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Commission for Financial Capability  
**Retirement Villages Six-monthly  
Complaint Reporting Summary**  
1 October 2019 to 31 March 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. Operators 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 opened for at least five weeks at the end of each reporting period.

Due to Covid lock down challenges during the current period, the CFFC kept the portal open for 8 weeks instead of the usual 5-6.

Prior to this reporting period CFFC was advised by the Registrar there were 455 registered retirement villages, an increase of 25 registered villages from the previous reporting period (430).

## Engagement with operators

The CFFC sends at least two 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 acknowledges support from the Retirement Villages Association (RVA) notifying its members about reporting requirements in its newsletters. The CFFC also advises operators and statutory supervisors about the complaint reporting process when attending RVA forums and stakeholder meetings.

The CFFC accepts it may not receive complaint reports from every registered village because a small number (estimated at 10% or less) may be registered but under construction with no residents living on site yet. The operators for those registered villages may not appreciate an operator's obligation to comply with the Code is effective from registration of the village.

The CFFC undertakes 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 October 2019 to 31 March 2020, 135 users entered data into the complaints portal during the period it was open (1 April to 3 June 2020), representing 136 operators and 406 individual villages.

322 villages (79%) had no complaints. (74% in the previous reporting period).

84 villages reported 183 complaints. (103 villages reported 196 complaints in the previous reporting period).

113 (70%) of resolved or part resolved complaints (162) were resolved within 20 working days (similar to the last reporting period, where 74% were resolved within this time).

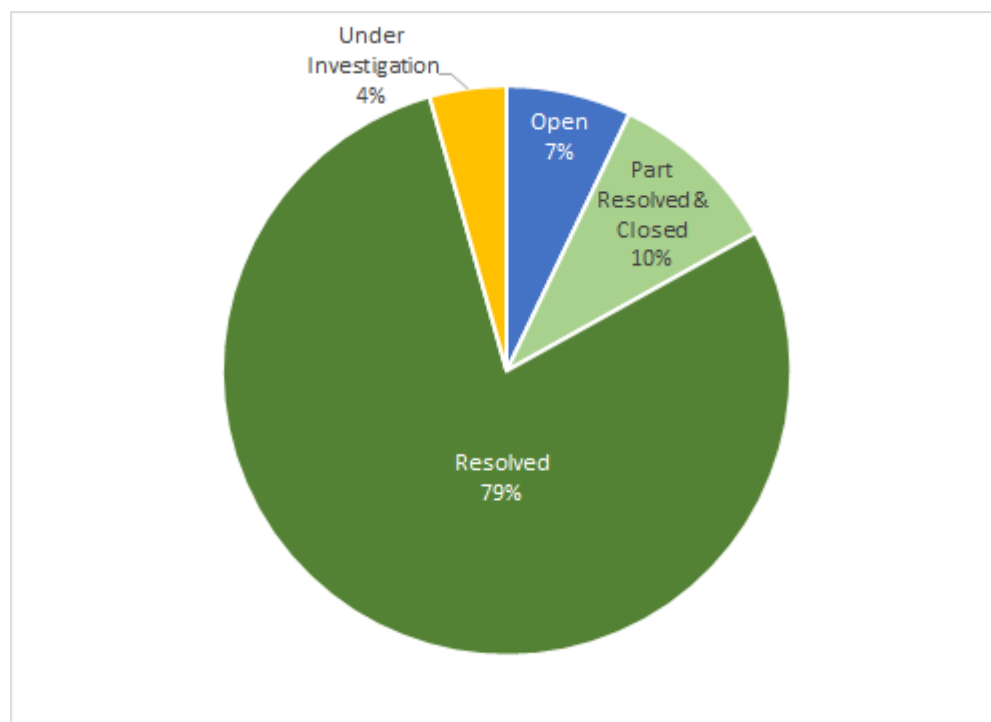
**Figure 1** below shows 79% resolved, being the percentage of complaints that were resolved or partly resolved at the time of reporting. The remainder are open or under investigation. Of those resolved and partly resolved complaints, 70% of all complaints were resolved within 20 days.

