

# Review of the Retirement Villages Act 2003: Options for Change

Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development (HUD) is reviewing the Retirement Villages Act 2003, and its associated regulations and codes. We have developed proposals addressing a broad range of topics relating to retirement village living, which you can read about in the discussion paper [Review of the Retirement Villages Act 2003: options for change](#). We want to hear from retirement village residents, their families, prospective residents, operators, sector bodies, legal advisors, and anyone else who has an interest in retirement villages.

## How to use this template

We have created this shorter version template for those who can't, or do not wish to, use our online survey tool or the longer version. This template contains the same questions as the online survey, and can either be printed and filled in by hand, or you can type your answers into the text fields using a PDF viewing programme such as Adobe Acrobat or Preview.

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

You can:

- comment on all, or some, of the proposals
- answer all, or some, of the survey questions
- tell us anything else you think we should know that is relevant to the review.

Any questions marked with an asterisk (\*) are required and the rest are optional.

We recommend that you read the [discussion paper](#) before you complete the survey. A [summary version](#) is also available.

If you have chosen to fill this template out online, you can email your completed submission to [RVAreview@hud.govt.nz](mailto:RVAreview@hud.govt.nz). If you have printed this template and filled it out by hand, you can either scan the document and email it to [RVAreview@hud.govt.nz](mailto:RVAreview@hud.govt.nz), or post it to the following address:

Retirement Villages Act Review  
Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development  
PO Box 82  
Wellington 6140

**The closing date for submissions is 5pm, Monday 20 November 2023.**

## Submitter information

Please provide some information about yourself. The information will be used to help us understand how different groups view the proposals for change. Any information you provide will be stored securely.

* Your name:	
Organisation (if applicable):	
* Your email address:	
Your phone number:	

The best way to describe yourself or your organisation:

- |   |   |
|---|---|
| <input type="checkbox"/> Retirement village resident                  | <input type="checkbox"/> Lawyer/law firm                            |
| <input type="checkbox"/> Retirement village operator                  | <input type="checkbox"/> Real estate agent                          |
| <input type="checkbox"/> Whānau/family of retirement village resident | <input type="checkbox"/> Prefer not to say                          |
| <input type="checkbox"/> Sector body or association                   | <input type="checkbox"/> Other individual (please describe below)   |
| <input type="checkbox"/> Iwi/Māori organisation                       | <input type="checkbox"/> Other organisation (please describe below) |

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Your ethnicity:

- |   |  |
|---|--|
| <input type="checkbox"/> Pākehā/NZ European | <input type="checkbox"/> Asian             |
| <input type="checkbox"/> Māori              | <input type="checkbox"/> Prefer not to say |
| <input type="checkbox"/> Pasifika           | <input type="checkbox"/> Other: _____      |

Your region:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Northland     | <input type="checkbox"/> Hawkes Bay         | <input type="checkbox"/> Canterbury                      |
| <input type="checkbox"/> Auckland      | <input type="checkbox"/> Whanganui-Manawatū | <input type="checkbox"/> Otago                           |
| <input type="checkbox"/> Waikato       | <input type="checkbox"/> Wellington         | <input type="checkbox"/> Southland                       |
| <input type="checkbox"/> Bay of Plenty | <input type="checkbox"/> Nelson-Tasman      | <input type="checkbox"/> Overseas (please specify below) |
| <input type="checkbox"/> Gisborne      | <input type="checkbox"/> Marlborough        |  |
| <input type="checkbox"/> Taranaki      | <input type="checkbox"/> West Coast         |  |

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If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

## Use and release of information

We may publish a submissions analysis. This could include a summary of submitters' views and may include the names of individuals or organisations that have made submissions. HUD officials may contact submitters directly if we require clarification of any matters in submissions.

The [Privacy Act 2020](#) establishes certain principles relating to the collection, use and disclosure of information about individuals by various agencies, including HUD. Any personal information you provide us will only be used to assist in the development of policy advice in relation to the issues in this discussion paper. You have the right under the Privacy Act to access your personal information and request any corrections to that information using the email or address above.

Please clearly state below, and in any email or covering letter, if you do not wish your name, or any other personal information, to be included in the summary of submissions.

☐ Please tick the box if you do not wish to have your name or other personal information included in any information about submissions we may publish.

Any person may make a request for submissions under the [Official Information Act 1982](#) (OIA). Please state below if you have any objection to the release of the information contained in your submission, and in particular, which parts you consider should be withheld. We will take such objections into account and will consult with those submitters when responding to requests under the OIA.

\*☐ I consent to my submission being released if requested under the Official Information Act 1982.

