages the money, what residents vote on, and how the village budget works. Each section is short, practical, and designed to help people understand the system quickly. It is intended as information for residents who only need to know the basics about village finances to make an informed vote. If you would like to dig deeper into the topic, the guide also contains additional links for you to access support and advice.

We hope it helps everyone feel more empowered in conversations with committees and managers, particularly at village budget time.

To access the guide as a Flipbook use the button below

Read Flipbook

To download or print a PDF version use this button instead

Download PDF

Village Initiatives

The True Spirit of Volunteering

Volunteers are often described as the backbone of our communities. They give their time, skills and energy without expecting anything in return, simply because they want to help others. Sadly, the recent tragedy off the coast of Ballina reminded us that some volunteers give far more than their time.

The loss of two Marine Rescue volunteers while attempting to save a sailor in distress has touched people across Australia. These men answered a call for help in dangerous conditions and paid the ultimate price. The sailor they were trying to rescue also lost his life, making this a tragedy for several families and communities.

Most volunteer roles do not involve such obvious risks, but this heartbreaking event highlights the commitment of those who step forward to serve others. Whether through Marine Rescue, the SES, the Rural Fire Service, community transport, charity work, resident committees or many other organisations, volunteers help make our communities stronger, safer and more connected.



In response to the tragedy, residents at the Ballina Palm Lake Resort showed the strength of community spirit. Through donations and fundraising, more than $12,000 was raised to support the families of those who lost loved ones or were injured in the incident.

Photo*: Peter Hill, Unit Commander Marine Rescue*
Roger Pallant, Vice Chair Residents Committee
Rick Weber, Volunteer Radio Operator

Rick Weber, a Palm Lake Resort resident and volunteer radio operator, rushed to the marine rescue tower to take calls and coordinate services at the time.

This contribution cannot ease the grief of those affected, but it sends an important message: their sacrifice has not been forgotten, and their community stands beside them.

As we reflect on this event, it is worth recognising the volunteers in our own communities. Their work often goes unnoticed until it is needed most.

To all volunteers, we say thank you.

Frequently Asked Questions



As a follow up from our detailed Budget article in May's Bulletin, here are some of the questions that we received from RVRA members, with answers from the Board.

1. Our village has voted on the budget, but the vote only just scraped through. I was one of those that voted against the increase, so do I have any rights here?

If more than 50% of the residents who voted, either personally or by proxy, supported the budget, the motion is carried and the outcome applies to all residents, including those who voted against it.

2.In my village we rejected our budget and went back to management to negotiate a better outcome for residents. We have been told that a meeting to vote again cannot happen until mid-July, where I expect it will (reluctantly) be accepted. Am I correct in thinking that the later vote date means that the increase in recurrent charges won't start until after the vote is taken?

Not necessarily. The later vote date does not automatically mean the increase in recurrent charges will only start after that vote. It depends on the type of increase being proposed, what your village contract says, and whether the operator has given the required notice.

3.We have accepted our budget and the increase in our monthly recurrent charges, but several residents here are on fixed incomes and will have great difficulty paying the increased amount every month. What can we do as we don't want to leave our village?

The cost of living is an ever-present problem for many residents. If you are finding it difficult to pay the increased recurrent charges, speak with your Village Manager and explain your situation. Some operators may be willing to discuss a confidential payment arrangement, but this should not be assumed. Before agreeing to any arrangement, make sure you understand whether the unpaid amount will accrue as a debt, whether interest or fees apply, and how and when it must be repaid. It may also be sensible to seek independent advice before signing anything.

Frequently Asked Questions

4. Residents in our village voted to accept the budget at a meeting in May, but the Residents Committee didn't advise the village manager as they assumed he knew the outcome. We have now been told that we had rejected the budget, and another meeting has been called. Is this correct?

