Retirement Villages

Form 3



ABN: 86 504 771 740

Village Comparison Document

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 July 2019



Name of village: Adventist Retirement Village Victoria Point

Important information for the prospective resident

- The Village Comparison Document gives general information about the retirement village
 accommodation, facilities and services, including the general costs of moving into, living in and
 leaving the retirement village. This makes it easier for you to compare retirement villages.
- The Retirement Villages Act 1999 requires a retirement village scheme operator to:
 - provide a copy of the Village Comparison Document to a prospective resident of the retirement village within seven days of receiving a request
 - o include a copy of the Village Comparison Document with any promotional material given to a person, other than through a general distribution (e.g. mail-out)
 - publish the Village Comparison Document on the village's website so that the document, or a link to it appears prominently on each page of the website that contains, or has a link to, marketing material for the village
- You can access a copy of this Village Comparison Document on the village website at www.arplus.org.au
- All amounts in this document are GST-inclusive, unless stated otherwise where that is permitted by law.

Notice for prospective residents

Before you decide whether to live in a retirement village, you should:

- Seek independent legal advice about the retirement village contract there are different types
 of contracts and they can be complex
- Find out the financial commitments involved in particular, you should understand and consider ingoing costs, ongoing fees and charges (which can increase) and how much it will cost you when you leave the village permanently
- Consider any impacts to any pensions, rate subsidies and rebates you currently receive
- · Consider what questions to ask the village manager before signing a contract
- Consider whether retirement village living provides the lifestyle that is right for you. Moving into a retirement village is very different to moving into a new house. It involves buying into a village with communal facilities where usually some of the costs of this lifestyle are deferred until you leave the village. These deferred costs when you leave your unit may be significant.
- Seek further information and advice to help with making a decision that is right for you. Some useful contacts are listed at the end of this document, including:
 - Queensland Retirement Village and Park Advice Service (QRVPAS) which provides free information and legal assistance for residents and prospective residents of retirement village. See www.caxton.org.au or phone 07 3214 6333.
 - The Queensland Law Society which can provide a list of lawyers who practice retirement village law. See www.gls.com.au or phone: 1300 367 757.

More information

- If you decide to move into a retirement village, the operator will provide you with a Prospective Costs Document for your selected unit, a residence contract and other legal documents.
- By law, you must have a copy of the Village Comparison Document, the Prospective Costs
 Document, the village by-laws, your residence contract and all attachments to your residence
 contract for at least 21 days before you and the operator enter into the residence contract. This
 is to give you time to read these documents carefully and seek professional advice about your
 legal and financial interests. You have the right to waive the 21-day period if you get legal
 advice from a Queensland lawyer about your contract.

The information in this Village Comparison Document is correct as at 1 July 2019 and applies to prospective residents.

Some of the information in this document may not apply to existing residence contracts.

Part 1 – Operator and management details				
1.1 Retirement village location	Retirement Village Name Adventist Retirement Village Victoria Point Street Address 571-585 Cleveland-Redland Bay Road Suburb VICTORIA POINT State QLD Post Code 4165			
1.2 Owner of the land on which the retirement village scheme is located 1.3 Village operator	Name of land owner Australasian Conference Association Limited Australian Company Number (ACN) 000 003 930 Address 400 Boundary Street Suburb SPRING HILL State QLD Post Code 4004 Name of entity that operates the retirement village (scheme operator) Seventh-day Adventist Aged Care (South Queensland) Ltd Australian Company Number (ACN) 104 195 922			
	Address 400 Boundary Street Suburb SPRING HILL State QLD Post Code 4004 Date entity became operator 30 June 1980			
1.4 Village management and onsite availability	Name of village management entity and contact details Seventh-day Adventist Aged Care (South Queensland) Ltd Australian Company Number (ACN) 104 195 922 Phone 07 3820 5777 Email ilu.vp@sdaac.com.au An onsite manager (or representative) is available to residents:			

	☑ Full timeOnsite availability includes:Weekdays – 8am to 4pm
	Weekends – contactable by phone in case of emergency
Part 2 – Age limits	
2.1 What age limits apply to residents in this village?	In the case of a single application, the applicant must be eligible for the Aged Pension. In the case of a joint application, one applicant must be eligible for the Aged Pension and the other applicant must be suitable as determined by the Scheme Operator.

