



# A GUIDE TO POLITICAL ENGAGEMENT

How to be a strong advocate  
for healthy ageing

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### Who is the Retirement Living Council?

The Retirement Living Council (RLC) is a specialist division of the Property Council of Australia. Together, both entities represent retirement community owners, operators and developers, as well as associate members with a direct interest in the retirement living sector. The lead members of the RLC are building Australia's future age-friendly communities dedicated to the accommodation and care of senior Australians. They are diverse in profile and mission and include Australian Stock Exchange-listed companies, private equity companies, mutuals, church-based entities, returned services associations, not-for-profit organisations and small operators.

For more information on RLC activities visit [www.propertycouncil.com.au/RLC](http://www.propertycouncil.com.au/RLC)

### Acknowledgement of Country

The RLC acknowledges the tens of thousands of years of continuous custodianship and placemaking by First Nations peoples and their proud role in our shared future.

We thank them for their custodianship of Country – land, seas and skies.

We acknowledge the diversity of First Nations cultures, histories and peoples. We pay our deepest respects to Elders past, present and emerging.

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# CHAMPIONING CHANGE

More than a decade ago the Rudd-Gillard Government Advisory Panel on the Economic Potential of Senior Australians argued adequate, available, and affordable housing should be at the centre of ageing policy because it is key to personal wellbeing and enjoyment of later life. Unfortunately, progress in advancing a more diverse landscape of senior housing options has been slow. For example, in 2020 research by the Royal Commission into Aged Care Quality and Safety found Australia's aged care system still assumed that aged care clients either had secure and appropriate housing or lived in residential aged care.

**This guide is as much a call to action as it is a plan for action**

Decades of research, inquiries and government reports in Australia and throughout the world have demonstrably and authoritatively shown purpose-built housing in age-friendly communities:

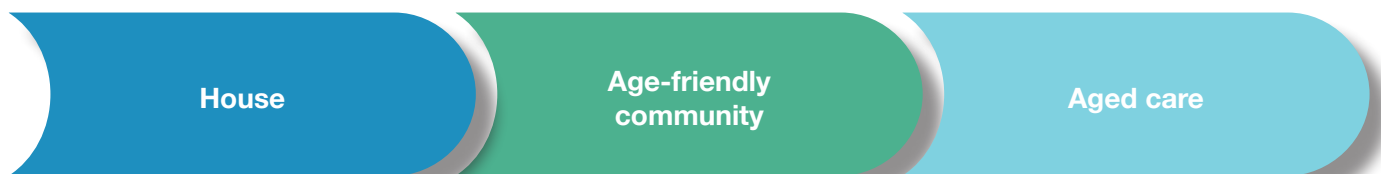
- ▶ optimise happiness, health and wellbeing outcomes for older Australians
- ▶ significantly reduce illness and injury for residents, thereby relieving pressure on the health system
- ▶ delay entry into residential aged care.

New and upgraded retirement villages have unlimited environmental and sustainability advantages through their design, structure and form, while congregate housing creates economies of scale for efficient delivery of community, health and aged care services.

Creating age-friendly communities for older Australians to down-size in their local neighbourhoods also frees up older housing stock that is more suitable for young families.

**Village managers and operators have an integral role to play in championing the benefits of healthy ageing before, during and after elections.**

While local politicians often want to hear about issues of importance to people living and working in the communities they represent, sometimes they need a gentle reminder that actions speak louder than words.



## How to use this guide

The RLC has compiled this three-part guide to equip retirement village managers and operators with key information, evidence and tools to promote the housing, health, social and economic contributions of your age-friendly community.

### PART 1

**Political engagement matters**

### PART 2

**Equipping you to be a healthy ageing champion**

### PART 3

**Advocacy in practice using (tips and tools)**

## PART 1

# POLITICAL ENGAGEMENT MATTERS

*Civic participation – citizens contributing their voice and views to political processes, proposals and decisions – makes a difference.*

*This  
section  
explains:*

- ▶ the responsibilities of governments for the retirement living sector
- ▶ why political engagement matters before, during and after elections
- ▶ the RLC's advocacy role and the role of village managers and operators
- ▶ the successful outcomes of credible and sustained advocacy.