Where residents' consent to the proposed annual budget is required, residents must meet, consider and vote on the budget, and advise the operator whether they consent or do not consent within 30 days after receiving the operator's request for consent. If the operator is not advised of the residents' consent, the residents are taken to have refused consent to the budget.

In your case, unless management is prepared to accept a late advice of approval from the Residents Committee, there will need to be another vote.

Remember if you are a RVRA member and have questions you would like answered - call Cathy on 1300 787 213 (option 1) and your query will be referred to a Board member who will contact you.



Watch out for food delivery scams

Scammers are targeting people who use food delivery platforms, including restaurants, customers and delivery workers. They may pretend to be DoorDash, Uber Eats, a restaurant or a customer.

Click the button for more information

Scam Watch

The views, opinions and information contained in this publication have been published for the general information of the members of the RVRA. They do not necessarily represent the views of the association. References to legislation are intended as general information only for members and do not, and should not be relied upon as legal advice.

Retirement Living Council Summit

As the President of the RVRA I was invited to attend the Retirement Living Council (RLC) Summit that was held in Brisbane recently.

The summit is the retirement living sector's premier annual event, bringing together village operators, managers, and industry leaders from across Australia.

The days were packed with specialist presentations and panel discussions, while the evenings featured networking events, giving me the opportunity to keep up with developments and raise awareness of residents' needs.



Photo: Daniel Gannon, Executive Director of RLC
Tony Randello, President, RLC
Roger Pallant, President RVRA

Locked Out: The Human Cost of Commonwealth Rent Assistance (CRA) Failure

In one of the most powerful and emotional sessions of the summit, Dee, an 80-year-old resident from South Australia, shared her personal story of financial hardship and the difficult choices she faces every day simply to make ends meet.

Despite paying ongoing housing costs, like many retirement village residents, Dee is not recognised as a renter under the Commonwealth Rent Assistance scheme. She is therefore ineligible for support. Her story highlighted the urgent need for reform.

The RVRA, together with retirement village resident associations from other states and the Retirement Living Council, has made a joint submission to the Federal Government seeking changes to these arrangements.

Creating Retirement Communities Where People Can Continue Living Well with Dementia

Dementia is now Australia's leading cause of death, affecting more than 425,000 people nationwide, including many retirement village residents. The key message from this session was that supporting people living with dementia requires a focus on four areas: the person, the environment, the community and the support available to them. It was encouraging to see the industry increasingly recognising the importance of creating dementia-friendly communities that enable people to live well for as long as possible.

Networking

One of the greatest benefits of attending events such as this is the opportunity to build relationships with senior decision-makers across the sector. These connections can be invaluable when resident issues arise and intervention is needed at a high level.

While we may not always agree on every issue, my insights from the Summit reinforced an important reality: the operators and managers are not the enemy. We are all partners in the shared journey of creating better retirement living communities for older Australians.

RLC Retirement Census Launch

The census provides valuable insights into trends affecting retirement living across Australia. Did you know that:

- the average age of residents entering a retirement village is 77 years
- the average age of current residents is 79 years
- the average time in the village is 8.5 years
- 37% of residents leave their village to go into an aged care facility
- 59% of villages offer in house Support at Home services
- the average monthly recurrent fee is $647
- independent living units grew in value faster than house prices in NSW

Changes to the Private Health Insurance Rebate

Private health insurance rebate changes: what is being proposed?

The Federal Government has proposed cutting the Private Health Insurance Rebate currently available to many older Australians, a change that could increase the cost of maintaining private health cover.

The Private Health Insurance Rebate is a government contribution that helps reduce the cost of private health insurance premiums. Older Australians generally receive a higher rebate than younger policyholders.

National Seniors Australia is opposing the proposed change, arguing that many seniors have paid private health insurance for decades and are already under pressure from rising premiums, out-of-pocket health costs and general living expenses.

The concern is that if the rebate is reduced, some older Australians may be forced to downgrade their cover, reduce extras or consider giving up private health insurance altogether. National Seniors has also warned that if more people leave the private system, this could place further pressure on public hospitals.