\*☐ I consider my submission, or identifiable parts of my submission, should be withheld from release and have stated my reasons and the grounds that apply under section 6 or section 9 of the OIA for consideration by HUD.

Reason for withholding submission in whole or in part:

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## Follow up

Are you happy for HUD to contact you if we have any questions about your submission?

☐ Yes

☐ No

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

**Overview of the review** – refer to page 18 of the discussion paper

**Q. 1:** Do you agree with the scope and objectives of the review? (See paragraphs 20-24 of the discussion paper) Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 2:** Do you have any comments on how the proposed changes, by themselves and collectively, might affect different parts of the sector (Such as different types of villages, residents and other stakeholders)? (See paragraphs 25-28 of the discussion paper)

**Q. 3:** Do you have any information you could share on Māori interests in and experiences of retirement villages that we should take into account in the review? (See paragraphs 29-32 of the discussion paper)

**Disclosure statements** – refer to page 28 of the discussion paper

**Q. 4:** Which of the proposed options for new disclosure documents do you agree with? Please give reasons for your answer, including any alternative suggestions about how the issues with disclosure documents could be addressed. (See paragraphs 46-57 of the discussion paper)

- ☐ Option 1 – A Village Comparison and Information Statement  
☐ Option 2 – A new shorter Disclosure Statement  
☐ Neither of these

**Q. 5:** Is any information missing from the proposed documents? If yes, please tell us what this is. Please refer to appendices 1, 2 and 3 of the discussion paper.

☐Yes      ☐No      ☐Not sure

**Q. 6:** Would the proposals to deal with false and misleading statements and inconsistency between a disclosure document and an ORA address the issues we have outlined? Please give reasons for your answer, including any alternative suggestions about how these issues could be addressed. (See paragraphs 58-61 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 7:** Please add any other suggestions you have for improving the retirement villages disclosure regime.

**Occupation right agreements** – refer to page 35 of the discussion paper

**Q. 8:** Which of the proposed options for standardising ORAs do you agree with? Please give us your reasons, including any suggestions for how the issues with ORAs could be addressed. (See paragraphs 81-86 and Appendix 4: Proposed standardised layout for ORA in the discussion paper)

- ☐ Option 1 - Standardising the format (i.e., the headings and layout)  
☐ Option 2 - Standardising both the format and some of the terms  
☐ Neither of these

**Q. 9:** Which terms should be standardised in ORAs, and which terms should not be standardised? Please give us your reasons. (See Appendix 5 – Standardisation of terms in the discussion paper)

**Q. 10:** Are there certain types of retirement villages that the proposed standardised format would not work for? Please give us your reasons.

- ☐ Yes      ☐ No      ☐ Not sure

**Q. 11:** Are there terms currently included in ORAs that could be considered unfair to residents? If yes, what are they and why are they unfair?

- ☐ Yes      ☐ No      ☐ Not sure

**Q. 12:** Should a specific power be included in the Act to declare certain terms in ORAs to be unfair? If yes, who or which body should hold this power? (See paragraphs 90-92 of the discussion paper)

- ☐ Yes      ☐ No      ☐ Not sure

**Q. 13:** Are there any ORA terms which may breach a resident's privacy? If yes, what are they and what additional measures are required to address potential privacy breaches? (See paragraphs 99-101 of the discussion paper)

- ☐ Yes      ☐ No      ☐ Not sure

**Q. 14:** Should conveyancers be able to provide intending residents with legal advice on ORAs? Please give us your reasons. (See paragraph 102 of the discussion paper)

- ☐ Yes      ☐ No      ☐ Not sure

**Maintenance of operator-owned chattels and fixtures** – refer to page 43 of the discussion paper

**Q. 15:** Do you agree with the proposal to amend the definition of 'retirement village property' to specifically include operator-owned unit chattels and fixtures? Please give us your reasons.

- ☐ Yes      ☐ No      ☐ Not sure

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

**Q. 16:** Do you agree with the proposal to require operators to provide a list of operator-owned chattels and fixtures and the condition of these to intending residents? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 17:** Do you agree with the proposal to assign responsibility for maintenance and repairs (including the direct cost of these) of operator-owned chattels and fixtures to the operator, except where the resident or their guest causes intentional or careless damage or loss? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 18:** Do you agree with the proposal to clarify that marks due to use of mobility aids and incontinence are classified as 'fair wear and tear'? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 19:** Do you agree with the proposal to require operators to meet the cost of replacing or upgrading operator-owned unit chattels and fixtures when they wear out? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 20:** If introduced, should the proposals apply to existing ORAs? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 21:** If there are other issues with maintenance and repairs that we should be aware of, please tell us about them.

