

**PSA/CPSU NSW RETIRED ASSOCIATES ADVISORY GROUP  
MINUTES OF MEETING  
Held on Tuesday 6 December 2022 at PSA House and by Zoom**

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The meeting was chaired by the President of the PSA/CPSU NSW Retired Associates Dave McKeough and commenced at 10.38am.

**1. Acknowledgement of Country – Dave McKeough**

**2. Attendance**

**At PSA House** Robert Asbury, Janette Beer, Barry Blanchard, Dave McKeough, Carmel McKeough, John Walz, Nicola Christie, Mara Tudorin, Robert Pike

**PSA Representatives** President Nicole Jess, Kym Ward Manager, Member Services and Governance

**By Zoom** Phil Mortimer, Susan Jedrejczyk, John Lievore

**3. Apologies**

Ysbrand Oosten, Therese Delanty, Robert Ryan

**MOTION: That the apologies be accepted.**

**MOVED:** John Walz                      **SECONDED:** Barry Blanchard

**CARRIED** Unanimously

**4. Minutes of the Previous Meeting held on 25 October 2022**

**MOVED: That the minutes be accepted.**

**MOVED:** Mara Tudorin                      **SECONDED** Barry Blanchard

**CARRIED:** Unanimously

**5. Business Arising from the Previous Meeting**

*5.1 Outcomes of planning session*

Carmel McKeough referred to the priorities discussed at our October meeting which will be the focus for 2023. These priorities are:

- lobbying State and Federal Governments on issues of concern to Retired Associates;
- preparing submissions ahead of State and Federal Budgets;
- seeking changes to the State Environmental Policy on social and affordable housing which developers are not complying with;
- supporting the PSA in its campaign against insecure work in the public sector starting with school learning support officers;

- lobbying for reforms in aged care, retirement villages, retirement incomes and superannuation, including supporting the PSA's campaign for payment of superannuation when on parental leave;
- advocating to eliminate modern slavery and human trafficking noting that it is estimated up to 15,000 people could be enslaved in Australia and up to 50 million people world-wide – consider inviting Steve Baird from the International Justice Mission to be a guest speaker;
- climate change;
- Uluru Statement from the Heart and the upcoming referendum on the Voice to Parliament; and
- developing a better understanding of the roles of the Industrial Relations Commission and Fair Work Commission

This means the Retired Associates becoming more issue based and preparing submissions and correspondence as the need arises. There will also be opportunities to participate in PSA campaigns.

### *5.2 PSA/CPSU NSW – Draft Charter for the Retired Associates Advisory Group*

Dave McKeough and Carmel McKeough referred to the draft charter which was circulated prior to the meeting. Members are requested to provide any feedback promptly. The intention is to finalise the charter early in the new year so that it can be formally approved by Central Council.

### *5.3 Women's Conference*

Carmel McKeough referred to the video presentation given by Jodie Harrison, MP – Shadow Minister for Women, Shadow Minister for Seniors and Shadow Minister for Prevention of Domestic Violence at Women's Conference.

The shadow minister requested PSA/CPSU NSW input to policies in regard to her portfolios. Carmel McKeough referred to the availability of free public transport for age pensioners and seniors card holders which would reflect the situation in South Australia. It was also suggested a copy of our paper on "Rebuilding the Public Sector and Valuing Public Servants" should be provided to the shadow minister.

**Action: Carmel McKeough to undertake further research on free public transport for seniors**

## **6. Reports**

### *6.1 PSA Executive Update*

Nicole provided a report and discussed the following:

- Retired Associates priorities;
- Upcoming state election;
- First Central Council meeting of 2023 will be held in western Sydney and Retired Associates meeting will be at the same venue;
- Appointment of Ricky Walford, Community and Membership Engagement Officer;
- Uluru Statement – PSA will be led by Aboriginal Council;

- Salaries of Department Heads in NSW public sector;
- Pay claim – we can only move forward if the wage cap is removed;
- 3% increase this year and back to 2.5% next year;
- Icare debacle;
- Aware Super – difficulties with negotiations; and
- Proposal to establish Housing Reference Group.

Kym Ward, Manager, Member Services and Governance joined the meeting and discussed statistics and data in relation to retired associates. Key statistics to note are:

- 1110 members
- less than 1% of retired associates are Aboriginal
- 790 or 71% are financial
- 320 or 28.8% are unfinancial
- 64.3% of members are male and 35.7% are female
- 75.4% of members have email addresses
- 68% of members have mobiles
- Red Tape is emailed (248) or posted (838) to members

It was confirmed that members are considered unfinancial if they haven't paid fees for 2 years. We discussed ways of contacting unfinancial members and the possibility of direct debit of membership fees.

