Village Comparison Document

Retirement Villages Act 1999 (Section 74)

Adventist Retirement Plus

This form is effective from 1 July 2019

Name of village: Melody Park Retirement Resort

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.

Form 3

- 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
 - 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.qls.com.au or phone: 1300 367 757.



ABN: 86 504 771 740

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 m	anagement details
1.1 Retirement village location	Retirement Village Name: Melody Park Retirement Resort Street Address: 261 Gilston Road Suburb: NERANG State QLD Post Code 4211
1.2 Owner of the land on which the retirement village scheme is located	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
1.3 Village operator	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: 01 October 1992
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 5557 1777 Email: mpfrontoffice@@sdaac.com.au An onsite manager (or representative) is available to residents:

	 Part time Onsite availability includes: Scheduled weekdays – 8.30am to 3.30pm
	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	n units: Nature of ownership or tenure	
3.1 Resident ownership or tenure of the units in the village is:	Freehold (owner resident)	
	□ Lease (non-owner resident)	
	⊠ Licence (non-owner resident)	
	□ Share in company title entity (non-owner resident)	
	□ Unit in unit trust (non-owner resident)	
	Rental (non-owner resident)	
	□ Other	

Accommodation types					
3.2 Number of units by					
accommodation type	There are 45 u	nits in the village	, comprising 4	5 single story units	
and tenure					
Accommodation Unit	Freehold	Leasehold	Licence	Other – Rental and Aged Care Units	
Independent living units					
- Two bedrooms			30	2	
- Three bedrooms			13		
Total number of units			43	2	
Access and design					
	\boxtimes Level access	s from the street i	nto and betwe	en all areas of the unit	
3.3 What disability access and design		or internal steps			
features do the units	·		,		
and the village	Step-free (ho	obless) shower in	some units		
contain?	⊠ Width of doo	rways allow for w	heelchair acc	ess in some units	
	\boxtimes Toilet is acce	essible in a whee	lchair in some	units	
		atures in the units ist residents to a	•	it cater for people with	
	• Wheelch	air access to all co	mmon facilities		
Part 4 – Parking for resi			Innon lacinties		
4.1 What car parking in the village is available for	 Some 2 & 3 bedroom units with own garage or carport attached or adjacent to the unit General car parking for residents in the village 				
residents?	⊠ Other parking e.g. caravan or boat				
	Limited c	arports available	for caravans.	boats and campervans	
	Restrictions on resident's car parking include:				
			•		
	 Street pa Visitors a leave vel 	•	d to drop-off an ers of resident extended perio	s are not permitted to ods of time without being	
4.2 Is parking in the village available for visitors? If yes, parking restrictions include	 Street pa Visitors a leave vel 	-	d to drop-off and to drop-off and ers of resident extended period	s are not permitted to ods of time without being	
Part 5 – Planning and de	evelopment				

5.1 Is construction or	Year village construction started: 1992
development of the village complete?	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 redevelopment of the village?	 Development approval granted □ Yes ⊠ No - Redevelopment of Maintenance facilities and units on northern boundary - Extension of village community centre Development application pending □ Yes ⊠ No 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	Activities or games room	Medical consultation room	
available to residents:	oxtimes Arts and crafts room	□ Restaurant	
	Auditorium	Shop	
	BBQ area outdoors	Swimming pool [indoor] [heated]	
	⊠ Billiards room	Separate lounge in community	
	Bowling green [indoor/outdoor]	centre Spa [indoor] [heated]	
	Business centre (e.g.	Storage area for boats / caravans	
	computers, printers, internet access)	Tennis court [full/half]	
	Chapel / prayer room	⊠ Village bus or transport	
	Communal laundries	Workshop	
	Community room or centre	□ Other	
	Dining room		
	⊠ Gardens		
	□ Gym		
	⊠ Hairdressing or beauty room		
	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			
6.2 Does the village	X Yes No		
have an onsite, attached, adjacent or			
co-located residential aged care facility?	Name of residential aged care facility and name of the approved provider:		
aged care facility:	Name: Wisteria Lodge		
	Provider: Seventh-day Adventis	t Aged Care (South Queensland) Ltd	
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 <i>Aged Care Act 1997 (Cwth)</i> . These home care services are not covered by the <i>Retirement Villages Act 1999</i> (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 details are: 	☑ Yes □ NoWilson 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	
 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