ACCOMMODATION, FACILITIES AND SERVICES						
Part 3 – Accommodation	Part 3 – Accommodation units: Nature of ownership or tenure					
3.1 Resident	☐ Freehold (owner resident)					
ownership or tenure of the units in the village	☐ Lease (non-owner resident)					
is:	☐ Licence (non-owner resident)					
	☐ Share in company title entity (non-owner resident)					
	☐ Unit in unit trust (non-owner resident)					
	⊠ Rental (non-owner resident)					
	☐ Other					

3.2 Number of units by accommodation type and tenure	There are 145 units in the village, comprising 145 single story units			
Accommodation Unit	Freehold	Leasehold	Licence	Other – Rental and Aged Care Units
Independent living				
units				
- Studio			1	23
 One bedroom 			6	13
- Two bedrooms			91	
- Three bedrooms			11	
Serviced units				
- Studio				
- One bedroom				
- Two bedrooms				
- Three bedrooms				
Other				
Total number of units			109	36
. Ctal Hallibor of allito			100	

Access and design

3.3 What disability access and design features do the units and the village contain?

- □ Level access from the street into and between all areas of the unit
 (i.e. no external or internal steps or stairs) in some units
- Step-free (hobless) shower in some units
- □ Toilet is accessible in a wheelchair in some units
- ☑ Other key features in the units or village that cater for people with disability or assist residents to age in place
 - Wheelchair access to all common facilities

Part 4 – Parking for residents and visitors

4.1 What car parking in the village is available for residents?

- ⊠ Some 1, 2 & 3 bedroom units with own garage or carport attached or adjacent to the unit
- ⊠ General car parking for residents in the village
- - Limited carports available for caravans, boats and campervans

Restrictions on resident's car parking include:

- Parking on lawns prohibited
- Street parking is restricted to drop-off and pickup only
- Visitors and family members of residents are not permitted to leave vehicles on site for extended periods of time without being present on site, unless approved by management

	⊠10 x Studio units with no car parking for residents (availability in general car park if required)			
4.2 Is parking in the village available for visitors? If yes, parking restrictions include	 Yes Parking on lawns prohibited Street parking is restricted to drop-off and pickup only Visitors and family members of residents are not permitted to leave vehicles on site for extended periods of time without being present on site, unless approved by management 			
Part 5 – Planning and de	evelopment			
5.1 Is construction or development of the village complete?	Year village construction started: 1980 ⊠ Fully developed / completed □ Partially developed / completed			
	☐ Construction yet to commence			
5.2 Is there development approval or a development application pending for further development or	Development approval granted ☑ Yes ☐ No - Redevelopment of Maintenance facilities and units on northern boundary			
redevelopment of the village? If yes to either: Provide details and	- Extension of village community centre Development application pending			
timeframe of development or proposed	☐ Yes ☒ No			
development, including the final number and types of units and any new facilities.	Note: see notice at end of document regarding inspection of the development approval documents.			

Part 6 – Facilities onsite at the village					
6.1 The following facilities are currently available to residents:	□ Activities or games room	☐ Medical consultation room			
	Arts and crafts room	Restaurant			
	⊠ Auditorium	☐ Shop			
	⊠ BBQ area outdoors	☐ Swimming pool [indoor / outdoor]			
	☐ Billiards room	[heated / not heated]			
	☐ Bowling green [indoor/outdoor]	☐ Separate lounge in community centre			
	☐ Business centre (e.g.	☐ Spa [indoor / outdoor]			
	computers, printers, internet access)	[heated / not heated			
	☐ Chapel / prayer room	Storage area for boats / caravans			
	☐ Communal laundries	☐ Tennis court [full/half]			
	□ Community room or centre	☑ Village bus or transport			
		⊠ Workshop			
	☐ Dining room	☑ Other➤ Recreational/social facilities			
	⊠ Gardens				
	│				
	⊠ Library				
	hat is not funded from the Genera s on access or sharing of facilities	al Services Charge paid by residents or (e.g. with an aged care facility).			
Nil	ŭ	3 7/			
6.2 Does the village have an onsite,	⊠ Yes □ No				
attached, adjacent or co-located residential aged care facility?	Name of residential aged care facility and name of the approved provider:				
	Name: Adventist Retirement Village – Victoria Point Provider: Seventh-day Adventist Aged Care (South Queensland) La				
Note: Aged care facilities are not covered by the <i>Retirement Villages Act 1999 (Qld)</i> . The retirement village operator cannot keep places free or guarantee places in aged care for residents of the retirement village. To enter a residential aged care facility, you must be assessed as eligible by an Aged Care Assessment Team (ACAT) in accordance with the <i>Aged Care Act 1997 (Cwth)</i> . Exit fees may apply when you move from your retirement village unit to other accommodation and may involve entering a new contract.					

Part 7 – Services	
7.1 What services are provided to all village residents (funded from the General Services Charge paid by residents)?	 management and administration; gardening and day-to-day minor maintenance of the common areas and infrastructure; and other services as detailed each year in the operating budget for the scheme
7.2 Are optional personal services provided or made available to residents on a user-pays basis?	☐ Yes ⊠ No
7.3 Does the retirement village operator provide government funded home care services under the Aged Care Act 1997 (Cwth)?	⊠ Yes, the operator is an Approved Provider of home care under the <i>Aged Care Act 1997</i> (Registered Accredited Care Supplier – RACS ID number: 17958)

Note: Some residents may be eligible to receive a Home Care Package, or a Commonwealth Home Support Program subsidised by the Commonwealth Government if assessed as eligible by an aged care assessment team (ACAT) under the *Aged Care Act 1997 (Cwth)*. These home care services are not covered by the *Retirement Villages Act 1999* (Qld).

Residents can choose their own approved Home Care Provider and are not obliged to use the retirement village provider, if one is offered.

Part 8 – Security and emergency systems				
8.1 Does the village have a security system? If yes: the security system	⊠ Yes □ No			
details are:	Wilson Security patrols the site 1-2 times per night			
8.2 Does the village have an emergency help system? If yes or optional:	☐ Yes - all residents ☐ Optional ☐ No			
 the emergency help system details are: 	Emergency Help Phone with emergency button on the handset as well as a pendant. All calls are managed through an external provider			
 the emergency help system is monitored between: 	24 hours 7 days per week.			
8.3 Does the village have equipment that provides for the safety or medical emergency of residents?	☐ Yes ⊠ No			

COSTS AND FINANCIAL MANAGEMENT

Part 9 – Ingoing contribution - entry costs to live in the village

An ingoing contribution is the amount a prospective resident must pay under a residence contract to secure a right to reside in the retirement village. The ingoing contribution is also referred to as the sale price or purchase price. It does not include ongoing charges such as rent or other recurring fees.

9.1 What is the
estimated ingoing
contribution (sale
price) range for all
types of units in the
village

Accommodation Unit	Range of ingoing contribution
Independent living units	
- Studio	\$ 125 000 to \$150 000
- One bedroom	\$ 175 000 to \$230 000
- Two bedrooms	\$ 370 000 to \$ 405 000
- Three bedrooms	\$ 445 000 to \$ 540 000
Full range of ingoing contributions for all unit types	\$ 125 000 to \$ 540 000

9.2 Are there different
financial options
available for paying
the ingoing
contribution and exit
fee or other fees and
charges under a
residence contract?

٦	Yes	\boxtimes	No
	160	N	INC.

9.3 What other entry costs do residents need to pay?

	Trans	ter or	stamp	du	ty
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- Costs related to your residence contract
 Costs related to any other contract of
- ☐ Costs related to any other contract e.g.
- ☑ Other costs: Scheme operator's legal fees currently set at \$1,595.00

Part 10 – Ongoing Costs - costs while living in the retirement village

General Services Charge: Residents pay this charge for the general services supplied or made available to residents in the village, which may include management and administration, gardening and general maintenance and other services or facilities for recreation and entertainment described at 7.1.

Maintenance Reserve Fund contribution: Residents pay this charge for maintaining and repairing (but not replacing) the village's capital items e.g. communal facilities, swimming pool. This fund may or may not cover maintaining or repairing items in your unit, depending on the terms of your residence contract.

The budgets for the General Services Charge and the Maintenance Reserve Fund are set each financial year and these amounts can increase each year. The amount to be held in the Maintenance Reserve Fund is determined by the operator using a quantity surveyor's report.

Note: The following ongoing costs are all stated as weekly amounts to help you compare the costs of different villages. However, the billing period for these amounts may not be weekly.