National Seniors reports that the Government has suggested the average increase may be around $250 a year, but the actual impact could be higher for some people, depending on their policy and level of cover.

To help people understand what the proposed change could mean for them personally, National Seniors Australia has created a ***Private Health Insurance Rebate estimator.***

If you have private health insurance and want to know what impact these proposed changes will have on your premium, you can visit the **National Seniors Australia website** to read more, and to use the estimator.

You might also like to sign the **Health Costs Petition** opposing the change.

To find out more about this important topic go to the National Seniors website.

National Seniors

compass
GUIDING ACTION ON ELDER ABUSE
an EAAA project

Compass is a national website created to help older Australians navigate the complex issue of elder abuse and to guide action to end the problem. They make resources and information available for older Australians and for the people who care for and support them.

Go to the Compass Website

Elder abuse systems failing victims as coercive control goes unnoticed

Coercive control is a pattern of abusive behaviour designed to instil fear and strip a person of independence.

The findings of a recent study, released to coincide with UN World Elder Abuse Awareness Day, highlight growing concern that the nation's current laws and reporting pathways are failing some of the country's most vulnerable people.

To find out more, read the recent article on the Compass website by clicking the button:

Read the article

CALL 1800 ELDERHelp (1800353 374)

This free number will redirect you to an existing phone service near you. This is not a 24-hour line. Call operating times will vary.

In an emergency call 000.

A collaboration between the Australian, State and Territory governments.

Practical Uses for AI: Understanding your Village Budget

In last month's Bulletin, one of the most popular pages was our article on artificial intelligence (AI) and how it might be useful in everyday life. Included was a link to a simple guide: ***AI for Everyone*** that takes you step-by-step through the process of setting up and using ChatGPT. If you missed it, you can access it by clicking on the title.

As a follow up, we thought we would include an example to demonstrate AI's potential usefulness for residents of retirement villages.

EXAMPLE: Using ChatGPT to help you better understand the Budget

Many retirement village residents have recently had to vote on their proposed annual village budget. For some residents, this can be a difficult document to understand. Budgets often include tables, categories, financial terms, increases from previous years and notes explaining why costs have changed.

This is one area where ChatGPT may be useful. It can help you read the budget document more confidently, explain anything you don't understand, and identify sensible questions to ask.

ChatGPT allows you to upload PDF, Excel and Word documents. You can then ask it to analyse the document and answer questions you may have.

Example of a simple prompt you can use:



I have uploaded my village's proposed annual budget. Please read the document and provide a simple explanation, in plain English that I can easily understand, of the impact it will have for me.

Once you have basic understanding you may like to ask it to explain some of the terms in the budget document you don't understand:



Please explain the term 'Capital Works Fund' in plain English. Tell me what it is generally used for, how it is different from ordinary repairs and maintenance, and what questions residents should ask if money is being transferred into or spent from this fund."

Practical Uses for AI: Understanding your Village Budget

You can also ask ChatGPT for a very detailed deep dive into the budget. This can be very helpful background information for members of the Residents Committee, or others with a deeper interest in the topic.

Example prompt for a detailed budget review:



Please act as an experienced budget reviewer with auditing knowledge. This is not a formal audit, but a plain-English review to help residents understand the document.

Prepare a Word document that works through the budget section by section. Include screenshots from the uploaded budget and annotate them so I can see which figures or sections you are explaining.

For each section, explain what it means, identify the main changes from last year, and highlight any large increases, unclear items, inconsistencies or missing explanations that should be checked.

Write for residents who do not have a financial background. Include practical questions residents could ask the Residents Committee, village manager or operator at the budget meeting.

End with a short summary of the key issues, the most important questions to ask, and any areas needing clarification before the vote. Please be balanced and factual, and do not assume an item is wrong unless the document clearly supports that concern.

