

QUESTIONS AND ANSWERS

Do you have any questions about Retirement Living? Here are a few we've answered already.

You should consider life at Village Glen as more than just an accommodation option. This great community of people will provide you with the opportunity for friendship, independence and security, supported by caring staff.

A wide variety of choices are available to you throughout the Retirement Village community. We encourage you to take the opportunity to visit a number of villages, talk to staff and particularly to residents who will be only too pleased to assist you in gaining a better understanding of village lifestyles. People's perceptions of retirement living certainly alter once they have toured a number of villages and naturally a wide range of questions will emerge from those inspections.

This brochure endeavors to answer the more common questions that residents of the Village Glen have raised during their decision making journey.

Please feel free to contact us at Village Glen with any questions that you may have. We look forward to meeting with you.

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QUESTION 1

Why should I consider a move to a retirement village?

There is a variety of personal and practical reasons why people choose to live in a retirement village.

- The option to be free of the responsibilities of a larger home and to travel knowing that all is cared for whilst you are away.
- The companionship and friendship that a village lifestyle provides. Villages also allow you to pursue a wide variety of activities.
- The support of caring staff, and knowing assistance is no more than a phone call away.
- The security of additional care should it become necessary at some future time.

QUESTION 2

What age do I have to be?

Either you or your partner must be a minimum of 60 years of age. However, consideration may be given in certain circumstances.

QUESTION 3

Who should I talk with, to assist with this decision?

We encourage you to seek financial and legal advice from an expert in the aged care area prior to making a final decision.

We also encourage the members of your family to be involved in the decision-making process. Feel free to talk to Village residents, as they have made their own decision and are only too happy to assist new residents.

QUESTION 4

What happens if the village is sold and there is a change of management?

There can naturally be no guarantees that this situation would not occur. However, the founder of Village Glen is still actively engaged in the management and has in place a training and succession plan for family members to join with the existing management team to ensure the continuance of the Village Glen philosophies. There are currently three generations of the Jacobsen family engaged in the day to day management of the Village. However, any new management would be bound to abide by the terms and conditions of the existing Loan/License Agreement.

QUESTION 5

Is there a residents' committee?

The Residents' Club has a committee elected yearly by the residents to represent the interests of residents and be a means of communication with Village Glen Management.

Every month there is a residents' meeting chaired by the President of the Residents' Committee.

Management attends these meetings to present a monthly report and to act as advisor to the Residents' Club.

QUESTION 6

What types of accommodation are available at Village Glen?

Village Glen has a variety of accommodation options available to you. Villas consisting of one, two or three bedrooms or two bedrooms with study. All villas have either a garage, carport or car space. Within the main building known as, "The Hub" are the Terraced Apartments and the Lakeside Apartments. The Terraced Apartments are one bedroom apartments, and the Lakeside Apartments are two bedroom apartments with a ground level, undercover carpark.

The villas have been skilfully arranged in clusters like small villages around landscaped courtyards which provide added security and peace of mind. The absence of paling fences further enhances the feeling of space and community.

Adjoining the retirement village is Regis Residential Aged Care Facility.

QUESTION 7

May I bring my pet?

Management understands the strong attachment that people have to their pets and we will do everything we can to accommodate their needs. Small indoor pets are often not a problem but larger pets are sometimes impractical.

You should seek approval from management for your particular pet.

There are pet rules to abide by, one of which is that a pet can only be replaced in certain circumstances and with permission from management. You should ask the sales staff for a copy of these rules.

QUESTION 8

May I have a friend stay?

Your guests, your children and grandchildren are welcome. You can feel free to entertain them - in other words, Village Glen is your home. They must however be in your company if they are using any facility or engaging in any activity. Your guests may stay, provided you are also in occupation, for up to four (4) weeks in any one year. Any extended stay is subject to obtaining the permission of Management.

QUESTION 9

What facilities and activities are available to me as a resident?

The Hub consists of the reception and management offices, the shop, hairdresser, nurse's station, billiard room, library and CJs cafe & lounge.

Adjacent to the Hub is the Palms Dining Room, Jakes Bar, a 100 seat meeting and entertainment space and a 48 seat gold class inspired cinema. Activities catered for include concerts and a host of special functions.

The Sports Building is situated between the bowls and croquet rinks that cater for both pennant and social bowls. The building allows indoor bowls on those inclement days. Table tennis and exercise classes also fit into the busy calendar.