10.1 Current weekly rates of General Services Charge and Maintenance Reserve Fund contribution

Type of Unit	General Services Charge (weekly)	Maintenance Reserve Fund contribution (weekly)
Independent Living Units		
- Studio	\$ 70.85	\$ 18.15
- One bedroom	\$ 70.85	\$ 18.15
- One bedroom with garage	\$ 73.62	\$ 18.15
- Two bedrooms (under 130m²)	\$ 77.77	\$ 18.15
- Two bedrooms (over 130m²)	\$ 80.77	\$ 18.15
- Three bedrooms	\$ 80.77	\$ 18.15

Last three years of General Services Charge and Maintenance Reserve Fund contribution

Financial year	General Services Charge (range) (weekly)	Overall % change from previous year	Maintenance Reserve Fund contribution) (weekly)	Overall % change from previous year (+ or -)
2016/2017	\$ 65.98 to \$75.21	0.67%	\$14.79	4.67%
2017/2018	\$66.83 to \$76.29	1.44%	\$15.78	6.69%
2018/2019	\$69.74 to \$79.66	4.42%	\$16.57	5.01%

relating to the units are not covered by the General Services Charge? (residents will need to pay these costs separately)	 ☑ Contents insurance ☐ Home insurance (freehold units only) ☑ Electricity ☑ Gas 	 □ Water ☑ Telephone ☑ Internet ☑ Pay TV ☑ Other Emergency Call System
10.3 What other ongoing or occasional costs for repair, maintenance and replacement of items in, on or attached to the units are residents responsible for and pay for while residing in the unit?	 ☐ Unit fixtures ☐ Unit fittings ☐ Unit appliances ☒ None Additional information Only variation to the unit is for the cat management discretion) 	cost of the resident (pre-approval for such

	ay an exit fee to the operator when they leave their unit or when the right
to reside in their unit is so 11.1 Do residents pay an exit fee when they permanently leave their unit?	Id. This is also referred to as a 'deferred management fee' (DMF).
Time period from date of occupation of unit to the date the resident ceases reside in the unit	
1 year	12% of your ingoing contribution
2 years	20% of your ingoing contribution
3 years	24% of your ingoing contribution
4 years	27% of your ingoing contribution
5 years	29% of your ingoing contribution
6 years	30% of your ingoing contribution
out on a daily basis. The maximum (or cappe residence.	cupation is not a whole number of years, the exit fee will be worked ed) exit fee is 30% of your ingoing contribution after 6 years of 12% of your ingoing contribution calculated on a daily basis.
11.2 What other exit costs do residents	⊠ Sale costs for the unit
need to pay or contribute to?	⊠ Legal costs

	☐ Other costs
Part 12 – Reinstatement	and renovation of the unit
12.1 Is the resident responsible for reinstatement of the	⊠ Yes □ No
unit when they leave the unit?	Reinstatement work means replacements or repairs that are reasonably necessary to return the unit to the same condition it was in when the resident started occupation, apart from: • Fair wear and tear; and
	 Renovations and other changes to the condition of the unit carried out with agreement of the resident and operator.
	Fair wear and tear includes a reasonable amount of wear and tear associated with the use of items commonly used in a retirement village. However, a resident is responsible for the cost of replacing a capital item of the retirement village if the resident deliberately damages the item or causes accelerated wear.
	Entry and exit inspections and reports are undertaken by the operator and resident to assess the condition of the unit.
12.2 Is the resident responsible for	⊠ No
renovation of the unit when they leave the unit?	Renovation means replacements or repairs other than reinstatement work. By law, the operator is responsible for the cost of any renovation work on a former resident's unit, unless the residence contract provides for the resident to share in the capital gain on the sale of the resident's interest in the unit. Renovation costs are shared between the former resident and operator in the same proportion as any capital gain is to be shared under the residence contract.
Part 13– Capital gain or	losses
13.1 When the resident's interest or right to reside in the unit is sold, does the resident share in the capital <i>gain</i> or capital <i>loss</i> on the resale of their unit?	No No
Part 14 – Exit entitlemer	

An exit entitlement is the amount the operator may be required to pay the former resident under a residence contract after the right to reside is terminated and the former resident has left the unit.