Kym also provided an update on value added benefits. Kym advised that the following benefits are available to retired associates;

- Red Tape
- One free legal consultation about any legal matter
- Free will
- Union shopper
- Banking discounts through Australian Mutual Bank
- Provident Fund (\$4000) – up to age 70
- Foundation House (rehabilitation service for alcohol, drugs and gambling) available to an immediate family member who resides with the retired associate
- Gidget Foundation – 10 free counselling sessions following GP referral for prenatal and postnatal care of a family member who resides with the retired associate
- Welfare Rights Centre – for members having issues with Centrelink or similar agencies
- Make it Cheaper
- Shoes2U
- Fitz Like a Glove
- Raging Waters
- Mizuno
- Citizen Watches

Kym advised that the Retired Associates will have an updated and improved section on the PSA/CPSU NSW website. Promotional materials are also being worked on.

Dave McKeough referred to a booklet prepared for POVB members about the union and many benefits of membership and recommend that this could be adapted for Retired Associates.

We thanked Nicole and Kym for their presentations. The availability of this wide range of value added benefits to members will be widely publicised.

#### **Actions:**

**Nicole Jess to follow up availability of zoom at western Sydney venue for 13 February meeting**

**Dave McKeough to review POVB publication and look at how it can be adapted for use by Retired Associates**

**Carmel McKeough to highlight value added benefits in our next bulletin and a future Red Tape article**

**Kym Ward to provide any further updates about value added benefits should details change**

#### *6.2 Combined Pensioners and Superannuants Association (CPSA) AGM*

Carmel McKeough, Barry Blanchard and Mara Tudorin attended this meeting on 26 October 2022. It was the first meeting in three years so three years of reports and financial statements were presented. Carmel McKeough has copies of these reports if members wish to look through them. It was noted that the CPSU is in a sound financial position. Carmel McKeough referred to the retired group of the Teachers Federation which is very active and meets monthly.

### **7. Correspondence**

Following decisions at the last meeting Carmel McKeough was in email contact with the Black Dog Institute (BDI) to try and arrange a presentation for today. BDI advised that their presentation is 45 minutes and couldn't be reduced. Given the business of today's meeting a decision was made to reschedule the BDI presentation to our meeting on 18 April 2023.

### **8. Death of Frank Scharfe**

Dave McKeough advised members that long time member Frank Scharfe died recently. We will follow up in regard to family members so that we can send a sympathy card.

We recognised Frank's commitment to the PSA and his strong union values.

### **9. Motions on notice - Nil**

### **10. General Business**

#### *10.1 Australian Council of Public Sector Retiree Organisations (ACPSRO)*

Dave McKeough confirmed that after reviewing previous Retired Associates Committee meeting minutes that stated that ACPSRO were mainly concerned with Defined Benefit Superannuation Schemes it was held not to be in our interest to be part of this group and we will not be re-joining.

#### *10.2 Retired Associates Records held by PSA/CPSU NSW*

Dave McKeough advised that he has gone through the filing cabinet on level 7, PSA House to ensure only essential records are being kept and has arranged for these records to be scanned into the PSA filing system.

#### *10.3 Checklist for Retirement Villages*

Dave McKeough circulated the attached checklist which provides very useful information for any Retired Associate considering entering a retirement village – refer Attachment A.

This led to further discussion about the costs of health care, residential aged care and strata fees.

#### *10.4 Home elevators*

Dave McKeough provided information from a member who installed a home elevator which he believes will enable he and his wife to remain living independently at home and save significant funds – refer Attachment B.

#### *10.5 Funeral Information*

Dave McKeough provided information to assist with organising a funeral – refer Attachment C.

Members thanked Dave for providing this information.

#### *10.6 PSA/CPSU NSW Rules*

Discussion took place about rules for life membership.

The rules require retiring members to join the Retired Associates within 3 months of leaving the public sector. We discussed the possibility of a more flexible approach which would mean a rule change.

### **11. Date of Next Meeting**

The next meeting of the Retired Associates will be held on Tuesday, 13 February in western Sydney. More details about the time and venue will be provided nearer to the date.

We thanked the PSA for the hospitality and support provided throughout the year.