recarring rece:			
9.1 What is the	Accommodation Unit	Range of ingoing contribution	
estimated ingoing	Independent living units		
contribution (sale price) range for all	- Two bedrooms	\$ 235 000 to \$ 285 000	
types of units in the	- Three bedrooms	\$ 320 000 to \$ 370 000	
village	Full range of ingoing contributions for all\$ 235 000 to \$ 370 000unit types		
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?	□ Yes ⊠ No		
9.3 What other entry costs do residents need to pay?	 Transfer or stamp duty Costs related to your residence contract Costs related to any other contract Advance payment of General Services Charge 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 S (weekly)	Services Charge		Maintenance F contribution (weekly)	Reserve Fund	
Independent	Living Units				(Weekly)		
- Two bedr	ooms	\$ 79.38	\$ 79.38 \$ 35.87				
- Three bed	drooms	\$ 79.38			\$ 35.87		
Loot three yes	ro of Conora	l Samilana Ch	area and Maintan	nna Ba	oomeo Fund oontr	ibution	
Financial year	vears of General Services Cha General Services Charge (range) (weekly)		Overall % change from previous year	Mainte Reser	enance ve Fund bution)	Overall % change from previous year (+ or -)	
2016/2017	\$ 77.53		-2.34%	\$ 29.0		12.76%	
2017/2018	\$ 76.51		-1.32%	\$ 31.9	5	9.88%	
2018/2019	\$ 78.16		2.16%	\$ 32.1	5	0.63%	
10.2 What cost relating to the		⊠ Contents	$ imes$ Contents insurance \Box		Water		
are not cover	ed by the	☐ Home insurance (freehold units only)			⊠ Telephone		
General Serv					nternet		
Charge? (residents will need to pay these costs separately)	⊠ Electricity						
	🛛 Gas			Pay TV			
					Other: Emergenc	y Call System	
10.3 What oth	ner						
ongoing or o		Unit fixtu	res				
costs for repa maintenance		Unit fitting	IS				
replacement	of items	□ Unit appliances					
in, on or attact the units are		⊠ None					
responsible f							
pay for while in the unit?	residing	Additional information					
In the unit?		Only variation to the unit is for the cost of the resident (pre-approval for such					
		at manageme	nt discretion)				
10.4 Does the	oporator						
offer a mainte	•						
service or he	-	🛛 Yes 🗆	No				
residents arra	ange		The site has full time maintenance staff on site who takes care of all				
maintenance for their	maintenance requirements that are within their means. Where necessary external contractors are engaged for more specialised work such as electrical						
unit?		and plumbing					

If yes: provide details, including any charges for this service.				
Part 11– Exit fees - when A resident may have to pa	n you leave the village ay an exit fee to the operator when they leave their unit or when the right			
to reside in their unit is so	Id. This is also referred to as a 'deferred management fee' (DMF).			
11.1 Do residents pay an exit fee when they permanently leave their unit?	⊠ Yes – all residents pay an exit fee calculated using the same formula			
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			
Note: if the period of occount on a daily basis.	cupation is not a whole number of years, the exit fee will be worked			
The maximum (or cappe residence.	ed) exit fee is 30% of your ingoing contribution after 6 years of			
The minimum exit fee is	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			
	\Box 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	Renovation means replacements or repairs other than reinstatement work.
unit?	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
Part 14 – Exit entitlemer	nt
	amount the operator may be required to pay the former resident under a he right to reside is terminated and the former resident has left the unit.
14.1 How is the exit entitlement which the	Plus Ingoing contribution paid
operator will pay the resident worked out?	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).
14.3 What is the turnover of units for sale in the village?	 2 accommodation units were vacant as at the end of the last financial year 1 accommodation unit was 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	General Services Charges for the last 3 years			
funds that the	Financial Year	Deficit/Surplus	Change from previous	
operator is required to			year	
maintain under the	2017/2018	\$ 15,644	196.18%	
Retirement Villages	2016/2017	\$ 5,282	182.61%	
Act 1999?	2015/2016	-\$ 1,869	92.90%	
	Balance of Maintenance Reserve Fund for last financial year <i>OR</i> last quarter if no full financial year available		\$25,975	
	Balance of Capita	al Replacement Fund al year <i>OR</i> last quarter if	\$1166,593	
	Percentage of a resident ingoing contribution applied to the Capital Replacement Fund		1%	
	The operator pays a percentage of a resident's ingoing contribution, as determined by a quantity surveyor's report, to the Capital Replacement Fund. This fund is used for replacing the village's capital items.			
	OR	51115.		
	☐ the village is no	t 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:	Yes Yes If yes, the (a) (b)	 No resident is responsible for these insurance policies: your property in The Unit; 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 vi	llage	

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 Not without the consent of the operator who may give or refuse at their absolute discretion. 		
Visitors			
17.3 Are there restrictions on visitors staying with residents or visiting? If yes: specify any restrictions or conditions on visitors (e.g. length of stay, arrange with manager)	Yes INO		
	You must register all guests who stay overnight or longer at The Unit, at the administrative office of the Village.		
	With our prior approval you may:		
	 (a) have guests stay in The Unit for three (3) or more consecutive nights up to a maximum of 14 consecutive nights; 		
	 (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	ige 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 by-laws		
17.5 Does the operator	🛛 Yes 🗌 No		
have other rules for 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 <i>Retirement</i> <i>Villages Act</i> 1999?	Yes INO By law, residents are entitled to elect and form a residents committee to deal with the operator on behalf of residents about the day-to-day		
	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 industry- based 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, what is the fee to join the waiting list? 	☑ Yes □ No☑ No fee		
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 least 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 of any units or facilities under construction Development or planning 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 expenditure for general services at the end of the previous three financial years of the retirement village 			
 Examples of contra Village dispute reso Village by-laws 	 Village dispute resolution process Village by-laws 		
•	Village insurance policies and certificates of currency A current public information document (PID) continued in effect under section 237I of the		
Act (this applies to existing residence contracts)			
An example request form containing all the necessary information you must include in your request is available on the Department of Housing and Public Works website.			

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 <u>www.hpw.qld.gov.au</u>

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: <u>www.qld.gov.au/seniorsliving</u>

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: <u>www.humanservices.gov.au/individuals/subjects/age-pension-and-planning-your-retirement</u>

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: <u>https://caxton.org.au</u>

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/