14.1 How is the exit entitlement which the operator will pay the resident worked out?

Plus Ingoing contribution paid

Less exit fee

Less share of selling costs

Less share of reinstatement works

Less any outstanding charges

Less scheme operators legal fees

14.2 When is the exit entitlement payable?

By law, the operator must pay the exit entitlement to a former resident on or before the **earliest** of the following days:

- the day stated in the residence contract
 - which is 6 months after the termination of the residence contract
- 14 days after the settlement of the sale of the right to reside in the unit to the next resident or the operator
- 18 months after the termination date of the resident's right to reside under the residence contract, even if the unit has not been resold, unless the operator has been granted an extension for payment by the Queensland Civil and Administrative Tribunal (QCAT).

In addition, an operator is entitled to see probate or letters of administration before paying the exit entitlement of a former resident who has died.

14.3 What is the turnover of units for sale in the village?

19 accommodation units were vacant as at the end of the last financial year

6 accommodation units were resold during the last financial year

6 months was the average length of time to sell a unit over the last three financial years

Part 15– Financial management of the village

15.1 What is the financial status for the funds that the operator is required to maintain under the Retirement Villages Act 1999?

General Services	Charges for the last 3 ye	ears
Financial Year	Deficit/Surplus	Change from previous
		year
2017/2018	\$37,866	-1266.13%
2016/2017	\$19,335	160.45%
2015/2016	-\$31,987	95.84%
Balance of Mainte	enance Reserve Fund	
for last financial ye	ear OR last quarter if no	\$302,093
full financial year a	available	
-	l Replacement Fund	
	al year OR last quarter if	\$2,526,936
no full financial ye	ar available	
Percentage of a resident ingoing		1%
contribution applie Replacement Fundament	•	
The operator pays a percentage of a		
resident's ingoing contribution, as		
determined by a q		
report, to the Capital Replacement Fund.		
This fund is used for replacing the		
village's capital items.		
OR		
☐ the village is not yet operating.		

Part 16 – Insurance

The village operator must take out general insurance, to full replacement value, for the retirement village, including for:

- communal facilities; and
- the accommodation units, other than accommodation units owned by residents.

Residents contribute towards the cost of this insurance as part of the General Services Charge.

16.1 Is the resident responsible for arranging any insurance cover? If yes, the resident is responsible for these insurance policies:

If yes, the resident is responsible for these insurance policies:

- (a) your property in The Unit;
- (b) for public liability claims brought as a result of any incident occurring in The Unit; and
- (c) for workers compensation claims brought by any employee or contractor that you engage to carry out work or provide services in The Unit.

Part 17 – Living in the village

Trial or settling in period in the village		
17.1 Does the village offer prospective residents a trial period or a settling in period in the village?	☐ Yes ⊠ No	
Pets 17.2 Are residents allowed to keep pets?	☐ Yes ☒ No	
Martan	Not without the consent of the operator who may give or refuse at their absolute discretion.	
Visitors 17.3 Are there		
restrictions on visitors	⊠ Yes □ No	
staying with residents or visiting?	You must register all guests who stay overnight or longer at The Unit, at the administrative office of the Village.	
If yes: specify any restrictions or conditions	With our prior approval you may:	
on visitors (e.g. length of stay, arrange with	(a) have guests stay in The Unit for three (3) or more consecutive nights up to a maximum of 14 consecutive nights;	
manager)	(b) allow a Visitor to use The Unit if you are not staying there at the same time;	
	(c) have more than four (4) guests stay overnight in The Unit on any one night.	
	However, you may not have a Visitor live in The Unit or use The Unit for longer than 30 days in any 12 month period without our consent which we may give or deny in our absolute discretion.	
	If we consent to a Visitor staying in The Unit for any period of time then we can revoke that consent at any time in our absolute discretion.	
Village by-laws and villa	age rules	
17.4 Does the village have village by-laws?	⊠ Yes □ No	
	By law, residents may, by special resolution at a residents meeting and with the agreement of the operator, make, change or revoke by-laws for the village. Note: See notice at end of document regarding inspection of village	
17.5 Does the operator	by-laws	
have other rules for	☐ Yes ☒ No	
the village.	If yes: Rules may be made available on request	
Resident input		
17.6 Does the village have a residents committee established under the Retirement		
Villages Act 1999?	running of the village and any complaints or proposals raised by residents.	

