

From: [Inquiry into the Retirement Housing Sector POV eSubmission Form](#)
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Inquiry Name: Inquiry into the Retirement Housing Sector

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SUBMISSION CONTENT:

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I am pleased to have this opportunity to contribute the following response to the Inquiry into the Retirement Housing Sector.

My comments are based on personal experience as a daughter of parents who were residents of a retirement village, plus 14 years work experience managing Seniors Information Victoria (SIV), an information service established by Council on the Ageing Victoria (COTA), and responding to contact with the service. My parents are no longer living, and I retired from working at COTA nearly 3 years ago.

My main area of interest in contributing to this Inquiry is the perception, and then the reality, of what care services are provided to the resident by the retirement housing operator.

Until Consumer Affairs Victoria established a listing of retirement living options, COTA Victoria was the only Victoria wide resource of independent information regarding retirement villages, independent living units and residential parks. This resource was updated annually through contact with the operators. Those people contacting SIV considering a move to retirement housing were seeking information to assist with this decision and for listings of potential options in their chosen location.

Overall, the many discussions I was involved in with people considering a move to retirement housing centred on finding somewhere that would provide care and support as the person's needs changed. These people were generally considerably older than the 55 years of age eligibility and were not looking for the retirement lifestyle as promoted by developers and operators of retirement housing. They were generally seeking what was termed a three-tiered complex, a place to live whilst still independent with access to support just in case such as an on-site manager, and an emergency alarm, and when, not if, residential care was needed in the future, there would be a smooth transition to low or high level care within the complex. They believed there would have automatic entitlement

to on-site residential care facilities. From these discussions there was always the sense that the older person assumed that the focus of the operator and management of retirement housing would be on the care and support of their residents, especially as these residents could be considered the more vulnerable members of the community.

When my parents made their decision, in their 70's, to move to a retirement village they said they were planning ahead for the time when one of them had died, or they became, in their mind, frail. They had already down-sized from the family home to a unit but were concerned that future needs were likely to involve care, and they did not want to, in their words, burden the family. After my mother died, my father lived independently for some years in the village without utilising support services, such as the emergency call buttons in his unit. He then began to fall over every now and then due to his balance deteriorating and would press the emergency button to seek assistance with getting up. Almost immediately the pressure from management for him to move on began. The family was told he was pressing the button too often, that it was time he considered residential care. My father at 90 was still sharp-minded, riding his electric scooter, and caring for himself supported by a community aged care package. We were aware at the time that management could ask for a resident to move out of the village if no longer able to live independently, and that my father could have challenged this view. My father had become an increasing cost to the village operator.

My father's experience challenged his and my mother's perception that they would be looked after at the village until they died, or were seriously ill and needed hospital or high level residential care.

I strongly believe that to ensure proper consumer protection any information provided by operators of retirement housing, and Consumer Affairs Victoria, to persons considering retirement housing, must clearly reflect the reality for the prospective resident of the availability, access to, and costs related to services, including residential care, provided by the operator of the retirement housing. This clarity with relation to the care and support services must also be replicated in the contracts for entry into retirement housing,

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File1:

File2:

File3: