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# Commission for Financial Capability Retirement Villages Six-monthly Complaint Reporting Summary 1 April 2020 to 30 September 2020

## Introduction

The Commission for Financial Capability (CFFC) monitors the effects of the Retirement Villages (RV) Act (2003), Regulations and Code of Practice. Variations to the Code of Practice became effective 1 April 2017 requiring all operators to report to the Retirement Commissioner six-monthly in relation to any formal complaints received, including to confirm that no complaints were received. The Retirement Commissioner requires operators to use an on-line complaint-reporting portal on the CFFC website.

The CFFC receives an updated list of registered villages and their email contacts from the Registrar of Retirement Villages before contacting operators and before opening the reporting portal on the Commission's website. The portal is usually opened for at least five weeks at the end of each reporting period. Because of COVID-19, on this occasion CFFC left the portal open for six ½ weeks. Prior to this reporting period CFFC was advised by the Registrar there were 449 registered retirement villages, a decrease of 5 villages from the number advised for the previous reporting period (454\*)

## Engagement with operators

The CFFC sends at least 2 electronic direct mail to operator contact email addresses before and during the opening period for reporting, including a link to the portal, an extensive User Guide and video tutorial resources. The CFFC receives support from the Retirement Villages Association (RVA) notifying its members about reporting requirements in its industry-wide newsletter. The CFFC advises operators about the complaint reporting process when attending RVA forums.

The CFFC accepts it may not receive complaint reports from every registered village because a small number may have registered but still be under construction and with no residents living on site yet. Those registered villages may not appreciate an operator's obligations to comply with the Code is effective from registration of the village.

The CFFC undertook to publish a general summary of the data collected after each reporting period.

## Summary of results for current reporting period

In the reporting period 1 April 2020 to 30 September 2020, users representing 13 operators with 401 individual villages entered data into the complaint portal during the period it was open for submitting reports, compared to 406 individual villages for the previous reporting period, (1 October 2019 to 31 March 2020).

Around 326 villages (81%) had no complaints (79% in the previous reporting period).

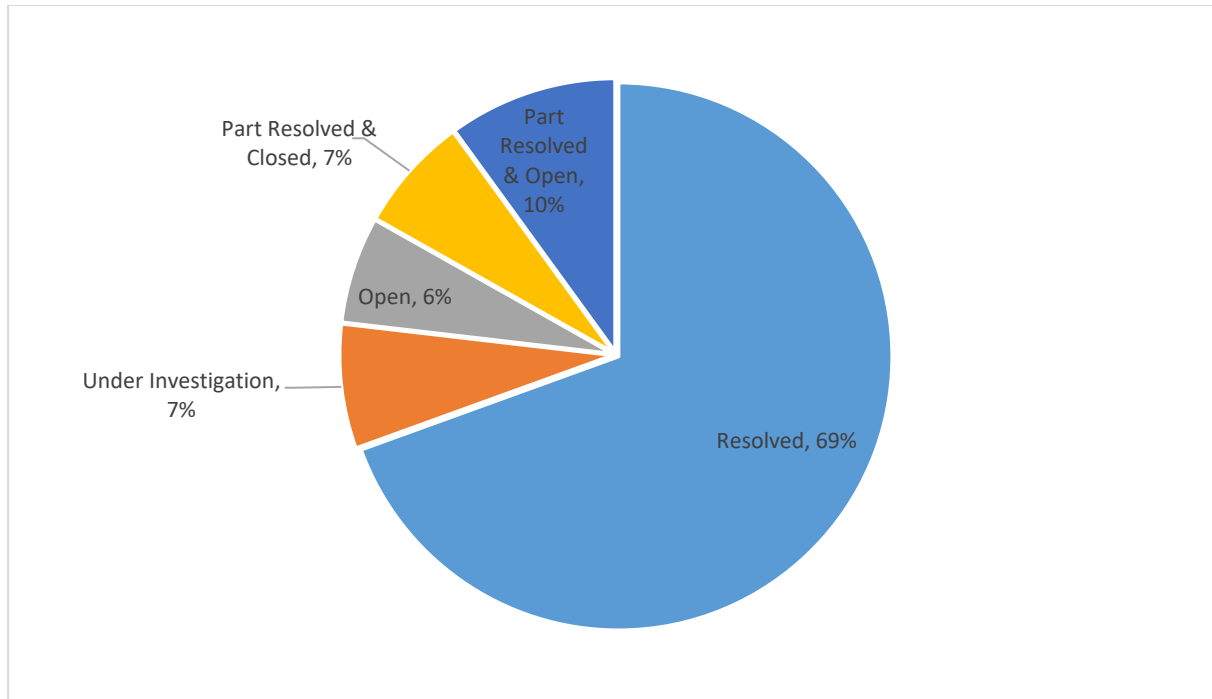
75 villages reported 190 complaints (84 villages reported 183 complaints in the previous reporting period).

117 (71%) of resolved or part resolved complaints (164) were resolved within 20 working days (similar to the last reporting period, where 70% were resolved within this time).

In the week before the portal closed, CFFC rang or emailed most operators from whom it had not received any submitted report. CFFC also advised the RVA on ways it could bring reporting requirements to operator attention. Accordingly, overall reporting compliance rates (reports for 89% of villages) have remained stable for this reporting period.

*\*The summary for 1 October 2019 to 31 March 2020 mistakenly reported 455 registered villages.*

**Figure 1: Complaint Status**



69% of the 190 complaints have been resolved.

64% of the resolved complaints were resolved within 20 days.

**Figure 2: Classification of Reports**

An analysis of complaints by category and resolution rates is contained in Table 2

For the first time since complaint reporting to CFFC began, the top complaint classification was resident behaviour (14%). However, resident behaviour complaints have featured in the top three classifications by number since April 2018.

By contrast, there were far fewer complaints about management and staff personnel (7%). This classification of complaint was second-equal highest (representing 15%) of all complaints during the previous reporting period.

**Table 1. Complaint Classifications**

Complaint Classifications	Count	Percentage
Resident behaviour	27	14%
Service quality	25	13%
Maintenance / Repair of buildings	23	12%
Information request / Inadequate communication	17	9%
Other Secondary Classification	16	8%
Maintenance / Repair of grounds	15	8%
Management / Staff personnel	14	7%
Service levels	12	6%
Refurbishment / Fair wear and tear / Damage	9	5%
Fees / Charges	9	5%
Health & Safety	6	3%
ORA & Disclosure interpretation	4	2%
Transfer / Termination	3	2%
Resale	3	2%

Table 2. Complaint Status by Main Classification

Main Classification	Total Complaints	Resolved w/in 20 days (%)	Resolution Status
Consultation / Policy Change	2	1 (50%)	
• Under Investigation			-
• Open			1
• Part Resolved and Open			-
• Part Resolved and Closed			1
• Resolved			-
Financial Statements	1	-	
• Under Investigation			-
• Open			1
• Part Resolved and Open			-
• Part Resolved and Closed			-
• Resolved			-
Fees & Charges	9	6 (66%)	
• Under Investigation			-
• Open			2
• Part Resolved and Open			1
• Part Resolved and Closed			1
• Resolved			5
Health & Safety	6	4 (66%)	
• Under Investigation			-
• Open			-
• Part Resolved and Open			2
• Part Resolved and Closed			-
• Resolved			4
Information Request / Inadequate Communication	17	13 (75%)	
• Under Investigation			2
• Open			1
• Part Resolved and Open			1
• Part Resolved and Closed			1
• Resolved			12
Maintenance / Repair of Buildings	27	15 (55%)	
• Under Investigation			1
• Open			2
• Part Resolved and Open			6
• Part Resolved and Closed			-
• Resolved			18
Maintenance / Repair of Grounds	15	12 (80%)	
• Under Investigation			1
• Open			-
• Part Resolved and Open			-
• Part Resolved and Closed			3
• Resolved			11
Management / Staff Personnel	14	11 (78%)	
• Under Investigation			1
• Open			-
• Part Resolved and Open			1
• Part Resolved and Closed			-
• Resolved			12
ORA & Disclosure Interpretation	4	1 (25%)	
• Under Investigation			-
• Open			1
• Part Resolved and Open			1
• Part Resolved and Closed			1
• Resolved			1

Other Secondary Classification	16	12 (75%)	
• Under Investigation			3
• Open			1
• Part Resolved and Open			1
• Part Resolved and Closed			-
• Resolved			11
Privacy	-	-	
• Under Investigation			-
• Open			-
• Part Resolved and Open			-
• Part Resolved and Closed			-
• Resolved			-
Refurbishment / Fair wear and tear / Damage	9	7 (75%)	
• Under Investigation			-
• Open			-
• Part Resolved and Open			1
• Part Resolved and Closed			2
• Resolved			6
Resident Behaviour	27	12 (45%)	
• Under Investigation			5
• Open			1
• Part Resolved and Open			3
• Part Resolved and Closed			3
• Resolved			15
Service Levels	12	8 (66%)	
• Under Investigation			-
• Open			-
• Part Resolved and Open			-
• Part Resolved and Closed			-
• Resolved			12
Service Quality	25	15 (60%)	
• Under Investigation			-
• Open			3
• Part Resolved and Open			1
• Part Resolved and Closed			1
• Resolved			19
Transfer / Termination	3	3 (100%)	
• Under Investigation			-
• Open			-
• Part Resolved and Open			-
• Part Resolved and Closed			-
• Resolved			3

Table 3. No Third-Party Involvement

Main Classification where no third parties were involved	Count	Percentage
Code of Resident Rights Breach	-	-
Consultation / Policy Change	-	-
Financial Statement	-	-
Fees & Charges	4	5%
Health & Safety	2	3%
Information Request / Inadequate Communication	3	4%
Maintenance/Repair of Buildings	12	17%
Maintenance/Repair of Grounds	9	13%
Management/Staff Personnel	7	10%
ORA & Disclosure Interpretation	-	-
Other Secondary Classification	5	7%
Privacy	-	-

Refurbishment/Fair wear and tear/Damage	4	5%
Resident Behaviour	4	5%
Service Levels	6	8%
Service Quality	8	11%
Transfer Termination	1	1%
<b>Total</b>	<b>65</b>	

Table 4. Statutory Supervisor Involvement

<b>Main Classification where a Statutory Supervisor was involved</b>	<b>Count</b>	<b>Percentage</b>
Code of Resident Rights Breach	-	-
Consultation / Policy Change	-	-
Financial Statement	-	-
Fees & Charges	1	7%
Health & Safety	1	7%
Information Request / Inadequate Communication	1	7%
Maintenance/Repair of Buildings	2	14%
Maintenance/Repair of Grounds	-	-
Management/Staff Personnel	1	7%
ORA & Disclosure Interpretation	1	7%
Other Secondary Classification	-	-
Privacy	-	-
Refurbishment/Fair wear and tear/Damage	2	14%
Resident Behaviour	2	14%
Service Levels	-	-
Service Quality	1	7%
Transfer Termination	2	14%
<b>Total</b>	<b>14</b>	

Table 5. Mediator Involvement

<b>Main Classification of Complaints where a Mediator was involved</b>	<b>Count</b>	<b>Percentage</b>
Code of Resident Rights Breach	-	-
Consultation / Policy Change	-	-
Financial Statement	-	-
Fees & Charges	-	-
Health & Safety	1	20%
Information Request / Inadequate Communication	1	20%
Maintenance/Repair of Buildings	-	-
Maintenance/Repair of Grounds	-	-
Management/Staff Personnel	2	40%
ORA & Disclosure Interpretation	-	-
Other Secondary Classification	-	-
Privacy	-	-
Refurbishment/Fair wear and tear/Damage	-	-
Resident Behaviour	1	20%
Service Levels	-	-
Service Quality	-	-
Transfer Termination	-	-
<b>Total</b>	<b>5</b>	

Table 6. Other Third-Party Involvement

<b>Main Classification of Complaints where Other Third Parties were involved</b>	<b>Count</b>	<b>Percentage</b>
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Code of Resident Rights Breach	-	-
Consultation / Policy Change	1	3%
Financial Statement	-	-
Fees & Charges	-	-
Health & Safety	-	-
Information Request / Inadequate Communication	8	24%
Maintenance/Repair of Buildings	1	3%
Maintenance/Repair of Grounds	2	6%
Management/Staff Personnel	1	3%
ORA & Disclosure Interpretation	-	-
Other Secondary Classification	7	21%
Privacy	-	-
Refurbishment/Fair wear and tear/Damage	1	3%
Resident Behaviour	4	12%
Service Levels	2	6%
Service Quality	6	18%
Transfer Termination	-	-
<b>Total</b>	<b>33</b>	