The unique Craft Centre allows residents to discover their artistic skills at pottery, china painting, art classes and a host of other craft pursuits as well as a range of computer classes. There is no charge for most of these activities as they are provided through the Service Fee. The Workshop is located adjacent to the boat and caravan storage area.

There is also the Michael Wolveridge designed par three golf course and the five-star clubhouse – with café, indoor pool, gym and full health club facilities.



QUESTION 10

What expenses do I face when living in Village Glen?

The resident is responsible for all their normal living expenses including telephone and electricity connection and the monthly service fee. Each resident is responsible for the internal decorating and maintenance of their villa or apartment. For those residents who opt for contract B (see page 9) and who are outside of the settling-in period, there is no service fee payable. All other residents are liable to pay the service fee which varies in value between apartments and the various sizes of villas.

QUESTION 11

What is the monthly service fee and how is it determined?

The service fee is determined by Management in accordance with the Retirement Village Act 1986. Management is required by the Act to provide an audited statement of the current prescribed year's expenses and a detailed budget for the forthcoming year. The prescribed year for the Village commences on 1 July each year. The budget is submitted to the Residents' Committee and to the Residents for their approval at the annual Village Glen Residents' meeting.

QUESTION 12

Is there staff available to assist with maintenance?

All external maintenance of your villa or apartment is paid for as part of the service fee where applicable. However, the Village staff can arrange for any professional services you may require for internal maintenance or odd jobs, together with any assistance with your villa garden. There is a charge for these services.

QUESTION 13

Are meals available?

Between the Clubhouse Cafe and CJ's Lounge, residents have the opportunity for daily meals. The Palms dining room currently serves an evening meal on a Thursday and when functions are being run.

QUESTION 14

Can I have my meal delivered?

On request, meals can be delivered from The Palms Dining Room to either villas or apartments to the Resident, providing the dining room is open that night. Light meals from a selected menu can also be delivered daily cold from the café.

QUESTION15

Can my friends use the dining facilities?

Residents are encouraged to invite guests to eat with them in the Dining facilities provided a table has been booked for the number of guests coming.

QUESTION 16

Are the dining facilities available for special functions?

Yes, arrangements can be made for those special functions, such as birthdays, anniversaries or family get-togethers to be held in the Dining facilities. The cost of these functions is at the expense of the Resident.

QUESTION 17

What if I wish to temporarily leave the Village, for example vacations or hospital?

You are free to come and go as you please. All you need to do is notify Management of your intention. Your monthly service fee is payable whilst you are absent. During your absence the monthly service fee will attend to your lawn mowing and any external maintenance that may occur. You only have to ring us when you decide to come home and we will even turn on your heating for you.



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QUESTION 18

Is there an emergency call system, and who attends those calls?

The Village has a 24 hour a day, all year emergency call system answered and attended by onsite nurses.

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QUESTION 19

Are the nursing staff available to assist me in case of illness or injury?

The first priority of nursing staff is the attention to the emergency call system. However, for short periods only, and subject to availability, the day nurse can assist those Residents who may require limited assistance after an operation or injury. Nurses will advise if an extra charge applies based on assessment and wound care needs.

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QUESTION 20

What medical facilities are available?

On Mondays between 2pm and 4pm a medical taxi is provided by Village Glen to assist Residents getting to their appointments at South Coast Medical Centre and Boneo Road Super Clinic. There is also a nurse onsite 24 hours a day, 7 days a week. The nurse on duty runs two clinics from 8am to 9.20am and 3.30pm to 4.10pm daily to assist residents with non-urgent medical issues and advice. Podiatrists and hearing specialists visit the Village regularly for convenience for our residents.

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QUESTION 21

If I do not drive, is there transport available?

The public transport bus service runs Monday to Saturday, through the Village, for access to the Rosebud Shopping Centre and other places of interest on the Peninsula. There is a public transport bus service that connects to the Frankston/ Melbourne train service.

QUESTION 22

What form of contract do I sign?

The Village operates a choice of loan/license agreements for the occupancy of the villas and apartments. The agreements have an entry fee consisting of pre-paid rent and a loan for the purchase of the villa or apartment. There is a separate chattels fee. The price of the villa or apartment is the sum of the entry fee and the chattels fee.

QUESTION 23

Will I have to pay a deposit?

No deposit is necessary to reserve your selected villa or apartment. We offer a 60-day obligation free reservation period during which we hold the villa or apartment of your choice to enable you to sell your home. An extension to the reservation period can be negotiated. Your entry fee and chattels fee is paid at the time of taking possession of your villa or apartment.

