

Complaint Procedure – Retirement Services

Table of Contents

- Complaint Procedure – Retirement Services.....2
- 1 Procedure Detail2**
 - 1.1 Objective and Purpose 2
 - 1.2 Scope and Application 2
 - 1.3 Definitions 2
- 2 Procedural Steps4**
 - 2.1 Concerns 4
 - 2.2 Lodging a Formal Complaint or Dispute Resolution 4
 - 2.3 Complaint Resolution..... 5
- 3 Roles and Responsibilities 7**
- 4 Related 8**
 - 4.1 Related Internal Policy and Procedure 8
 - 4.2 Related Legislative Instruments 8
 - 4.3 Document Control 8

Complaint Procedure – Retirement Services

1 Procedure Detail

1.1 Objective and Purpose

VMCH acknowledges the importance of complaints about our management of the village as a key means of identifying deficiencies and problems and advancing our understanding of what is important to residents either individually or as a group. Complaints play an important role in helping us to improve and you may be assured that you will not suffer any adverse consequences for making a complaint.

VMCH also acknowledges that you may be involved in a dispute involving another resident and you may wish to understand VMCH's involvement in mediating in these situations.

This procedure for both complaints against management and mediating resident disputes has been written in an easy to read style for the convenience of residents. The Victorian Retirement Villages Act 1986 regulates the rights and responsibilities of residents in retirement villages and management regarding the handling of complaints and disputes.

1.2 Scope and Application

The procedure applies to all:

- Victorian retirement villages operated by VMCH,
- village disputes involving the operator and/or residents,
- residents and their authorised representatives/support persons,
- staff/contractors involved in receiving or managing disputes.

1.3 Definitions

Term	Definition
Concern	A matter raised by a resident or their representative about village operations, services, conduct or another issue

	affecting the resident, which may be able to be resolved promptly and informally.
Complaint	An expression of dissatisfaction made to VMCH about the management or operation of the village, the conduct of VMCH staff or contractors, or services provided in connection with the village, whether raised verbally or in writing.
Village dispute	A dispute raised under the Retirement Villages Act 1986 (Vic) in relation to the village, including a dispute between a resident and the operator (management dispute) or, where relevant, a dispute involving residents that is dealt with through the village dispute process.
Management dispute	A village dispute between a resident (or their representative) and VMCH as operator of the retirement village about the management, operation, obligations or conduct of the village.
Resident dispute	A village dispute involving residents that is notified to VMCH and managed through the village dispute procedure to the extent required or permitted by law.
Resident representative	A person authorised or chosen by the resident to support, assist or represent them in raising or resolving a complaint or dispute, including an advocate, attorney, family member or other support person.
Primary contact person	The VMCH staff member nominated by VMCH as the first point of contact for receiving and managing village complaints and disputes for a retirement village.
Alternate contact person	The VMCH staff member nominated by VMCH as the alternate contact for a retirement village, who is senior to and independent from the primary contact person for the purposes of escalation and procedural fairness.
Written dispute record	The written record created by VMCH for a village dispute that is not resolved to the resident's satisfaction within the required timeframe, containing the information required by the Act and Regulations.
Disputes register	The register maintained by VMCH of all village disputes, including actions taken and outcomes, for monitoring, reporting and compliance purposes.
Consumer Affairs Victoria (CAV)	The Victorian regulator that provides information and advice about retirement village rights and obligations and receives required dispute reporting from operators.
Conciliation scheme	The external conciliation scheme available from 1 May 2026 to assist with resolution of eligible retirement village

	disputes after the operator's dispute process has been used or where a matter is referred appropriately.
VCAT	The Victorian Civil and Administrative Tribunal, which may hear certain retirement village matters in accordance with the Act.

2 Procedural Steps

2.1 Concerns

All matters which cause concern should be discussed with the person appointed by VMCH to act as manager or coordinator of the Village on behalf of VMCH (VMCH Representative). Most matters raised in this way can be quickly resolved to your satisfaction. The name and contact details of the VMCH Representative at your Village are:

Primary Contact Person

Name: Tessa Von Barron, Senior Manager Affordable Homes

Address: 2 Lonsdale Street, Melbourne, Victoria 3000

Phone/mobile number: 1300 698 624

Email: Affordablehomes@vmch.com.au

Alternate Contact Person

Name: Andrew Joyce, Senior Retirement Living Manager

Address: 2 Lonsdale Street, Melbourne, Victoria 3000

Phone/mobile number: 1300 698 624

Email: SMRL@vmch.com.au

The VMCH Representative will also be able to help you contact VMCH, Consumer Affairs Victoria or the Dispute Settlement Centre of Victoria (DSCV) if you would like more detailed information about the complaints and dispute resolution process.

2.2 Lodging a Formal Complaint or Dispute Resolution

If you believe a concern has not been quickly or satisfactorily resolved, or for any other reason, you may wish to make a formal complaint or give us notice of a dispute with another resident in the following ways.

VMCH Representative

You may tell us your complaint or dispute by contacting the VMCH representative at your Village either:

- in person or by telephone between [9.00 am and 5.00 pm, Monday to Friday]; or
- by writing a letter or email. It is not essential for your complaint or dispute to be in writing, but the option is available to you if you prefer to write us a letter or send us an email.

Residents' Committee

Alternatively, you may lodge your complaint or dispute with the Residents' Committee, particularly if it is a matter that would benefit from discussion by the residents. If you decide the Residents Committee will deal with your complaint or dispute, VMCH and the VMCH Representative are restricted under the Act from dealing with your complaint or dispute at the same time.

