CHECKLISTS

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Legal Stuff

- [ ] Have you read the contract?
- [ ] Have you marked any sections that you don't understand, or about which you are concerned?
- [ ] Have you discussed any marked sections with:
  - the village manager,
  - your family or support person, or
  - your lawyer?
- [ ] Is the 10 day cooling off period clearly outlined in the contract?
- [ ] Have you been provided with all the documentation required:
  - Disclosure statement
  - Dispute charter
  - Residence rules
  - A list of all costs payable
  - A copy of the Retirement Village Code of Practice
  - Plans detailing the location, floor plan, significant internal dimensions of the accommodation
  - Details as to what services and facilities the retirement village will provide.
- [ ] Do you understand the nature of the property rights you are paying for?
- [ ] Do you understand what you can and cannot do with the property interest you are paying for?
- [ ] Can village management decide to move you from one residence to another within the village?

- [ ] What are your rights if the village is sold to another organisation?
- [ ] Is the contract set out in language you can understand?
- [ ] Do you need an interpreter prior to signing or are you vision impaired and you need technological or other support to read?
- [ ] Do you have literacy issues that will make it difficult for you to read the residence contract? If yes, ensure you get legal advice and request that the terms be explained to you, particularly terms that are important to you.
- [ ] Have you discussed your decision to enter a retirement village with friends and family?
- [ ] Have you obtained independent legal advice?
- [ ] Do not sign paperwork you cannot understand.

Money Matters

Before moving in

- [ ] If you have not sold your home yet, but you want to secure a unit at the retirement village, is there a way for you to put down a deposit to hold the unit until your home is sold?
- [ ] If you can put down a deposit, how long can the unit be held before you have to pay the entry cost in full?
- [ ] If you can't sell your home in time, can you afford to pay the entry cost before your home sells, to meet the village timeframe?
- [ ] If you decide not to go ahead with moving into the village, is the deposit refundable, in part or in full (this could include because of delays in selling your home or for other changes of circumstances)?
- [ ] If your home sells for less than the total entry cost, do you have other funds that you can add, or would that mean you can't afford to move into the village?
- [ ] Do you have questions about changing to a different sized unit in the complex if your needs change?

Ongoing costs

- [ ] Do you understand the Premium, or ingoing cost?
- [ ] Do you understand what the ongoing cost will be when you move in?
- [ ] Do you understand how often the ongoing cost can change and the way that changes will be calculated?

- [ ] Can you afford the ongoing costs now?
- [ ] If the ongoing costs increase by more than CPI, or more than your income increases, will you be able to afford the higher prices? (remembering that you could be there for many years)
- [ ] Will you still be able to afford the ongoing costs if your health deteriorates and you have new ongoing expenses for care needs?
- [ ] Who pays for the cost of capital replacement (example resurfacing the roads, or replacing community centre roof) and other major repairs?
- [ ] Have you obtained independent financial advice about whether you can afford the entry and ongoing fees?

Exiting

- [ ] Do you understand what deductions will be made from the premium when you move out or pass away?
- [ ] Do you understand how those deductions affect the amount that you or your estate will receive?
- [ ] Are you satisfied with the explanation and the amount that is likely to be paid out?
- [ ] Have you obtained independent financial advice to ensure you understand the financial implications of investing in retirement village living?

Lifestyle

Ask yourself:

Noise:

- [ ] What are the rules around noise and will they work for you?
- [ ] Do you play an instrument, have a noisy dog, need the TV up loud to hear? What will be accommodated?
- [ ] What noise rules apply to shared facilities and how will this impact you?

Pets:

- [ ] Do you have a pet, or would you like a pet?
- [ ] Are you allowed to have one?
- [ ] Are there restrictions on the type and number of pets?
- [ ] Are there specific rules, e.g. cats must be kept indoors, or dogs must be kept on a leash within the village?
- [ ] If your current pet passes away can you get a new pet, or do you need to apply for approval?
- [ ] What responsibilities come with pet ownership?
- [ ] If you have a problem with someone else's pet, what is the process for making and resolving a complaint?
- [ ] Is it possible that rules about pet ownership may change over time? If so, will this impact you?

Shared facilities:

- [ ] What shared facilities exist onsite,
    - Do these meet your needs?
    - Are they available the hours you would use them. For example, swimming pool, meeting rooms, libraries?