**A simple and effective dispute resolution scheme** – refer to page 49 of the discussion paper

**Q. 22:** Do you agree with the proposal to establish a new dispute resolution scheme that is independent of retirement village operators? Please give us your reasons, including any alternative suggestions about how issues with the current scheme could be addressed. (See paragraphs 140-149 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 23:** Should the new scheme be delivered by:

☐ a dispute resolution scheme provider

☐ neither of these?

☐ a government appointed commissioner

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

Please give us your reasons.

**Q. 24:** Should residents be required to contribute to the costs of resolving disputes between residents (where the operator is not a party to the dispute)? If yes, what costs should residents contribute to?

☐Yes      ☐No      ☐Not sure

**Q. 25:** Should legal representation be limited in a new scheme? If yes, how should it be limited?

☐Yes      ☐No      ☐Not sure

**Q. 26:** Do you have information you could share on the costs of the current complaint and dispute resolution scheme for operators or for residents? For example, if you have been a party to a complaint or dispute in the past, could you provide information on the costs you faced (the type and amount), if any?

**Q. 27:** Would independent advocacy support that is free for residents to access be needed under a new dispute resolution scheme? If yes, please give your reasons and suggestions for how it might work. (See paragraphs 158-159 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Moving from retirement village living into aged residential care** – refer to page 61 of the discussion paper

**Q. 28:** What information on occupancy levels of aged residential care should be provided to intending residents? Please give us your reasons, including details if you answered 'other information'. (See paragraphs 181-184 of the discussion paper)

<input type="checkbox"/> Average occupancy across the previous 12 months	<input type="checkbox"/> Other information
<input type="checkbox"/> Current occupancy levels at a clearly dated point in time	<input type="checkbox"/> No information
	<input type="checkbox"/> Not sure

**Q. 29:** Should a clear statement that a suitable aged residential care unit cannot be guaranteed be included in one of the new disclosure documents? Please give us your reasons. (See paragraph 181 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 30:** If there are other issues related to transferring from an independent living unit to aged residential care that should be considered as part of the review, please tell us about them.

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

**Q. 31:** Should operators be allowed to charge aged residential care residents in ORA care suites a second fixed deduction ('deferred management fee')? Please give us your reasons, including if it should be capped or limited in some way. (See paragraphs 179-180 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 32:** Do you have information on different practices across the sector relating to ORAs for aged residential care you can share with us, including the different terms and conditions offered? For example:

- What kinds of different terms and conditions do operators offer where a resident has a second ORA for living in the same village?
  - Is it common practice for operators to charge a second fixed deduction or is there variability across the sector?
  - Where a second fixed deduction is charged, does the percentage increase by length of stay, and at what percentage is it capped?
  - What potential implications of stopping or limiting second fixed deductions should we be aware of, such as increased weekly fees for residents, or reduced new supply of aged residential care facilities?
- 

**Minimum building standards for retirement villages** – refer to page 70 of the discussion paper

**Q. 33:** If there any other issues with minimum building standards that we have not covered, please tell us about them.

**Q. 34:** Do you or someone you know live in a retirement village unit that is regularly cold or damp? If yes, please tell us about it.

☐Yes      ☐No      ☐Not sure

**Q. 35:** Should retirement villages be upgraded to meet certain building standards, such as the healthy homes standards? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 36:** Is the design of your retirement village age-friendly and accessible to support residents to age in place? If no, what changes would be needed?

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.



☐Yes      ☐No      ☐Not sure

**Repayment of the resident's capital sum** – refer to page 72 of the discussion paper

**Q. 37:** Do you agree with any or all of the following? You can tick more than one box.

☐ The proposal to require operators to repay a former resident's capital sum within a fixed period after the ORA has been terminated and the unit has been fully vacated, and if so, how long should the fixed period be?

☐ The proposal to require operators to pay interest on a former resident's capital sum if the unit remains vacant after six months.

☐ Neither or these (See paragraphs 208-213 of the discussion paper).

Please give us your reasons, including any additional suggestions for how the issues covered could be addressed.

**Q. 38:** Which option/s do you consider would most improve fairness for residents?

**Q. 39:** What impacts would the proposed options have for operators?

**Q. 40:** Should operators be able to apply for an exemption from the proposed mandatory repayment timeframe because of undue financial hardship? If yes, what should qualify as undue financial hardship?