## Civic participation: influencing government policies on healthy ageing

In today's hyper-connected and instantaneous digital media and social media landscape people are engaging with localised and personalised stories and causes. Trust in the big 'G' government is waning.

The increased number of successful independent and minor party candidates at the 2022 Federal Election reinforced the old political adage that "all politics is local". It showed how local retirement village residents, managers and operators can be powerful advocates for positive change.



## Government responsibilities for the retirement living sector

Every level of government – federal, state, and local – has responsibilities for retirement living communities like yours.

- ▶ **Federal:** The Federal Government is responsible for a range of taxation, health, aged care, housing, and support services that impact people living in retirement villages. It is the primary funder of aged care services, including in-home care for eligible residents living in retirement villages. It also provides protections to residents under national consumer laws, funds the age pension and regulates superannuation.
- ▶ **State and territories:** States and territories have an important strategic and regulatory role and the power to review planning and make reforms to ensure the supply of age-friendly housing stock is not constrained by a cumbersome planning regulatory environment. State and Territory Governments also regulate retirement villages through village registration and consumer affairs, including contracts signed between operators and residents, defining various tenure types, fees and dispute resolution.
- ▶ **Local:** In most instances, Local Governments are responsible for planning and development approvals, local laws and compliance, as well as rates, roads and rubbish.

While it is important to know which level of government has responsibility for which issue, you can and should raise key concerns in any jurisdiction because any elected representative – at local, state, and federal levels – can champion your concerns in any political arena. It's their job to represent the interests of their local communities.

## The RLC represents the retirement living sector

The RLC is the leading industry voice for the retirement living sector. We understand the unique needs and challenges of the sector. We are vocal champions of its benefits and contributions to society and the economy.

We advocate to governments on behalf of village communities all-year round. During elections, we step up our advocacy efforts by developing local, state, and national policy platforms that offer solutions to sector issues. We engage with political parties and candidates on behalf of the sector arguing for policy reform commitments that can deliver more and better age-friendly homes and services in retirement communities.

## Retirement village managers and operators represent local communities

Retirement village managers and operators can play a role in championing the needs of their communities and supporting RLC's advocacy efforts locally.

You may already know the federal and state Members of Parliament (MP), as well as the local Mayor and Councillors, who represent the community in which your village is located. If not, you will learn who they are as they undertake profile-raising activities and announcements during an election campaign.

## A united sector is a strong voice

Elections are a good opportunity for the RLC and village managers and operators to promote the benefits and contributions of the retirement living sector and to champion issues that matter to our residents.

The Property Council of Australia and the RLC will take the lead nationally and at a state level to advocate for the needs of age-friendly communities like yours before, during and after Federal, State and Local Government elections. However, as was seen during the 2022 Federal Election, local grassroots campaigns and persistent political pressure is powerful.

There's strength in numbers. Your voice matters.

## The impact of credible and sustained advocacy

Since its inception in 1988, the RLC, in partnership with village managers and operators initiated and led significant policy reforms that improved the quality and consistency of operating standards, as well as enhanced the transparency and public standing of retirement villages and the sector more broadly.