Independent Third Party

You may also seek information or assistance from:

1. Consumer Affairs Victoria (for information and advice on your options) by post at GPO Box 123 Melbourne Vic 2001, by telephone on 1300 55 81 81 or by lodging a general enquiry online at consumer.vic.gov.au. There is also information on the Consumer Affairs Victoria website;
2. the DSCV (for assistance with resolving a dispute) at 4/456 Lonsdale Street Melbourne Vic 3000 or Telephone: 1300 372 888 or Email: dscv@justice.vic.gov.au; or
3. the Victorian Civil and Administrative Tribunal (VCAT); at 55 King Street Melbourne Vic 3000 or by telephone on 1300 01 8228. There is also information on the VCAT website.

either before you lodge your complaint or if you are not satisfied with our responses.

2.3 Complaint Resolution

Upon receipt of the complaint, the VMCH Representative will contact you to discuss your concerns with a view to reaching an agreed course of action to resolve the matter. If you prefer, you may have someone represent or assist you when making or attempting to resolve a complaint.

We will not undertake any action or contact another person:

- without your consent; or
- that duplicates, or is contrary to, the law or your Residence and Management Contract with us. You will receive a written response regarding both the receipt and outcome of your complaint. Wherever possible, we aim to resolve all complaints within 14 days. If you are not happy with the response, you may raise the matter with our Senior Manager, Retirement Living at VMCH's head office, 2 Lonsdale Street, Melbourne 3000.

All formal complaints will be recorded by VMCH in a complaints register. In addition, all complaints not resolved within 72 hours will be recorded and maintained in a separate written record. You may be assured that all complaints will be dealt with in a confidential manner and that the privacy of all parties will be respected.

The dispute record will include prescribed information, including:

- the date the dispute record was created
- the resident or representative details
- whether the dispute was notified verbally or in writing
- details of the dispute as described by the resident
- copies of correspondence or documents
- the outcome sought by the resident.

A copy of the dispute record will be provided to the resident. An exception applies only where the operator reasonably believes the dispute has been resolved to the residents' satisfaction.

VMCH undertakes monthly reporting and trend analysis based on the dispute record. This reporting is provided to the Chief Retirement Living Officer and Senior Manager, Retirement Living, for monitoring and escalation to the Board as required.

A report of all complaints and disputes will be provided at the annual meeting of residents. However, this report will only refer to the number and types of complaint and solution. Names and details will not be provided.

A copy of the complaints and disputes report presented at the annual meeting of residents will be provided to the Director of Consumer Affairs Victoria within 14 days of the meeting.

3 Roles and Responsibilities

The following responsibilities have been allocated in relation to complaints management:

Role	Responsibility
VMCH Board	Oversees VMCH's governance framework for complaints, disputes, safety, quality and compliance, including assurance that retirement living complaint and dispute management systems are in place and functioning effectively.
VMCH Executive	Ensures appropriate systems, resources, controls and oversight arrangements are in place to support complaint and dispute management across the retirement living portfolio.
Chief Retirement Living Officer	Provides executive oversight of retirement living complaint and dispute management, monitors significant themes and risks, and ensures appropriate escalation, improvement actions and compliance reporting occur.
Senior Manager Retirement Living (or equivalent)	Owns implementation of this procedure across the retirement living portfolio, supports villages in managing complaints and disputes, oversees the disputes register, and ensures de-identified disputes reporting is prepared for village annual meetings and provided to CAV as required.
Village Manager / Coordinator / Primary Contact Person	Is the first point of contact for receiving and managing village complaints and disputes, supports early resolution where appropriate, ensures verbal and written notifications are accepted, ensures records are created and maintained, and keeps the resident informed of progress and outcomes.
Alternate Contact Person	Provides an escalation pathway where a resident does not wish to deal with the primary contact person or where additional independence, seniority or procedural fairness is needed.
Retirement Services Administration / Governance Support (if applicable)	Maintains document control, supports register administration and reporting, assists with preparation of de-identified disputes reports, and supports submission of required information to CAV/myCAV.
VMCH Employees and Contractors	Must treat complaints and disputes respectfully, promptly escalate matters received verbally or in writing to the appropriate contact person, cooperate with dispute resolution processes, maintain confidentiality, and must not engage in

Role	Responsibility
	conduct that could discourage or disadvantage a resident for raising a complaint or dispute.
Residents and Resident Representatives	May raise concerns, complaints or disputes verbally or in writing, may be supported or represented by a person of their choice, and are encouraged to provide relevant information to assist resolution of the matter.

4 Related

4.1 Related Internal Policy and Procedure

The following policies and procedures work together to support complaints management across our operations:

- Client Complaints Policy
- Client Complaints Procedure
- Choice and Control Policy
- Child Safe Complaints Handling Policy and Procedure
- Child Safe Friendly Complaints Handling Policy
- Complaint & Feedback Handling Work Instruction for employees
- Client Complaints Flowchart
- Have Your Say form.
- Employee Grievance Procedure
- Protected Disclosure Policy
- SIRS Policy
- Child Safe – Code of Conduct
- Child Safety and Wellbeing Policy
- Policy for Managing and Reporting Child Safety Incidents and Concerns

4.2 Related Legislative Instruments

The relevant State and Federal legislation include:

- Retirement Villages Act 1986 (Vic)
- Retirement Villages Amendment Act 2025 (Vic).
- Retirement Villages Regulations 2026 (Vic)
- Privacy Act 1988 (Cth)

4.3 Document Control

Procedure Category	6 Quality and Innovation
Procedure Owner	Chief Retirement Living
Approved By	Liz Hickey
Date Approved	29 April 2026
Next Review	30 July 2026