Members extended their best wishes to each other for the festive season.

The meeting closed at 12:28pm.

## Attachment A

### RETIREMENT VILLAGE QUESTIONS

#### ENTRY TO THE VILLAGE:

Are there any pre-requisites to becoming a resident of the Village?

Can you still be working?

Is there a minimum age?

Who owns and maintains the Village?

What type of accommodation do you provide?

What is the tenure for your Village?

How does one apply for residence in the Village?

#### FINANCES:

What is the Ingoing Contribution?

How much is the Deposit you have to pay and how many days does it last?

What is the Village Deferred Management Model?

How much is the Ongoing Maintenance fee?

Gardening

Insurance

Management

Maintenance

Rates

Utilities

How much is the outgoing fee?

Are there any other fees payable?

Is there a settling in period in case I change my mind – e.g. 90 days?

What fees would I pay if I left in this settling-in period?

#### FAMILY CONNECTIONS:

Can I have friends and family come to stay?

Are there any units available for visiting family and friends?

**SERVICES:**

Are there in-home care services available to residents?

Is there a 24/7 emergency call system?

If yes does it connect to a registered nurse or a medical facility?

Are there visiting health services?

Are there maintenance services available to residents?

If yes are there costs for maintenance?

**OCCUPANCY ISSUES:**

Can modifications be made to my unit?

Such as an additional power point or a built in bookcase.

How do I obtain assistance for service breakdowns in my unit?

Such as electricity, water, heating or cooling.

How do I resolve problems with my neighbours?

Such as noise, cooking smells.

Are all areas accessible without stairs?

If no is there a lift(s)?

**SOCIAL ACTIVITIES:**

Aqua-aerobics?

Bingo?

Bus for outings?

Hairdressing?

Happy hour?

Podiatry?

Pool?

**TRANSPORT:**

Does the unit come with a garage or car space?

If not can I rent one?

Is there Recreation Vehicle (RV), boat or caravan parking facilities?

Is there electric vehicle charging facilities i.e. Car or mobility scooter?

Is there a resident' bus service for shopping visits etc?

Is there public transport nearby?

<https://www.choice.com.au/money/property/buying/articles/retirement-village-contracts>

## Types of Retirement Villages

**Land Lease** – You own the home and pay rent on the land through a Lease Agreement. Typically, the site fees are adjusted annually based on the CPI + 2% for 5 years then by notice being 60 days notice of fee increases. No Stamp Duty, Council Rates, No Exit Fees or Deferred Management Fees. Owner keep 100% Capital Gains The home becomes part of your estate. The home can be sold either by listing with a Real Estate Agent or Private Sale. Resident's tenure is protected by the NSW Residential (Land Lease) Communities Act, 2013 and Regulations. <https://legislation.nsw.gov.au/view/html/inforce/current/act-2013-097>

<https://www.fairtrading.nsw.gov.au/housing-and-property/strata-and-community-living/residential-land-lease-communities>

**Loan Licence Agreement** – Exclusive right to occupy the property without having to legally own the property. No stamp duty or taxes are paid. Provider has an ongoing obligation to provide and maintain the property.

You pay an ingoing payment (once off) payment and a deferred management fee. Ongoing fees for Administration, Council rates, Lawn Mowing, Gardening and Community Facilities with yearly proposed budget meetings. There may be other fees depending on the type of Village.

There may be either an Affordable Entry or Capital Guarantee contract which varies the refund of contributions when you leave the village

<https://www.fairtrading.nsw.gov.au/housing-and-property/retirement-villages/moving-into-a-retirement-village>

**Manufactured Homes Estate (MHE)** - The purchaser owns the home and enters into a Residential Site Agreement for the site which it is located on with a long term lease. No stamp duty is paid. There are no exit fees such as Deferred Management Fees. There are no refurbishment costs and all capital gains to the resident. Ongoing fees for Administration, Council rates, Lawn Mowing, Gardening and Community Facilities. Residents are responsible for internal and external home maintenance The home can be sold either by listing with a Real Estate Agent or Private Sale.

<https://retiringnotshy.com.au/location/some-pitfalls-of-retirement-villages-and-manufactured-homes/>

## Strata Titles

With a strata title residents purchase a freehold title to the unit, but their ownership only extends to the space within the accommodation itself and not to the land or structures built on it. The latter are common property which is owned by a body corporate or association owned by the unit owners. About 10-12% of retirement village units are owned on a strata title basis.