These reforms have contributed to a robust senior living and health system that the Australian Government described as “a global benchmark for best practice, thanks to strong government funding, a robust framework for accreditation, quality and regulation - and a long history of cooperation between government, service providers and the community.”<sup>1</sup>

Village operators have been instrumental in the development of national initiatives like the RLC:

- ▶ *Eight-Point Plan*
- ▶ *Retirement Living Code of Conduct*
- ▶ *Australian Retirement Village Accreditation Scheme (ARVAS)*
- ▶ *Capability Framework*

In 2021-22, the retirement living sector's commitment to high standards of self-governance has given our voice weight with governments and political decision-makers resulting in important policy changes, including, but not limited to:

- ▶ our industry leadership, coordination, collaboration and communication with national, state and territory government public health responses to COVID-19
- ▶ our pre-election advocacy resulted in the Australian Government's adoption of an RLC recommendation to reduce adverse financial impacts on pensioners looking to “right-size”
- ▶ our *A home for every Queenslander* was the catalyst and trigger for the 2022 Queensland Housing Summit
- ▶ our ongoing advocacy efforts resulted in positive changes to the *NSW State Environmental Planning Policy (SEPP)* to encourage development of age-friendly communities, while advancing better processes, solutions and outcomes via multiple state and territory legislative and regulatory reviews and amendments.

<sup>1</sup> Australian Trade and Investment Commission. (2015). Senior Living and Health. September.

## Strong self-governance

Immediately following the ABC Four Corners episode 'Bleeding them Dry' in June 2017, politicians were highly critical of the RLC and its membership. There was no scope to ask for policy change, much less demonstrate how retirement living provided important social infrastructure.

At the time, the RLC's focus was on responding to new regulation and the threats posed by political demands for action against the industry.

**Fast forward five years to 2022: after much hard work by RLC members and a clear demonstration that the retirement living industry is serious about doing the right thing, the RLC is attracting a very different reception from resident associations, politicians and other key stakeholders.**

Politicians, especially, are no longer simply wanting to lecture the RLC and its membership and the media is reporting fewer negative stories about complaints not being resolved, or residents feeling misled.

### CASE STUDY

## INDUSTRY LEADERSHIP

In August 2017, the retirement living industry launched an eight-point plan to address industry feedback and adverse public perceptions, providing demonstrable evidence of its willingness to listen to public issues and concerns and respond with appropriate remedial action, including:

1. Support nationally consistent retirement village legislation and contracts.
2. Ensure transparent and easy-to-understand descriptions in contracts of entry pricing, ongoing service fees, reinstatement costs and departure fees and payments, so residents have certainty about costs.
3. Encourage potential residents to seek independent legal advice before signing a contract and work together with government and the legal profession to make this happen.
4. Improve training and professional support for village managers, salespeople and other staff.
5. Commit to improve industry village accreditation standards and coverage, and support government initiatives to make accreditation mandatory.
6. Work with the Australian Retirement Village Residents Association to implement an Industry Code of Conduct.
7. Commit to the establishment of an efficient and cost-effective government-backed independent dispute resolution process.
8. Maintain and strengthen the relationship between industry and the Australian Retirement Village Residents Associations.

SOURCE: Retirement Village Industry. (2017). EIGHT POINT PLAN for a policy platform that delivers quality resident experience.

## PART 2

# EQUIPPING YOU TO BE A HEALTHY AGEING CHAMPION

*Knowledge and evidence-informed arguments underpin strong advocacy.*

### *This section explains:*

- ▶ key facts about Australia's ageing population; the size of the retirement living sector; its contribution to the economy; and as a significant cost-saver to governments
- ▶ the retirement living sector's willingness and ability to be part of policy solutions that address health, aged care, housing, homelessness and climate challenges
- ▶ the need for a nationally consistent approach to planning and regulation to support ongoing investment.

## Know your sector

Demand for the vital health and social services provided by your village is set to increase significantly alongside Australia's ageing population.