Warning: ChatGPT can, and does, make mistakes so it is essential that you check the information that it gives you carefully. It cannot tell you whether to approve or reject a budget, and it should not replace advice from the RVRA, your Residents Committee or an appropriate adviser. Take care not to upload confidential documents with your identification, passwords or bank details.

Used with commonsense, ChatGPT can be a helpful assistant for understanding complex documents. In this example it may help you participate more confidently in village discussions.

AI is very patient and does not get upset if you ask it a lot of 'stupid' questions!!

Julie Pallant
Author of *AI for Everyone*

What is happening in your village?

Every retirement village has stories worth sharing. We would love to hear about the activities, initiatives, fundraising efforts, achievements and inspiring people in your village.

In recent Bulletins, we have shared stories about men's health activities, community fundraising, celebrating village authors, volunteers and residents making a difference.

These stories remind us that retirement villages are full of energy, generosity, creativity and community spirit.

You do not need to be a polished writer. Just tell us what happened, who was involved and why it mattered. We can help craft your story into an article. Wouldn't it be a buzz to see your article in the Bulletin!

If something special is happening in your village, we would love to hear from you. Send an email to admin@rvra.org.au and we will be in touch.

Australian Government | Be Connected

Every Australian online.

Be Connected is a joint initiative between the Department of Social Services, eSafety and Good Things Foundation to increase the confidence, skills and online safety of older Australians.

Free Online Courses:
How to use the myGOV app to access your government services

Be Connected

Feedback on the Flipbook Format

To celebrate the fourth anniversary of the RVRA Bulletin we trialled a new Flipbook format. A big thank you to the 81 respondents who completed the online survey giving us feedback.

The Flipbook format was well-received by the majority of respondents. 85% rating their overall satisfaction as 4 or 5 stars, with only 7 respondents giving it a 1 or 2 star rating.

Comments we received indicated that the Flipbook is a major improvement and a more engaging way to read the Bulletin:



- Easier navigation and page-turning
- Cleaner, contemporary, professional look
- Ability to see two pages at once
- More enjoyable reading experience
- Better layout and readability of articles
- Perception that the new format strengthens the RVRA's professionalism
- Works well even for older readers unfamiliar with digital tools

> *"Congratulations on the flipbook. You are a wonderful team doing very good work. Keep up the energy on this progress!"*

While we appreciate the positive feedback, we also took note of some areas of concern:

- Small text, especially on phones
- Difficulty reading two-column PDF layouts
- Need to zoom in repeatedly, causing frustration
- Navigation feels unfamiliar or slower for some
- A few respondents prefer non-digital formats or find the online format “disjointed”

The Flipbook Bulletin is the clear preferred format (73%), although we understand that a few readers would still prefer a printed format.

In response to the feedback, we have made some improvements in this month's Bulletin to improve the readability. As suggested, the font size has been increased, and the two-column format has been removed.

You also might like to use the icons on the top left of the Flipbook to:

View the Flipbook in full screen

Zoom in

Help Support YOUR Association

The RVRA exists to represent and support retirement village residents across NSW. Our work is made possible by the commitment of members and supporters who believe residents deserve clear information, fair treatment and a strong collective voice.

If you are already a member, thank you. Your support helps us continue advocating for better protections, responding to resident concerns, engaging with government and operators, and providing information to help residents understand their rights.

If you are not yet a member, we warmly encourage you to join. A stronger membership gives the RVRA greater influence when speaking on behalf of residents.

Join the RVRA

You can also support our work by making a donation. Every contribution, large or small, helps the RVRA remain independent and active in representing the interests of retirement village residents.

The RVRA is a Registered Charity so all donations are tax deductible.

Donate

The RVRA appreciates the support of the following professional services organisations.

BISHOP COLLINS CHARTERED ACCOUNTANTS

HILL & CO LAWYERS

ShohmelianLegal

Thank you for supporting the RVRA and helping us work towards retirement villages that are fair, respectful and well managed.

