

I have delayed writing this as long as I can because it is painful to recall and especially to write down. I have done my best in the last four years to consider the whole episode a learning experience. Trouble is at my age it is unlikely I will be in that position again to use my new and enlightened knowledge.

In 2007 I moved into a retirement village owned by a section Of the Uniting Church. I have blamed myself largely for my plight as I naively considered that a church owned establishment would have my best interests at heart and act honourably. I have learned a lot since then. It did not take me long to find myself in a tangled and complex web of incompetence as the owners and administrators did not understand the chaos that existed. There were many interests playing out and it seemed to me that the residents were the least important.

There was the incompetent accountant who gave us incomprehensible budget reports and could not answer any questions. The budget was supposed to set the service fee for the following 12 months. In one year this went from \$340 to \$700 odd dollars. There was no explanation and there were no services. Not only could I not afford to pay this increase but I was getting very suspicious. This was a not for profit organisation and they were offering very old and, at the time, unrenovated flats. I was located upstairs. I feel they were capitalising on the expensive, in real estate terms, location.

Being a widow and on a very fixed income this frightened me very much. There were other factors playing out also as the 'manager' who lived in a house owned by the church next door to the village was desperate to keep her job and the house where she lived with her adult son for the past 30 years. The residents paid the rent on the house, her gas and electricity and phone bills and her wage. Residents were told that her upkeep was the reason the service fee was so high. That was when things became very heated and it was suggested that we could do without this person as the facility was Independent Living Units and in no way was it assisted living. That started a conflict between the manager's favourite residents and the residents who could not afford the increase. I would rather not go in to the tactics but enough to say the very worst of people was displayed. All appeals to the owners were rejected, even to the Uniting Church Synod. Eventually we had a Conciliation hearing at Consumer Affairs and agreed to meet fortnightly to go over the finances until we could understand and reach an agreement. This lasted about two months when there was no more compliance from the owners so the conflict continued.

There was so much ill feeling and distressing bullying that I could stand it no longer. The owners had all my money from my ingoing fee and I was left with \$10,000, hardly enough to find me somewhere else to live. I packed my things anyway and lived in my flat like that until I could find somewhere to go. I found a little place in Vermont and they accepted my deposit. My son borrowed on his mortgage to fund me the rest of the ingoing which was \$50,000. I paid him back when, after 6 months, they refunded my ingoing minus fees that were on my contract but had no explanation. In that 6 months quite often I had to decide if I would pay the gas and electricity or eat properly.

I am not a weak person but during the years that I was trapped at that place I suffered from such stress and anxiety that I was hospitalised and under the care of a psychiatrist. I will never forget it.

I am at peace now and choose to volunteer my time with an organisation that find homes for older people at risk, as I was.

It seems to me that an independent arbiter could have resolved this dispute for myself and the many others who suffered there very quickly but the only option open to us was VCAT. The waiting list was at least 6 months as it would have been listed with the civil cases so it did not help me or others. There were other hindrances as well as in a normal contract of sale a cooling off period would be

supplied but as I discovered later the church had exemptions from this. Perhaps an exemption list needs to be reviewed as Not for Profit organisations are becoming more expensive and more in line with the private sector. There are many, many people in the category I am in and it appears that all consumer rights are eroded when the establishment is not for profit.

As a Deferred Management or Exit fee the Uniting Church department run by Harrison Community Services took from me \$30,000, money that I did not expect to lose until much later in life.

I am telling my story as an example of what can go wrong and I am asking for the consideration of an ombudsman for the retirement village sector and a review of the exemptions that are awarded to church run organisations as I feel they are quite profit motivated as I experienced.

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