### National snapshot of the retirement living sector



#### Australians 65+

**4.4 million (2021)**

expected to increase to 6.6 million in 2041



#### Retirement living penetration rate

**6% (2021)**

expected to increase to 7.5% in 2041



#### Retirement village residents 65+

**263,000 (2021)**

expected to increase to 495,000 in 2041



#### Retirement villages

**2,500**

in 2021



#### Savings to governments

**\$3.3 billion (\$2021)**

delayed entry of residents into aged care and reduced interaction with hospitals and GPs



#### Gross domestic product (GDP)

**\$12.6 billion (\$2017)**

construction and operation



#### Government revenue

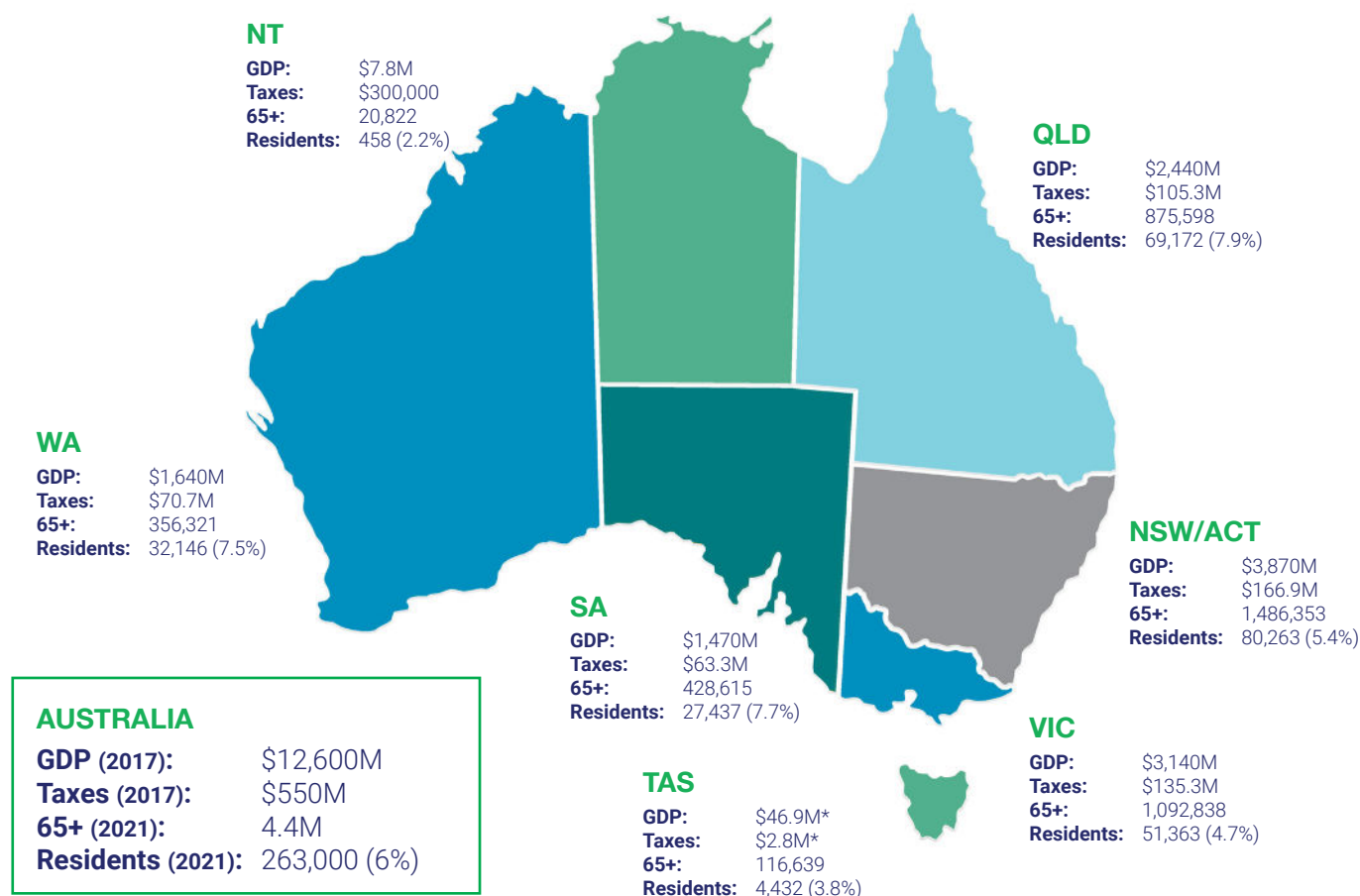
**\$550 million (\$2017)**

federal and state taxes

SOURCES: ABS. (2022). Census of Population and Housing: Population data summary, 2021 | Crawford, L. (2017). Seniors Living Insight (A Snapshot into Seniors Living Accommodation in Australia). Knight Frank Research & Consulting. September. | Property Council (2018). Background Research.



## Economic contribution of the retirement living sector by state and territory



SOURCES: ABS. (2022). Census of Population and Housing: Population data summary, 2021 (Table 5. Older People by Sex by State and Territory). | Crawford, L. (2017). Seniors Living Insight (A Snapshot into Seniors Living Accommodation in Australia). Knight Frank Research & Consulting. September. | Grant Thornton Australia (2014). Property Council of Australia: National overview of the retirement living sector. October. | Property Council (2018). Background Research.

\*Tasmania figures are \$2013 based on Grant Thornton Australia (2014) analysis.

## Understanding the role of your sector in solving policy challenges

The retirement living sector is well-positioned and ready to work with governments at all levels to be part of the solution to Australia's ageing population.

The goal of policy should be to ensure that older Australians can transition along the spectrum of aged care and accommodation needs as simply and cost effectively as possible.<sup>2</sup>

“We suggest there are advantages to the Commonwealth recommitting itself to promoting and supporting alternative accommodation options for low-income older people in the aged care system. Retirement villages present one possible option. Residents of these facilities often enjoy a sense of community, as well as higher levels of support, compared to living at home.”