QUESTION 24

What is the purpose of having a separate chattels fee?

It allows a resident to choose from a variety of internal finishes such as the colour, quality and value of the carpet and drapes and the type and value of stove and hot plate.

Residents may choose, either prior to taking up residence or later on, to install air conditioning, sun blinds, a garage door motor, or they may re-carpet or re-drape their villa.

This allows for either an apartment or villa to have the chattels offered independently to a prospective purchaser at a mutually agreed value. This amount without any deduction is repaid to the Resident at the earlier of settlement or 18 months after permanent vacation.

QUESTION 25

Is there any settling-in period available to me if I should decide to purchase a villa or apartment?

If you reside in a villa or Lakeside Apartment there is a full twelve (12) month settling-in period and three (3) months for a Terraced Apartment.

If we receive written notification of your wish to leave the village, and subsequent vacant possession of your villa or apartment during your settling in period, your original loan will be repaid on resale, or prior, in accordance with our contractual obligations to you. Final settlement will be made to you less the cost of any repairs, outstanding charges, settling-in rent, and a revaluation of the chattels.

The cost of settling-in rent may vary from time-to-time. You should enquire to Management as to its current cost.

QUESTION 26

How is the equity in my villa loan/ license agreement determined and when is my equity repaid?

The Village offers a choice of separate loan/license agreements to new residents. The choice of which contract a Resident signs will depend on their personal financial circumstances. The details for these contract types are shown opposite:

Contract Options

	Villa / Lakeside Contracts		Apartment Contract
Available to	Contract A	Contract B	Contract A - Terraced Apartments
Settling-in period	Twelve (12 months) from date of settlement	Twelve (12) months from date of settlement	Three (3) months from date of settlement
Post settling-in period	In the case of a Resident's departure after the settling-in period, you or your estate are entitled to receive the following percentages of the original loan or new loan in the circumstances where the new loan is less than the original loan: After the first anniversary but prior to or on the second anniversary: 90.00% After the second anniversary but prior to or on the third anniversary: 85.00% After the third anniversary: 80.00% If the new loan is greater than the original loan then you will also receive 20 per cent of that amount as a capital gain share.	In the case of a Resident's departure after the settling-in period, you or your estate are entitled to receive the following percentages of the original loan: After the first anniversary but prior to or on the second anniversary: 80.00% After the second anniversary but prior to or on the third anniversary: 70.00% After the third anniversary: 60.00% There is no capital gain share to the Resident, their executor or legal personal representative.	In the case of a Resident's departure after the settling-in period, you or your estate are entitled to receive the following percentages of the original loan or new loan in the circumstances where the new loan is less than the original loan: After the first anniversary but prior to or on the second anniversary: 80.00% After the second anniversary but prior to or on the third anniversary: 75.00% After the third anniversary: 70.00% There is no capital gain share to the Resident, their executor or legal personal representative.
Monthly service fee	On entry, the service fee is to be paid to the earliest date of either the settlement or occupation by a new resident. On departure, we will deduct from settlement the service fee that has applied to your villa or apartment for up to six (6) months from vacant possession or settlement by a new resident, whichever is the earlier.	The resident is only liable for the service fee to the extent that they depart within the settling-in period. Where a Resident remains at the Village beyond that date, the service fee does not apply. The Resident may, however, continue to be liable to pay the portion of the council and water rates where they are not entitled to a pensioner's concession.	On entry, the service fee is to be paid to the earliest date of either the settlement or occupation by a new resident. On departure, we will deduct from settlement the service fee that has applied to your villa or apartment for up to six (6) months from vacant possession or settlement by a new resident, whichever is the earlier.
Setting resale value	Management will recommend to you a new entry fee based on their experience of similar sales within the Village. Should a departing resident not agree with the recommended value, the matter can be referred to the Australian Institute of Valuers. Each party is responsible for their own costs. Any offers made by a prospective new resident will be submitted for consideration by both parties.		
Cost of unit renovations	To facilitate the sale of an apartment or villa, any internal repairs or maintenance is the responsibility of the Resident. These costs are completed at the expense of, and are offset against, the Resident's entitlement from the sale. However, in the circumstances where the new resident requires extensive renovations, the cost of these renovations is at the expense of the new resident. In these circumstances, the new entry fee assessed prior to any renovations is used for the calculation of the financial entitlements under the existing loan/license agreement. To allow the new resident to enjoy the future financial return from these renovations, the value of these improvements is added to the new entry fee. The chattels fee that we explained in Question 24 is adjusted at the same time.		
Timing of equity repayment	You receive repayment of your equity in your loan/license at the earlier of: the payment of a new entry fee by a new resident at the settlement of your residence; or, 18 months following vacant possession. Where you depart the Village for a residential aged care facility, legislative conditions apply. Please refer to Question 42.		