<https://simplyretirement.com.au/retirement-villages-australia-strata-title>  
<https://www.fairtrading.nsw.gov.au/housing-and-property/retirement-villages>  
<https://legislation.nsw.gov.au/view/whole/html/inforce/current/act-1999-081>



## A HOME ELEVATOR

My wife (Val) and I are in our eighties and we live in a duplex in Castle Hill. We have just installed an internal elevator at a cost of \$33,000 (GST Exempt – ATO 2006/37). I am documenting the thought processes we went through in case there are others who may be pondering their next “retirement living” move.

Val and I want to stay in this house in this area as long as possible. However we recognise that time is not on our side and we will gradually become less mobile. This led us to the following conclusions.

If we cannot go out to buy food we can have it delivered. If we cannot mow the lawns and have repairs done around the house we can hire help; ditto for internal house cleaning. But as we live in a two level duplex, mobility is the big issue. So we figured that if we cannot solve the mobility issue we will have to move to a “retirement village”.

In order to move into a retirement village we will have to sell our house. Costs will be Agent’s Commission, legal fees and relocation costs (furniture etc). Assuming our house sells for \$1,500,000, these costs could come close to \$50,000.

Charges for retirement villages vary but I have chosen one example.

<https://www.anglicare.org.au/what-we-offer/retirement-living/costs-and-payments/>

On the assumption that we will have to “pay” \$1,000,000 to get a unit, we will have to pay a 6% entry fee. When we leave, we will be charged 4% per annum “Deferred Management Fee”.

Entry Fee 6% of \$1,000,000 is \$60,000 (one off). Deferred Management Fee 4% of \$1,000,000 is \$40,000 (per annum). Also there is the \$50,000 home selling cost.

The Deferred Management Fee is for a maximum of 12 years; if you stay 12 years the fee will accumulate to \$480,000. Then your \$1,000,000 has dwindled to \$460,000 - \$60,000 was taken on entry)

If you are there for only 3 years your \$1,000,000 will have dwindled to \$820,000.

We decided to explore installing a lift. We could pay \$33,000 up front or seek a home equity loan. We found some financiers did not seek the loan repayment until we sold the home, charging just the interest which came to about \$100 per month.

We figured that the elevator cost would defer the time we may have to go to a retirement village – for each “deferred year” we would save the annual 4% retirement village occupancy Deferred Management Fee - \$40,000.

One critic has said that the retirement village fees are inevitable in time so why waste the \$33,000 now? The answer lies in (a) safety/peace of mind for as long as we stay in this duplex. If we wait until we really need the elevator that may be triggered by an accident on the stairs – too late. And (b) the “deferred year savings” as mentioned above.

Another critic has said that the costs of food, repairs, cleaning etc will become progressively very expensive. Of course, if these costs do become prohibitive in time we may have to sell up and go to a retirement village. That is probably correct but it is part of our peace of mind decision.

And another has said that the elevator will devalue our house. One property advisor has said “not necessarily” – in fact the elevator could be a strong selling feature for older potential buyers.

We believe that we have made the best financial decision; we now know we have enhanced physical security and peace of mind for many (?) years.

DRAFT

**Prepaid funeral questions**

- Will my payments go into a registered funeral fund?
- What will happen if I change my mind or I can't make the payments?
- If I move far away, can I transfer my payments to another funeral director?

**Funeral insurance questions**

- How much will each payment be?
- How often do I need to make payments and for how long?
- How much will I pay in total?
- What happens if I miss any *payments* or can't afford them?
- How much will my family receive *when I pass away*?
- Can I get a refund if my policy is cancelled or if I stop paying?

**What's in a funeral?**

- Transfer of body
- Death certificate
- Newspaper notices
- Dressing the body
- Embalming
- Coffin or casket
- Hearse and family limousine
- Flowers
- Celebrant or clergy
- Thank you cards
- Grave marker or urn
- Burial plot
- Interment or cremation fees
- Headstone
- Catering and venue hire

This information was extracted from an article called **It's hard to say goodbye** written by Patrick Tadros [Patrick.tadros@news.com.au](mailto:Patrick.tadros@news.com.au) page 13 of the North Shore Times, Thursday the 17<sup>th</sup> of November 2022.

<https://northshoretodayspaper.dailytelegraph.com.au/html5/reader/production/default.aspx?pubname=&edid=a94bf209-2e86-4dbe-a06c-e7c847d044fa>