– Royal Commission into Aged Care Quality and Care Research Report No.7, 2020

<sup>2</sup> Productivity Commission. (2015). Housing Decisions of Older Australians (Research Paper). December.

## POLICY CHALLENGES



### HEALTH

Health expenditure is rising faster than economic growth as a result of the cost of care for Australia's ageing population who become injured, suffer disabling or chronic disease, or require regular medical interventions.<sup>3</sup>



### AGED CARE

The Parliamentary Budget Office projected that, over the next decade, Australian Government spending on aged care will increase by 4.0% annually, after correcting for inflation. This increase will mean aged care spending will grow significantly faster than the rate of all Australian Government spending (2.7%). By 2030–31, aged care will account for 5.0% of all Australian Government expenditure compared to 4.2% in 2018–19.<sup>4</sup>

## SOLUTION

To the extent that “ageing in place” substitutes for other accommodation and care options that receive a greater government subsidy, it is also better aligned with Australian governments’ fiscal sustainability objectives. Additionally, hospitalisation is a costly and distressing experience for older Australians. Effective management of health conditions in the primary care system, led by GPs, is a key element of housing and health integration.

Housing with care can generally be understood as a purpose-built, community-based alternative to residential care for older people that seeks to fill their housing, care and support needs simultaneously while promoting their independence within private accommodation. The integration of housing with health and social care services is a vital part of ensuring people are able to live healthier and more independent lives for longer.

SOURCES: Beach, B. (2015). Village Life: Independence, Loneliness, and Quality of Life in retirement Villages with Extra Care (The International Longevity Centre – UK). August | Ministry of Housing, Communities and Local Government (UK). (2018) Government response to the Second Report of Session 2017–19 of the Housing, Communities and Local Government Select Committee inquiry into Housing for Older People. September | Productivity Commission. (2017). Shifting the Dial – 5-year Productivity Review (Inquiry report No. 84). August. | Productivity Commission. (2015). Housing Decisions of Older Australians (Research Paper). December.