	You may like to ask the village manager about an opportunity to talk with members of the resident committee about living in this village.		
Part 18 – Accreditation			
18.1 Is the village voluntarily accredited through an industrybased accreditation scheme?	☑ No, village is not accredited☐ Yes, village is voluntarily accredited through:		
	accreditation schemes are industry-based schemes. The <i>Retirement</i> of establish an accreditation scheme or standards for retirement villages.		
Part 19 – Waiting list			
19.1 Does the village maintain a waiting list for entry? If yes,	⊠ Yes □ No		
 what is the fee to join the waiting list? 	No fee ■ No fee No		
Access to documents			
The following operational documents are held by the retirement village scheme operator and a prospective resident or resident may make a written request to the operator to inspect or take a copy of these documents free of charge. The operator must comply with the request by the date stated by the prospective resident or resident (which must be at			
_	east seven days after the request is given). ⊠ Certificate of registration for the retirement village scheme		
	r current title search for the retirement village land		
✓ Village site plan✓ Plans showing the	location floor plan or dimensions of accommodation units in the village		
•	Plans showing the location, floor plan or dimensions of accommodation units in the village Plans of any units or facilities under construction		
	anning approvals for any further development of the village		
	The annual financial statements and report presented to the previous annual meeting		
	of the retirement village Statements of the balance of the capital replacement fund or maintenance reserve fund or		
Income and expen	Income and expenditure for general services at the end of the previous three financial years of the retirement village		
	Statements of the balance of any Body Corporate administrative fund or sinking fund at the end of the previous three years of the retirement village		
•	Examples of contracts that residents may have to enter into		
•	Village dispute resolution process		
• •	Village by-laws Village insurance policies and certificates of currency		
⊠ A current public inf			
An example request form	containing all the necessary information you must include in your		

Further Information

If you would like more information, contact the Department of Housing and Public Works on 13 QGOV (13 74 68) or visit our website at www.hpw.qld.gov.au

General Information

General information and fact sheets on retirement villages: www.qld.gov.au/retirementvillages

For more information on retirement villages and other seniors living options: www.qld.gov.au/seniorsliving

Regulatory Services, Department of Housing and Public Works

Regulatory Services administers the *Retirement Villages Act 1999*. This includes investigating complaints and alleged breaches of the Act.

Department of Housing and Public Works

GPO Box 690, Brisbane, QLD 4001

Phone: 07 3008 3450

Email: regulatoryservices@hpw.qld.gov.au Website: www.hpw.qld.gov.au/housing

Queensland Retirement Village and Park Advice Service (QRVPAS)

Specialist service providing free information and legal assistance for residents and prospective residents of retirement villages and manufactured home parks in Queensland.

Caxton Legal Centre Inc.

1 Manning Street, South Brisbane, QLD 4101

Phone: 07 3214 6333

Email: caxton@caxton.org.au Website: www.caxton.org.au

Department of Human Services (Australian Government)

Information on planning for retirement and how moving into a retirement village can affect your pension

Phone: 132 300

Website: www.humanservices.gov.au/individuals/subjects/age-pension-and-planning-your-

retirement

Seniors Legal and Support Service

These centres provide free legal and support services for seniors concerned about elder abuse, mistreatment or financial exploitation.

Caxton Legal Centre Inc.

1 Manning Street, South Brisbane, QLD 4101

Phone: 07 3214 6333

Email: caxton@caxton.org.au Website: https://caxton.org.au

Queensland Law Society

Find a solicitor Law Society House 179 Ann Street, Brisbane, QLD 4000

Phone: 1300 367 757 Email: info@qls.com.au Website: www.qls.com.au

Queensland Civil and Administrative Tribunal (QCAT)

This independent decision-making body helps resolve disputes and reviews administrative decisions.

GPO Box 1639, Brisbane, QLD 4001

Phone: 1300 753 228

Email: enquiries@qcat.qld.gov.au Website: www.qcat.qld.gov.au

Department of Justice and Attorney-General

Dispute Resolution Centres provide a free, confidential and impartial mediation service to the

community.

Phone: 07 3006 2518 Toll free: 1800 017 288

Website: www.justice.qld.gov.au

Livable Housing Australia (LHA)

The Livable Housing Guidelines and standards have been developed by industry and the community to provide assurance that a home is easier to access, navigate and live in, as well as more cost effective to adapt when life's circumstances change.

Website: www.livablehousingaustralia.org.au/