☐Yes      ☐No      ☐Not sure

**Q. 41:** Should certain types of retirement villages (for example not-for-profit villages) be either exempt from the proposed mandatory repayment timeframe or subject to a longer repayment timeframe? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 42:** How long should operators have to relicense a unit before they need to start paying interest to the former resident? Please give us your reasons.

**Q. 43:** If implemented, does the [Interest on Money Claims Act 2016](#) provide a fair interest rate for operators to pay former residents if they have not relicensed the unit within six months? Please give us your reasons.

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

☐Yes      ☐No      ☐Not sure

**Q. 44:** If implemented, should the proposal to introduce a mandatory repayment timeframe for residents' capital sums apply to existing ORAs? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 45:** If implemented, should the proposal to require operators to pay interest on former residents' capital sums apply to existing ORAs? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Stopping outgoings and other fees** – refer to page 79 of the discussion paper

**Q. 46:** Do you agree with the proposal to require operators to stop charging weekly fees upon a unit being vacated or shortly after? Please give us your reasons, including any additional suggestions for how the issues with outgoings and other fees can be addressed. (See paragraph 236 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 47:** Should the proposal to require operators to stop charging weekly fees upon a unit being vacated or shortly after apply to existing ORAs? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Fixed deductions** – refer to page 81 of the discussion paper

**Q. 48:** Do you agree with the proposal to require fixed deductions to stop accruing upon a unit being vacated or very shortly after? Please give us your reasons, including any additional suggestions for how issues with fixed deductions can be addressed. (See paragraphs 248-249 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 49:** Should limits be placed on the size of the fixed deduction? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 50:** Is greater transparency needed about the specific costs covered by fixed deductions? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 51:** If introduced, should the proposal apply to existing ORAs? Why/why not?

☐Yes      ☐No      ☐Not sure

**Treatment of capital gains/losses** – refer to page 83 of the discussion paper

**Q. 52:** Do you agree with either or both of the following? Please give us your reasons, including any additional suggestions for how the issue in this section can be addressed. (You can tick more than one box)

- ☐ The proposal to require that operators can only make a resident liable for a capital loss on resale of their unit to the same extent as they would be entitled to any share of the capital gains.
- ☐ The proposal that operators that share capital gains with residents would not be required to make residents liable for capital losses to the same extent? (See paragraphs 257-258 of the discussion paper).

**Q. 53:** If implemented, should the proposal apply to existing ORAs? Please give us your reasons.

☐Yes      ☐No      ☐Not sure

**Q. 54:** If there are any other issues with capital gains or losses from the relicensing of a unit in a retirement village that should be addressed in the review, please tell us about them.

**Future-proofing the definition of retirement village** – refer to page 86 of the discussion paper

**Q. 55:** Is the definition of retirement village easy to understand? Why/why not? (See Appendix 6 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 56:** Are any aspects of the definition unnecessary or redundant? If yes, please tell us which ones.

☐Yes      ☐No      ☐Not sure

**Q. 57:** Does the definition enable operators to respond to changing demographics and housing needs? Why/why not?

☐Yes      ☐No      ☐Not sure

**Insurance cover for retirement village operators** – refer to page 88 of the discussion paper

If you wish to provide a longer written response to a question, please do this on a separate piece of paper, and attach it to this form.

**Q. 58:** Do you agree with any or all of the following? Please give us your reasons, including any additional suggestions for how issues with insurance cover can be addressed. (You can tick more than one box)

- ☐ The proposal to require that operators maintain insurance policies that, at all times, are sufficient (alongside other funds) to pay out all residents' capital sums in the event that a village is entirely destroyed, unable to be reinstated and all ORAs are terminated.
- ☐ The proposal to restrict operators from passing on any insurance excess to residents if the loss, damage or destruction relates to retirement village property; and if the resident was not at fault for the loss, damage or destruction.
- ☐ Neither of these (See paragraphs 280-285 of the discussion paper).

**Q. 59:** Do you foresee any issues with the proposal to remove the requirement that operators should have "full replacement cover" and instead allow them to obtain sum-insured and collective type insurance policies? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 60:** Is a 12-month transition period sufficient for operators to update insurance policies or obtain new ones to meet the proposed sufficient coverage requirement? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 61:** Are there any other scenarios in which operators' ability to pass on insurance excess amounts to residents should be restricted? If yes, please tell us about them.

☐Yes      ☐No      ☐Not sure

**Security for residents' capital sums** – refer to page 92 of the discussion paper

**Q. 62:** Do you agree that statutory supervisors should have the ability to hold both land and personal property security on behalf of residents? Why/why not? (See paragraphs 299-301 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 63:** Would legislating that statutory supervisors have to hold both types of security affect banking arrangements? If yes, how?