### CLIMATE ACTION

Insecure, unaffordable and marginal housing significantly increase residents’ vulnerability to the health risks arising from climate change.<sup>5</sup>

## SOLUTION

Housing is one of the important factors influencing the extent to which vulnerable populations can adapt to risks associated with climate change. Improving the overall quality of senior’s housing presents an opportunity to improve long-term environmental sustainability. Importantly, meeting the need for more suitable homes for older Australians helps recycle established homes for young families.

#### SOURCES:

All Party Parliamentary Group on Housing and Care for Older People (UK). 2012. Housing our Ageing Population: Plan for Implementation (HAPPI 2). November. | Centre for Ageing Better, (2021). The Good Homes Dialogue: The homes we have and the homes we want (The Good Home Inquiry). August | NSW Adaptation Research Hub. (2020). Climate change, housing, and health: A scoping study on intersections between vulnerability, housing tenure, and potential adaptation responses

<sup>3</sup> Bradford, D., Zhang, Q., Karunanithi, M. (2016) The Smarter Safer Homes Platform: Extending Independence for the Elderly. Report No. 159306, CSIRO Australia.

<sup>4</sup> Parliamentary Budget Office cited in Royal Commission into Aged Care Quality and Care. (2021). Final Report Volume 1.

<sup>5</sup> NSW Adaptation Research Hub. (2020). Climate change, housing, and health: A scoping study on intersections between vulnerability, housing tenure, and potential adaptation responses.



## PUBLIC/SOCIAL HOUSING

Amplifying affordable housing struggles for older Australians, the shortfall of social housing is increasing rapidly and construction of non-private homes is the lowest on record. In context, about 30% of Australia's public housing stock is occupied by people over the age of 65 years, of which about two-thirds are single-person households who are predominantly female.<sup>6</sup>



## OLDER WOMEN AT RISK OF HOMELESSNESS

Women over the age of 55 are the fastest growing cohort of homeless Australians. Too many women are in housing limbo because they have too much money to qualify for social housing and too little money to buy a house. Their age is often a major barrier to securing a housing loan, and the pressure of paying rent quickly eats into modest retirement savings. These women are known as the 'missing middle'.<sup>7</sup>

## SOLUTION

Expanding access to social housing and to affordable, secure accommodation in the private sector is a primary strategy for reducing health-related vulnerabilities to climate risk.<sup>8</sup>

The Royal Commission into Aged Care Quality and Safety research (2020) argued: *"there is little support for low-income older renters who face insecure tenancy, cannot modify their homes, and are struggling to pay utilities. We suggest there are advantages to the Commonwealth recommitting itself to promoting and supporting alternative accommodation options for low-income older people in the aged care system. Retirement villages present one possible option. Residents of these facilities often enjoy a sense of community, as well as higher levels of support, compared to living at home."*

## CASE STUDY

# A BETTER QUALITY OF LIFE

Because active ageing is a lifelong process, easily accessible buildings, outdoor recreational opportunities and public realm, together with well-designed streets and pathways, enhance mobility, community engagement and independence of older people. Age-friendly neighbourhoods and communities improve the health and quality of life of older Australians.

The International Longevity Centre (2015) found residential housing with flexible care can have a major impact in promoting older residents' quality of life and reducing feelings of loneliness and isolation. It found: the average person in an age-friendly community reported half the amount of loneliness as those outside the retirement village; nearly two thirds of residents were "not at all" lonely and four out of five said they "hardly ever" or "never" felt isolated. Residents also felt safe and had a stronger sense of control.

Recognising age-friendly communities are designed to be a more sociable environment, a meta-analytical review into mortality risk associated with social relationships, including data across 308,849 individuals followed for an average of 7.5 years, showed individuals with active social relationships had a 50% greater likelihood of survival. In effect, the companionship that comes with retirement housing can combat the depression and poor health that so often results from isolation and loneliness.

