

# Planning for living in a retirement village - check list

When you feel it is the right time for you to move into a retirement village, there are important questions you can ask that will make your decision an easier one.

We have prepared a checklist of possible questions that you can print off and take with you when you visit a retirement village. We recommend that you visit as many villages as possible to see what they offer and see whether you could live there.

## Lifestyle

- Why do I want to move to a retirement village?
- What location or area do I want to live?
- Do I want to be near my current home, close to family and friends or am I looking for a complete change?
- What type of village will suit me most? Apartment living, an established older style village, a villa or a serviced apartment?
- Have I talked with my family and friends about moving into a village?

## Financial and Legal

- What is included in the service or maintenance fees? Is it payable weekly, fortnightly or monthly? How often could this fee increase and will it increase much?
- What does the service fee cover and what does it not cover. Could I continue to afford it if my spouse or partner dies?
- Does the cost of the home, plus the ongoing monthly service fees fit into my budget?
- What are the Exit fees / Deferred Management Fee (DMF), as villages are different?
- How much is the deposit to secure a villa or apartment and is it refunded if I decide not to purchase?
- If I leave the village am I entitled to a refund? How soon after leaving the village will the refund be paid?
- What type of contract am I entering into, e.g. unit title, licence to occupy, rental?

## Management & Resident Involvement

- Is the village accredited with the RVA?
- How is the village managed?
- Is there a residents' committee and what role does it play in the administration of the village?
- What dispute resolution procedures are in place?
- What arrangements are in place for maintenance of units, community facilities and grounds?
- Can I establish your own private garden?
- What protection do I have if the village is sold to another organisation?

## Health & Security Considerations

- What arrangements are there if I fall ill or need a hospital?
- Is there village staff or a nurse on duty or do they come to the village during the week?
- Is there an emergency call button system in place? If so, who responds to the calls?
- What types of services and amenities does the village provide? E.g. podiatry, physiotherapy, wheelchair access?
- Is there an aged care facility nearby or on site? Or if my needs change, is there alternative accommodation in or near the village?

## Village Life

- Can my family and friends stay?
- Am I allowed to have pets?
- Does the village provide a bus or other transport and at what cost?
- Apart from the village facilities, what services are available to me from the local community? For example: library, recreational, meals-on-wheels, hospitals, doctors.
- What age group are the residents?
- Can I continue with my hobbies? What clubs, social groups and activities are on offer?
- Are the floor plans, gardens and entertaining areas right for me?
- What is the security in the village?
- Are the residents happy to talk to me about their experiences?
- Are meals available if I am unable to cook?
- What are my options for home help, dining facilities, etc. that I can access if needed?

## Before signing a contract you should obtain the following:

- A copy of the Occupation Right Agreement
- A copy of the village rules
- A check list of questions to ask before entering into a contract
- A copy of the Code of Practice and Code of Residents' Rights
- A copy of financial information relating to the operation of the retirement village

