

Village Comparison Document

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 February 2019

ABN: 86 504 771 740

ST MARKS COURT RETIREMENT UNITS

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
 - 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.stmarksdalby.com.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.

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 20/11/2019 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 ...St Marks Court Retirement Units Street Address 26 Archibald Street, Dalby Qld Post Code 4405.....
1.2 Owner of the land on which the retirement village scheme is located	Name of land owner St Marks Lutheran Church Dalby Australian Company Number (ACN) Address P O Box 298 Dalby Qld Post Code 4405
1.3 Village operator	Name of entity that operates the retirement village (scheme operator) St Marks Court Retirement Units Australian Company Number (ACN) 39703752824 Address 26 Archibald Street Dalby Qld Post Code 4405... Date entity became operator...7 th April, 1984 Is there an approved transition plan for the village? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>A written transition plan approved by the Department of Housing and Public Works is required when an existing operator is transitioning control of the retirement village scheme's operation to a new operator.</i> Is there an approved closure plan for the village?

	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>A written closure plan approved by the residents of the village (by a special resolution at a residents meeting) or by the Department of Housing and Public Works is required if an operator is closing a retirement village scheme. This includes winding down or stopping to operate the village, even temporarily.</i>
1.4 Village management and onsite availability	Name of village management entity and contact details St Marks Court Management Committee Australian Company Number (ACN) N/A Phone 4662 2364 Email stmarkscourt@gmail.com An onsite manager (or representative) is available to residents: <input checked="" type="checkbox"/> Other <input type="checkbox"/> <i>dealt with on an individual needs basis</i> Onsite availability includes: Weekdays Initial contact is via telephone Weekends Initial contact is via telephone

Part 2 – Age limits

2.1 What age limits apply to residents in this village?	In normal circumstances, the minimum age is 60 years. However, in special circumstances, and at the sole discretion of the operator for a particular applicant, this age restrict may be lowered.
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ACCOMMODATION, FACILITIES AND SERVICES

Part 3 – Accommodation units: Nature of ownership or tenure

3.1 Resident ownership or tenure of the units in the village is:	<input checked="" type="checkbox"/> Licence to reside (non-owner resident)
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Accommodation types

3.2 Number of units by accommodation type and tenure		There are9..... units in the village, comprising ...9...single story units; ...0... units in multi-story building with ...0... levels			
	Accommodation unit	Freehold	Leasehold	Licence	Other [name]
	Independent living units				
	- Studio				
	- One bedroom				
	- Two bedroom			9	
	- Three bedroom				
	Serviced units				
	- Studio				
	- One bedroom				
	- Two bedroom				
	- Three bedroom				
	Other [specify]				
	Total number of units			9	
Access and design					
3.3 What disability access and design features do the units and the village contain?		<input checked="" type="checkbox"/> Level access from the street into and between all areas of the unit (i.e. no external or internal steps or stairs) in <input checked="" type="checkbox"/> all <input type="checkbox"/> some units <input checked="" type="checkbox"/> Alternatively, a ramp <input checked="" type="checkbox"/> all units <input checked="" type="checkbox"/> Step-free (hobless) shower in <input type="checkbox"/> all <input checked="" type="checkbox"/> some units <input checked="" type="checkbox"/> Width of doorways allow for wheelchair access in <input checked="" type="checkbox"/> all <input type="checkbox"/> some units <input checked="" type="checkbox"/> Other key features in the units or village that cater for people with disability or assist residents to age in place Handrails fitted in showers and beside toilet.....			
Part 4 – Parking for residents and visitors					
4.1 What car parking in the village is available for residents?		<input checked="" type="checkbox"/> Some [unit type] units with own car park space separate from the unit <input checked="" type="checkbox"/> General car parking for residents in the village			
4.2 Is parking in the village available for visitors?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ...No restrictions			

Part 5 – Planning and development

5.1 Is construction or development of the village complete?

Year village construction started ...1983.....

☒ Fully developed / completed

5.2 Is there development approval pending for further development or redevelopment of the village?

Development approval granted

☐ Yes ☒ No

Part 6 – Facilities onsite at the village

6.1 The following facilities are currently available to residents:

☒ Arts and crafts in Hall next door

☒ Chapel / prayer room / pastoral care if required

☒ Community room – Hall next door

☒ Gardens

6.2 Does the village have an onsite, attached, adjacent or co-located residential aged care facility?

☐ Yes ☒ No

Part 7 – Services

7.1 What services are provided to all village residents (funded from the General Services Charge fund paid by residents)?

...Groundsman/gardens lawn mowing.

Annual Christmas Party,
security lighting and audit

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)?	<input checked="" type="checkbox"/> No, the operator does not provide home care services, residents can arrange their own home care services
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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?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Lights only – sensor type, reactive to movement after sundown.
8.2 Does the village have an emergency help system?	<input type="checkbox"/> Yes - all residents <input type="checkbox"/> Optional <input checked="" type="checkbox"/> No
8.3 Does the village have equipment that provides for the safety or medical emergency of residents?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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	\$ to \$.....
	- One bedroom	\$ to \$.....
	- Two bedrooms	\$ 165,000
	- Three bedrooms	\$ to \$.....