SOURCES: Advisory Panel on the Economic Potential of Senior Australians. (2011). Realising the economic potential of senior Australians (turning grey into gold). Third Report. Commonwealth of Australia. 12 December | All Party Parliamentary Group on Housing and Care for Older People (UK). 2012. Housing our Ageing Population: Plan for Implementation (HAPPI 2). November. | Beach, B. (2015). Village Life: Independence, Loneliness, and Quality of Life in retirement Villages with Extra Care (The International Longevity Centre – UK). August; Holt-Lunstad, J., Smith, T.B., & Layton, J.B. (2010) Social Relationships and Mortality Risk: A Metaanalytic Review. PLoS Medicine, 7(7).

<sup>6</sup> Productivity Commission. (2015). Housing Decisions of Older Australians (Research Paper). December.

<sup>7</sup> MacDonald, M.L. (2022). 'Retirement Living – A Solution for Older Women at Risk of Homelessness'.

<sup>8</sup> NSW Adaptation Research Hub. (2020). Climate change, housing, and health: A scoping study on intersections between vulnerability, housing tenure, and potential adaptation responses.

## The need for nationally consistent planning and regulation

To be part of the solution to Australia's ageing and health policy challenges, the retirement living sector needs the right regulatory and legislative environment that will attract private investment to continue building age-friendly housing and communities.

Investment and growth are hamstrung by:

- ▶ an inconsistent and constantly changing planning and regulatory environment across state and territory jurisdictions
- ▶ unnecessary and complex planning and development approvals for new facilities as well as modification and redevelopment of existing villages.

To encourage the sector to continue providing age-friendly housing that delivers better outcomes for more older Australians, governments need to:

- ▶ create a nationally consistent approach to planning and regulation
- ▶ increase land availability
- ▶ support more commercially viable developments
- ▶ improve alignment with market needs
- ▶ elevate retirement living to state importance.

“Planning rules that constrain the development of smaller, higher density residential properties inhibit downsizing, and innovative housing proposals often face NIMBY opposition. The desire of older people to age in place strongly signals a need for revision of state and local government planning regimes, to reduce the barriers to the supply of new housing options. Reforms in this area could potentially deliver the greatest gains in affordability and diversity of housing options for older Australians.”

– **Productivity Commission, 2015**



## PART 3

# ADVOCACY IN PRACTICE (TIPS AND TOOLS)

*Politicians are members of the public elected by your community to represent your interests at local, state, and federal levels of government.*

*This section contains practical advice on how to:*

- ▶ engage with your elected Members of Parliament (MP) and Councillors, as well as political candidates who are contesting an election
- ▶ approach visits and other interactions with political representatives
- ▶ develop positive partnerships with your political representatives after an election.

It also includes a supporting toolkit of customisable letters, visit checklists and speaking points.

## Guidelines for engagement

While there are no defined rules about how to engage with political representatives during an election campaign, the RLC has drawn on its extensive experience dealing with politicians at all levels of government to put together some useful advice and pointers to help you.

These interactions might be initiated by an elected representative, candidate or political party representative who calls you to introduce themselves or to arrange a visit to your village.

**One of the most important points to remember is that as a village manager or operator you should not use your professional role to endorse or publicly support a particular party or candidate. Your role is to lead, inform and act in the best interests of your community.**

We've outlined how to approach some typical scenarios that you may encounter.

## SCENARIO 1: What do I do if an MP, Councillor or candidate calls me?

- ▶ Approach the call like you would with any member of the public. If the purpose of their call is to introduce themselves, take the opportunity to get to know them and find out what they know about the retirement living sector and what they're promising.
- ▶ Have key points you want to share about your village, such as how long it's been operating and the size and makeup of your resident population, as well as any recent significant events or milestones.
- ▶ Use the conversation to share two or three challenges faced by the retirement living sector as detailed in the Property Council of Australia and RLC election platform. Obtain their postal address or email so that you can send them a copy of the full statement.
- ▶ You may wish to invite them to your village for a tour. If so, we've put together an example invitation letter that you can customise and send. See page 15 of this document. We have also prepared speaking points that you may wish to customise. See page 15 of this document.