In the week before the portal closed, CFFC rang or emailed operators from whom it had not received any submitted report. CFFC also advised the RVA on ways they could help bring reporting requirements to operator attention.

Accordingly, overall reporting compliance rates have remained stable and near the desired target of 90%. For this reporting period 89.3% of all registered villages complied.

A brief overview of all reports received to date since 2017 is included at the end of this report.

**Figure 1: Complaint Status**



**Table 1. Complaints by classification (%)**

Maintenance / Repair of buildings	18%
Management / Staff personnel	15%
Resident behaviour	15%
Maintenance / Repair of grounds	10%
Service quality	10%
Other Secondary Classification	6%
Refurbishment / Fair wear and tear / Damage	4%
Health & Safety	4%
ORA & Disclosure interpretation	4%
Information request / Inadequate communication	3%
Service levels	3%
Consultation / Policy change	2%
Transfer / Termination	2%
Fees / Charges	2%
Financial statements	1%
Resale	1%

Maintenance related issues consistently feature in the highest complaints by classification. Later this year we will publish a summary of aggregated data from since complaint reporting to the Commission began to put this trend in perspective.

The range of building maintenance issues reported is diverse, and some matters reported by operators as maintenance may more likely be service quality or contractual related – for example 'wi-fi' issues is unlikely to be a building maintenance issue.

Other maintenance subjects included: broken boilers, wi-fi issues, carpet repairs, heating level irregularities, new villa not completed to standard, lack of drainage, poor landscaping causing moss and damp on buildings,

swimming pool shower room drainage and ponding, adequacy of traffic safety mirror in driveway area, corridor air conditioning not working and so on

Table 1. Complaint Classifications

Complaint Classifications	Count	Percentage
Code of Residents Rights Breach	0	0
Consultation / Policy Change	4	2
Fees & Charges	3	2
Financial Statements	2	1
Health & Safety	7	4
Information Request / Inadequate Communication	6	3
Maintenance / Repair of Buildings	33	18
Maintenance / Repair of Grounds	19	10
Management / Staff Personnel	28	15
ORA & Disclosure Interpretation	7	4
Other Secondary Classification	11	6
Privacy	0	0
Refurbishment / Fair wear and tear / Damage	8	4
Resale	1	1
Resident Behaviour	27	15
Service Levels	5	3
Service Quality	18	10
Transfer and Termination	4	2

Table 2. Complaint Status by Main Classification

Main Classification	Total Complaints	Resolved w/in 20 days (%)	Resolution Status
Consultation / Policy Change	4		
• Open			2
• Resolved		1 (25%)	2
Fees & Charges	3		
• Part Resolved and Open			2
• Resolved		1 (33%)	1
Financial Statements	2		
• Part Resolved and Open			1
• Resolved		1 (50%)	1
Health & Safety	7		
• Part Resolved and Open			1
• Resolved		6 (86%)	6
Information Request / Inadequate Communication	6		
• Under Investigation			1
• Open			1
• Resolved		3 (50%)	4
Maintenance / Repair of Buildings	33		
• Under Investigation			2
• Open			3
• Part Resolved and Open			2
• Part Resolved and Closed			2
• Resolved		15 (45%)	24
Maintenance / Repair of Grounds	19		
• Open			1

Main Classification	Total Complaints	Resolved w/in 20 days (%)	Resolution Status
• Part Resolved and Open			1
• Resolved		13 (76%)	17
Management / Staff Personnel	28		
• Open			1
• Part Resolved and Open			1
• Part Resolved and Closed			1
• Resolved		21 (75%)	25
ORA & Disclosure Interpretation	7		
• Part Resolved and Open			2
• Part Resolved and Closed			1
• Resolved		3 (43%)	4
Refurbishment / Fair wear and tear / Damage	8		
• Open			1
• Part Resolved and Open			1
• Resolved		5 (63%)	6
Resale	1		
• Resolved		1 (100%)	1
Resident Behaviour	27		
• Under Investigation			3
• Open			2
• Part Resolved and Open			1
• Resolved		16 (59%)	21
Service Levels	5		
• Part Resolved and Closed			1
• Resolved		3 (60%)	4
Service Quality	18		
• Under Investigation			1
• Part Resolved and Closed			1
• Resolved		11 (61%)	16
Transfer / Termination	4		
• Under Investigation			1
• Resolved		2 (50%)	3
Other Secondary Classification	11		
• Open			2
• Resolved		6 (55%)	9