Parking:

- [ ] Does your proposed unit have enough garage or car port space for your own car/s?
- [ ] If not, how close can you park your extra vehicle to your home?
- [ ] Do you need room for a boat, caravan or mobile home?
    - Can these be kept at your unit or is there a separate place for these onsite?
    - How secure is the area they are kept in?
- [ ] Is there visitor parking available?
    - How close is it to your home and can your visitors manage that distance?

Transport:

- [ ] Do you have transport needs?
    - Does the village offer transport?
      If yes, how frequently?
    - Is there public transport nearby?

Security:

- [ ] What security is available onsite? e.g. Secured village perimeter fencing, individual fencing of residences, security cameras, onsite security officers
    - Have there been any security issues?

Gardens:

- [ ] Can you have your own garden?
    - Are there any rules about what you can or cannot do?
    - What happens if the gardening gets too much for you?

Guests:

- [ ] Can you have guests stay at your place?
    - If yes for how long?
    - What is the process to get approval?
    - Are there different rules if the guests are family or friends?
    - Are there restrictions on the guests bringing vehicles into the village (e.g. limited visitor parking or not permitted to bring a motor home or caravan in)?
    - Can your guests stay if you are away (e.g house or pet sitter)?

Community culture:

- [ ] Do residents usually meet at the leisure centre or is there an expectation that you drop in to each other's homes?
- [ ] Can you set boundaries around how much you socialise or attend events?
- [ ] Is there a social committee, and if so, what kind of things do they organise?

Village location:

- [ ] If you are moving to a new suburb or area, consider how this might impact on contact with:
    - Your regular health providers
    - Seeing family and friends
    - Engaging in your regular activities
    - Your favourite coffee shop or cinema
    - Where you like to go for a walk

Accessibility:

- [ ] Consider current and future access needs:
    - Is the mail delivered to my unit, or do I need to collect it from a central area?
    - Are there separate rubbish bins per unit? If not, how far is it to the communal bin, and will I be able to manage that in future?
    - Are the paths level, safe and wide enough if I need a walker or wheelchair or mobility scooter?
    - Are there ramps from the kerb to your home?
    - Is the village or unit suitable for any disabilities you currently live with?
    - Can adaptations be made if you need them in future (e.g. grab rails installed or other modifications)? Who pays for modifications?
    - If you have an aged care package that will supply the modifications, what approvals do you need to get before they can be installed?
    - Are regular welfare checks carried out?
    - Does the village provide for nursing care?

Retirement village decision making

Ask yourself:

- [ ] What decisions can residents have input into?
- [ ] How do residents views inform the ultimate decision? Is it just a consultation process, or do residents have a right to vote?
- [ ] How are decisions communicated to residents?
- [ ] Are there regular meetings residents can attend that relate to village decision making?
- [ ] Are there issues that are important to you that might later get changed because of resident input? e.g. allowance for pets, guests, or changes to noise rules?

Dispute resolution

Issues to check:

- [ ] Ask for a copy of the retirement villages Disputes Charter. The village manager is required to provide a copy to you.
- [ ] Is there a Disputes Committee, who is currently on it? The village manager is required to have one.
- [ ] Check the Disputes Committee aligns with the requirements set out in this booklet.
- [ ] Does the Disputes Committee receive many disputes?
- [ ] Are these disputes resolved?
- [ ] Has the retirement village had any disputes go to court?
- [ ] Are there any current issues of dispute between or with residents that might impact on living quality?

Life planning

Issues to check:

- [ ] What might be your future needs? Consider:
  - Change in health
  - Change in relationship status
  - Family relocating
- [ ] Consider how you can best accommodate these issues as you make your decision.
- [ ] Does the village offer transitional arrangements for aged care facilities? e.g. co-located or partnered with residential aged care homes

Exiting a Retirement Village

Issues to check:

- [ ] Have you updated your will?
- [ ] Have you arranged a guardian and power of attorney for your affairs?
- [ ] If the village manager is seeking an order that you be moved, do you have an advocate or guardian who can represent your needs?
- [ ] Have you obtained legal advice?
- [ ] Do you know where you will live next?
- [ ] Do you understand the process for exiting?

Exit fees:

- [ ] Do you understand what deductions will be made from the premium when you move out or pass away?
- [ ] Do you understand how those deductions affect the amount that you or your estate will receive?
- [ ] Are you satisfied with the explanation and the amount that is likely to be paid out?
- [ ] Have you sought independent financial advice before exiting?



NORTHERN TERRITORY
CONSUMER
AFFAIRS