## SCENARIO 2: What do I do if an MP, Councillor or candidate wants to visit my village

- ▶ Say yes. Hosting a visit from an MP, Councillor or political candidate is a golden opportunity to promote your village and to raise issues of importance to your community and the retirement living sector more broadly.
- ▶ We've put together a checklist to help you plan and conduct a successful visit. See page 15 of this document

### Building relationships with your local political representatives

The political representative elected to represent your village's state or federal electorate, or local council area, could be the same one currently serving in the position, or a new person. Their job is to champion their local community. That includes your village.

So, it's important they get to know you and your residents. Start by sending them a letter of congratulations. We've put together an example letter that you could customise. See page 15 of this document.

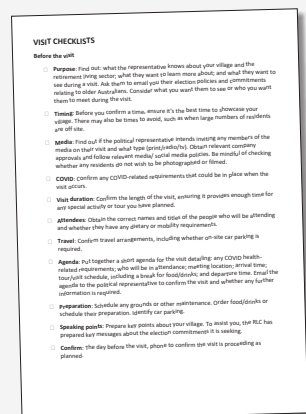
In all areas of life, people are more likely to help people they know. The same applies to politicians.

There are a range of ways you can develop a positive partnership with your elected representatives:

- ▶ invite them to events such as the opening of a new facility or for a special occasion to celebrate events like the International Day of Older Persons.
- ▶ email them with a regular update about village life.
- ▶ ask them to present a special message of congratulations from the Lord Mayor, Premier, Prime Minister or Governor-General to a resident or couple.
- ▶ tag them in social media posts.



# SUPPORTING RESOURCES



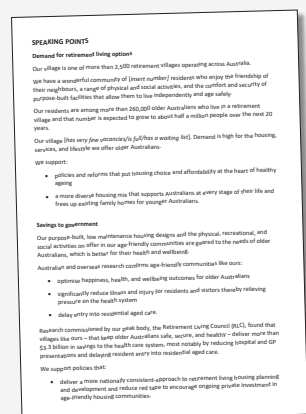
## Visit checklists

Events run smoothly when they are well planned. They are successful when their purpose is well defined. This applies to hosting a visit from a political representative during an election.

Be clear about what you want to achieve from the visit and what impression and information you want them to take away about your village and RLC policy reforms that would benefit your residents and the sector.



**DOWNLOAD:** A word version of these checklists is available to download and customise <https://tinyurl.com/34vfrax8>

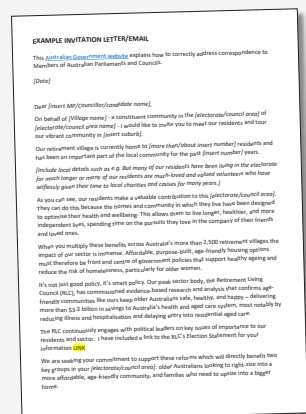


## Speaking points

We've put together some general speaking points about the benefits of the retirement living sector and its role in promoting healthy ageing. You may wish to draw on the points below and the RLC's specific election messages when talking with your local political representatives.



**DOWNLOAD:** A word version of these speaking points is available to download and customise <https://tinyurl.com/ypkzp7rz>



## Example letters

To correctly address correspondence to Members of Australian Parliaments and Councils visit <https://www.stylemanual.gov.au/grammar-punctuation-and-conventions/titles-honours-forms-address/parliaments-and-councils>

We've put together some example letters/emails that you may wish to customise to:

- ▶ invite a political representative to visit your village during an election.



**DOWNLOAD:** A word version of this letter is available to download and customise <https://tinyurl.com/yfu7ttkm>

- ▶ congratulate the successful representative after election results have been officially declared by the relevant electoral authority.



**DOWNLOAD:** A word version of this letter is available to download and customise <https://tinyurl.com/5n6zy2cr>

## **Retirement Living Council**

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