	Serviced units	
	- Studio	\$ to \$.....
	- One bedroom	\$ to \$.....
	- Two bedrooms	\$ to \$.....
	- Three bedrooms	\$ to \$.....
	Other	
	Full range of ingoing contributions for all unit types	\$ 165,000

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?

☐ Yes ☒ No

9.3 What other entry costs do residents need to pay?

- ☒ Advance payment of General Services Charge
- ☒ Advance payment of Maintenance Reserve Fund contribution

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 Charges Fund 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	\$	\$
- One bedroom	\$	\$
- Two bedrooms	\$46.22	\$20.98

- Three bedrooms	\$	\$
Serviced Units		
- Studio	\$	\$
- One bedroom	\$	\$
- Two bedrooms	\$	\$
- Three bedrooms	\$	\$
	\$	\$
All units pay a flat rate	\$	\$

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 (range) (weekly)	Overall % change from previous year (+ or -)
2019 –20	\$46.22	-3.5 %	\$20.98	46 %
2018-19	\$47.91	.8.15.....%	\$14.29	.-1.5.....%
2017-18	\$44.30	..6.64....%	\$14.61	.11.9.....%

10.2 What costs relating to the units are not covered by the General Services Charge? (residents will need to pay these costs separately)	<input checked="" type="checkbox"/> Contents insurance <input checked="" type="checkbox"/> Electricity <input checked="" type="checkbox"/> Gas	<input checked="" type="checkbox"/> Telephone <input checked="" type="checkbox"/> Internet <input checked="" type="checkbox"/> Pay TV
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?	<input checked="" type="checkbox"/> Unit appliances	
10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit? .	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Management committee / free service	

Part 11 – Exit fees – when you leave the village

A resident may have to pay an exit fee to the operator when they leave their unit or when the right to reside in their unit is sold. 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?

☒ No exit fee

11.2 What other exit costs do residents need to pay or contribute to?

☒ Other costs ...Outstanding General Service charge, Any costs to the account for reinstatement of the Unit, being that portion, if any, required because its condition is assessed as being the result of excessive wear and tear occurring during their occupation of the unit and/or because an air conditioning system has not been maintained as required.

Any interest payable on overdue monies calculated at 5% per annum and other monies which are owed to us by you.

Plus any credit allowed as at the sole discretion of the operator for capital extras you provided with the operators approval (as per the relevant exit entitlement clauses of the Residents Agreement)

Part 12 – Reinstatement and renovation of the unit

12.1 Is the resident responsible for reinstatement of the unit when they leave the unit?

☐ Yes ☒ No

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 renovation of the unit when they leave the unit?

☒ No

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 *gain* or capital *loss* on the resale of their unit?

☒ No

Part 14 – Exit entitlement or buyback of freehold units

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?

[specify formula or formulas]

The exit entitlement is calculated at 8% of your ingoing contribution for each year of residency for the first 2 years, and then 1.5% per annum for the next 8 years, calculated on a daily basis to a vacate date (when keys are handed in).

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:

- 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?

- 1 accommodation units were vacant as at the end of the last financial year
- 2 accommodation units were resold during the last financial year
- 15 months was the average length of time to sell a unit over the last three financial years

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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 Fund for the last 3 years

Financial Year	Deficit/Surplus from Financial Report	Balance Total Residents payments for the year	%
2018/19	\$4,454.00	\$25140.00	-1.25
2017/18	(\$6,702.00)	\$25532.00	-32.0
2016/17	\$14,855.00	\$37676.00	

Balance of **Maintenance Reserve Fund** for last financial year OR last quarter if no full financial year available

\$9000.....

Balance of **Capital Replacement Fund** for the last financial year OR last quarter if no full financial year available

\$23000.....

Percentage of a resident ingoing contribution applied to the Capital Replacement Fund

..4.....%

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

☐ 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

☒ Yes ☐ No

Contents Insurance

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

14 day "Cooling off" period from date of contract Signature

Pets

17.2 Are residents allowed to keep pets?

☒ Yes ☐ No

Only at the discretion of the Management Committee

Visitors

17.3 Are there restrictions on visitors staying with residents or visiting?

☒ Yes ☐ No

Maximum of 2 weeks at the discretion of the Management Committee

Village by-laws and village rules

17.4 Does the village have village by-laws?

☐ Yes ☒ No

17.5 Does the operator have other rules for the village.

☒ Yes ☐ No

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*?

☐ Yes ☒ No

The Management Committee shall at least 2 special meetings annually with the residents to facilitate communication and feedback between the Committee and the residents as per our constitution.

Part 18 – Accreditation

18.1 Is the village voluntarily accredited through an industry-based accreditation scheme?

☒ No, village is not accredited

Note: Retirement village accreditation schemes are industry-based schemes. The *Retirement Villages Act 1999* does not establish an accreditation scheme or standards for retirement villages.

Part 19 – Waiting list

19.1 Does the village maintain a waiting list for entry?

☒ Yes ☐ No

☒ No fee

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 least seven days after the request is given).

[Note: Mark which applies with an X]

- ☒ Certificate of registration for the retirement village scheme
- ☒ Certificate of title or 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
- ☐ An approved redevelopment plan for the village under the *Retirement Villages Act*
- ☐ An approved transition plan for the village
- ☒ An approved closure plan for 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 general services charges fund (or 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 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 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/