☐Yes      ☐No      ☐Not sure

**Q. 64:** If the legislation was to empower a statutory supervisor to hold a GSA, should this be first ranking or is it sufficient for this to rank second in priority behind the bank lender? Please give us your reasons.

**Q. 65:** What impact would requiring auditors of retirement villages to report to statutory supervisors if there was concern about solvency have on the security of residents' capital sums?

**Culturally responsive services and models of care** – refer to page 94 of the discussion paper

**Q. 66:** Does your retirement village provide a culturally responsive environment and/or services? Please tell us how.

☐Yes      ☐No      ☐Not sure

**Q. 67:** Are there any changes you would like to see in how retirement villages provide a culturally responsive environment and/or services? If yes, please tell us how.

☐Yes      ☐No      ☐Not sure

**Q. 68:** Are there any areas we should be aware of in the review that may impact Māori or other cultural groups differently? If yes, please tell us about them.

**Roles of government agencies in the retirement villages system** – refer to page 96 of the discussion paper

**Q. 69:** Do you think government agencies have sufficient powers to carry out their functions within the retirement villages system? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 70:** Do you think a government agency should be tasked with monitoring and auditing retirement villages' compliance with the legislative framework? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 71:** System roles are currently spread across a range of government agencies, and stakeholders have observed that there is no clear system leader. Do you think one agency should have an overall leadership role? Why/why not?

☐Yes      ☐No      ☐Not sure

**The operation of the Retirement Villages Register** – refer to page 98 of the discussion paper

**Q. 72:** What additional information and documents should be required under the Act to be available to the Registrar? (See paragraphs 324-327 of the discussion paper)

**Q. 73:** Do you agree that the Registrar should have the power to correct minor or technical errors in the Register? Why/why not? (See paragraphs 328-329 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 74:** Do you agree that the Act should be amended to provide the Registrar with a power to specify the manner in which documents are to be filed or lodged? Why/why not? (See paragraphs 330-332 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 75:** Do you agree that the Act should be amended to provide the power to regulate the purposes for which the Register can be searched and the manner in which it can be searched? Why/why not? (See paragraphs 333-336 of the discussion paper)

☐Yes      ☐No      ☐Not sure

**Q. 76:** If there are other improvements that could be made to the Register, please tell us them.

**Code of Practice** – refer to page 101 of the discussion paper

**Q. 77:** Do you agree with any or all of the following improvements to address the issues identified with the Code of Practice? Please give us your reasons. (You can tick more than one box)

- ☐ Introducing a regular review of the Code of Practice (for example every five or ten years).
- ☐ Introducing a plain language Code of Practice.
- ☐ Providing the Code of Practice (and other registered documents) in alternate formats such as New Zealand Sign Language and Braille.
- ☐ None of these.

**Q. 78:** What changes, if any, should be made to:

- the way the Code of Practice is currently varied?
- the requirements for annual and special general meetings in the Code of Practice?

**Q. 79:** Are there any other issues with the current Code of Practice? If yes, please tell us about them.

**Q. 80:** If your weekly fees have increased during occupancy, please tell us about the experience, including whether residents were consulted.

**Q. 81:** Should consultation requirements for weekly fees in the Code of Practice be changed or strengthened? Why/why not?

☐Yes      ☐No      ☐Not sure

**Code of Residents' Rights** – refer to page 103 of the discussion paper

**Q. 82:** Are changes needed to the Code of Residents' Rights, such as clarifying and strengthening residents' rights and obligations to one another? If yes, please tell us how.

☐Yes      ☐No      ☐Not sure

**Offences and Penalties** – refer to page 105 of the discussion paper

**Q. 83:** Are there any issues with the current provisions for offences, penalties, and enforcement tools under the Act? If yes, please give us your reasons, including any changes you would like to see.

☐Yes      ☐No      ☐Not sure

**Application of the Real Estate Agents Act 2008 to sale of a retirement village unit** – refer to page 106 of the discussion paper

**Q. 84:** Should all sales and transfers of retirement village units have the same consumer protections? Why/why not?

☐Yes      ☐No      ☐Not sure

**Q. 85:** Do you think the third party facilitating the sale or transfer of a retirement village unit (whether that is the retirement village operator or an independent third party) should have a general fiduciary duty to act in the best interests of the outgoing resident? Why/why not?

☐Yes      ☐No      ☐Not sure

### **Final comments**

**Q. 86:** If you have anything else on the review of the Retirement Villages Act you want to share with us, please let us know.