Table 3. No Third-Party Involvement

Main Classification where no third parties were involved	Count	Percentage
Financial Statement	1	1
Fees & Charges	1	1
Health & Safety	2	2
Information Request / Inadequate Communication	3	3
Maintenance/Repair of Buildings	24	20
Maintenance/Repair of Grounds	15	12
Management/Staff Personnel	17	14
ORA & Disclosure Interpretation	4	3
Other Secondary Classification	5	4
Privacy	6	5
Refurbishment/Fair wear and tear/Damage	1	1
Resident Behaviour	19	16
Service Levels	5	4
Service Quality	15	12
Transfer Termination	2	2
Total	120	100

Table 4. Statutory Supervisor Involvement

<b>Main Classification where a Statutory Supervisor was involved</b>	<b>Count</b>	<b>Percentage</b>
Consultation / Policy Change	2	8
Health & Safety	1	4
Maintenance/Repair of Buildings	3	12
Maintenance/Repair of Grounds	1	4
Management/Staff Personnel	4	16
ORA & Disclosure Interpretation	3	12
Other Secondary Classification	4	16
Refurbishment/Fair wear and tear/Damage	2	8
Resident Behaviour	4	16
Transfer Termination	1	4
Total	25	100

Table 5. Mediator Involvement

<b>Main Classification of Complaints where a Mediator was involved</b>	<b>Count</b>	<b>Percentage</b>
Information Request / Inadequate Communication	1	17
Management/Staff Personnel	1	17
ORA & Disclosure Interpretation	1	17
Resident Behaviour	3	50
Total	6	100

Table 6. Other Third-Party Involvement

<b>Main Classification of Complaints where Other Third Parties were involved</b>	<b>Count</b>	<b>Percentage</b>
Consultation / Policy Change	3	7
Financial Statement	1	2
Fees & Charges	2	5
Health & Safety	4	10
Information Request / Inadequate Communication	2	5
Maintenance/Repair of Buildings	6	14
Maintenance/Repair of Grounds	3	7
Management/Staff Personnel	8	20
ORA & Disclosure Interpretation	1	2
Other Secondary Classification	4	10
Resident Behaviour	3	7
Service Quality	3	7
Transfer Termination	1	2
Total	41	100

## **An overview of reports received since 2017**

Reporting compliance has improved and was about 90% in the last 2 reporting periods. (The actual figure will be closer to 100% because some registered villages are still in development and have no residents in occupation of units yet).

Across all reporting periods, the percentage of villages with no complaints remains stable between 70 and 80%. Maintenance has been the top category of complaints across all periods.

Table 7. An overview of all reports since 2017

	Oct-17	Apr-18	Oct-18	Apr-19	Oct-19	Jun-20
Filings received	430	423	396	415	486	505
Individual villages filed	325	340	274	290	393	406
Registered villages	410	410	416	424	430	455
compliance % (villages filed/registered villages)	79%	83%	66%	68%	91%	89%
number of villages reporting no complaints for the period	241	242	193	210	290	322
% of villages with no complaints	74%	71%	70%	72%	74%	79%
Villages with complaints	84	98	81	80	103	84
Number of complaints	189	181	203	205	196	183
complaints % resolved	85%	84%	76%	76%	80%	89%
% of complaints maintenance (grounds + buildings)	20%	27%	18%	24%	28%	28%

CFFC has reviewed complaints received, starting from the Oct 2017 reporting period and categorised them by severity.

The number of complaints in this dataset is smaller than the total number of complaints over that time, because we have removed follow-ups on already submitted complaints and complaints where the substance of the complaint was not clear. The substance was unclear often because reports mentioned the outcome and classification but not the content of the complaint.

Table 8. Severity levels

Severity level of complaint	Number of complaints	Percent
1 – Minor	348	50%
2 – Minor with impact	216	31%
3 – Medium severity	88	13%
4 – Serious	41	6%
5 – Very serious	2	0%
Total	695	100.0