



Finance,  
Services &  
Innovation

# Terms of Reference for the NSW Retirement Village Ambassador Program



# Table of Contents

<b>Terms of Reference for the NSW Retirement Village Ambassador Program</b>	<b>1</b>
<b>1. Introduction</b>	
1.1 The Inquiry into the NSW Retirement Village Sector	3
1.2 The Government response	4
<b>2. The Retirement Village Ambassador Program</b>	<b>5</b>
2.1 Purpose	5
2.2 Objectives	6
2.3 Accessibility	6
2.4 Program analysis	6
<b>3. Ambassador Role and Responsibilities</b>	<b>7</b>
3.1 Functions of the Ambassador	7
3.2 Outside Role Scope	7



# 1. Introduction

## 1.1 The Inquiry into the NSW Retirement Village Sector

In July 2017, the NSW Government established an Inquiry into the NSW retirement village sector led by Ms Kathryn Greiner AO (the Inquiry). The Inquiry report (Greiner Review Report) found that the operation of the retirement village sector could be improved in three key areas:

- **Increasing transparency of exit fees and contracts** - improvements to marketing practices, increased transparency of costs and the exit process, and greater clarity around tenure arrangements would enhance consumer decision-making and improve consumer outcomes.
- **Clarifying the funding arrangements for ongoing maintenance costs which are shared between residents and operators** - improvements could be made to assist residents distinguish charges for which the operator is responsible.
- **Providing more support when disputes arise (and reducing the potential for disputes to arise)** - improved options for dispute resolution would improve the experience of residents.

The Greiner Review Report also concluded that improvements in industry reporting and data collection would improve Fair Trading's oversight of the sector and that industry best practises could be more consistently applied across the sector in areas such as staff training, safety protocols and provision of information.

## 1.2 The Government response

To implement the Greiner Review Report, the Government will make reforms to the *Retirement Villages Act 1999* to afford greater protections to consumers and ensure that retirement villages remain a viable accommodation option for seniors. The reforms aim to:

- Increase transparency in the sector by reviewing and developing disclosure documents and mechanisms for consumers;
- Provide increased consumer certainty around key costs and charges;
- Enhance accountability of operators and the sector to improve village living;
- Improve the effectiveness of dispute resolution processes and outcomes;
- Strengthening Fair Trading's oversight of the sector.

In addition, the Government undertook to consult with the sector on the potential for further reforms to improve the professionalism of operators and increase certainty of costs, and provide further support to the sector by appointing a Retirement Village Ambassador.



## 2. The Retirement Village Ambassador Program

### 2.1 Purpose

In NSW there are 653 retirement villages accommodating over 56,000 residents with an average age of 80 years. The average age of residents on entry into a village is 75 years and a resident's average tenure is 7 years.

NSW is embarking on an extensive reform agenda to afford greater protections for residents. The Retirement Village Ambassador will act as a central figure to facilitate engagement with residents as changes to the laws occur and provide a voice on behalf of residents in relation to the new laws, other issues impacting residents as well as help to identify residents' future needs from the laws. Broadly, the Ambassador will:

- **Inform** residents about the changes to retirement village laws;
- **Listen** to issues faced by residents and present these issues to the NSW Government;
- **Advocate** for residents where appropriate, including representing the residents' perspective to create awareness and generate recommendations for further change;
- **Monitor** and report on continuing and emerging issues faced by the sector.

## 2.2 Objectives

The objectives of the Ambassador Program are:

- (a) To provide a central figure for disseminating information for residents on reforms affecting the sector;
- (b) to facilitate, advocate and encourage fair and respectful dealings with residents through the reform and change process;
- (c) to advocate on issues by encouraging government agencies and operators to deliver standards, services and products that meet the needs of residents as they age-in-place;
- (d) to promote a fair operating environment where operators can sustain their businesses by addressing the needs of their clientele; and
- (e) to understand and report on improvements and issues affecting residents in relation to their living environment.

## 2.3 Accessibility

To maximise engagement with residents, the Ambassador will undertake on-site visits with residents in metropolitan and regional areas. In addition, the Ambassador will maintain a digital presence through Fair Trading's website and other online engagement methods.

The Ambassador will also undertake selected media engagements to provide information to, and encourage input from, residents.

## 2.4 Program analysis

To assist the Ambassador in understanding the reforms and their impact at individual and operational levels and to ensure the program meets the needs of residents, surveys of attendees may be undertaken throughout the program.

Residents' participation in surveys is optional and no personal or identifying information is collected at any time. Survey results contribute to analysis of the sector and the continued improvement of the program.

## 3. Ambassador Role and Responsibilities

### 3.1 Functions of the Ambassador

- a) Undertake on-site visits to retirement village communities to update residents on their rights, responsibilities and changes arising from the reforms to the Act.
- b) Undertake community presentations to prospective residents and interested community members, to raise awareness of the changes to the law and promote the use of the Retirement Village Calculator, and NSW Fair Trading services and resources.
- c) Meet with residents' committees and operators to understand improvements and issues within the sector.
- d) Meet with Government, businesses and other agencies to advocate appropriate design and safety principles to further enable residents to 'age-in-place'.
- e) Deliver reports to the Minister of Innovation and Better Regulation to inform of improvements brought about by the reforms and identifying any continuing or emerging issues within the sector.
- f) Facilitate the lodgement of complaints and disputes affecting residents with NSW Fair Trading.

### 3.2 Outside Role Scope

The Ambassador is not empowered to:

- a) determine or mediate individual disputes. Consumer complaints received by the Ambassador are to be referred to Fair Trading for actioning as appropriate; or
- b) direct a party to a course of action, or make determinations on matters.