QUESTION 27

What is the sales process once I depart?

Under our current arrangements, a departing resident is paid at the earlier of: a new purchaser who wishes "to purchase your villa or apartment" or 18 months after permanent vacation. This allows your agreement to be terminated and your loan to be repaid in accordance with the terms and conditions of your agreement.

On departure, Village staff can attend to the sale of the villa or apartment without any additional cost or commission to the departing resident or executor. If you decide to utilise the services of Village Management you, or your executor, must provide this authority in writing. To assist residents, Management keeps a database of prospects, who normally nominate the style of villa that interests them. Management from time to time contacts the database as vacancies occur.

Alternatively, you or your executor are free to obtain a new resident yourselves. For your information, since 1980, all sales at the Village have been handled by Village staff. If you choose, you may employ a real estate agent to "sell on your behalf" and at your expense. The purchaser must comply with the terms and conditions of the new loan/license agreement. No real estate board or advertising is permitted externally or within the Village.

QUESTION 28

Are there any exit fees?

The outgoing resident is required to pay the Deferred Management Fee and any outstanding service fee amounts payable at the expiration of 6 months after the resident provides vacant possession to the Village Glen Management.

The only other costs that the outgoing resident will incur when leaving the village after the settling in period, are those associated with the repair, maintenance and clean of the villa. Such works may include repainting painted surfaces, repairing any damage through fair wear and tear and cleaning.

QUESTION 29

What if I live in a villa and wish to transfer to a Terraced Apartment?

If you think it would be in your best interests to permanently reside in an apartment, you may transfer to the one-bedroom Terraced Apartments when a vacancy becomes available. As a Village Resident, you are given priority, subject to need, for any vacancies occurring in the Terraced Apartments.

QUESTION 30

What cost do I face moving to a Terraced Apartment from a villa?

Once you have packed your personal belongings, staff will arrange for a carrier to move your furniture at our expense. The costs for any re-connection charges for telephone or electricity supply are your responsibility.

QUESTION 31

What happens to my villa equity if I transfer to a one-bedroom Terraced Apartment?

Either yourself, or, if you elect, Management will commence the sales process of the villa. The financial procedure explained earlier determines the value of your equity in the entry fee and chattels fee of your villa. Your equity from your villa entry fee remains with Management and becomes your adjusted entry fee for your one-bedroom apartment, irrespective of the apartment's current market value.

Your chattels fee is adjusted between the value of your chattels in the villa to the chattels that you purchase in the apartment. At some future time if you leave the apartment, then a new Resident is obtained for your apartment and your previously adjusted entry fee is the amount you or your estate will receive from the settlement monies from the sale of a new apartment agreement. Any outstanding charges are adjusted at settlement.

These arrangements apply to all contract types.

QUESTION 32

Are the apartments furnished?

No, neither the Terraced Apartments or the Lakeside Apartments are furnished. The Lakeside Apartments do have an integrated fridge/freezer and microwave. Residents bring with them personal items and furniture.



QUESTION 33

What are the laundry facilities in the Terraced Apartments?

Centralised laundry rooms equipped with washing machines, dryers and ironing facilities are available to Terraced Apartments residents at no charge. Each Lakeside Apartment has a laundry.

QUESTION 34

Is there provision in the loan/license agreement for another party to own the agreement?

We have provision for an annexure to be added to the loan/license agreement to note any financial interests of another party. For example, a company could purchase the villa on your behalf, or a family member could contribute towards part or all of the entry fee.

At the settlement of a new agreement for your residence, their financial interests would be attended to in accordance with the annexure. They cannot, however, take up your agreement and reside in the Village.

QUESTION 35

What happens if I decide to marry or remarry after I have moved into the Village?

In that event, which has occurred several times in the Village Glen, then provided that one member of that union is a minimum age of 60 years, the existing loan/license agreement allows for the spouse's name to be added to the agreement. The Resident undertakes to indemnify Management against any future actions that may occur from this alteration to the existing agreement.

QUESTION 36

Can a family member or friend take up the loan/license agreement in the event of my death?

Loan/License Agreements are non-transferable. However, you could request that Management give first right of refusal to that party to purchase a new agreement for your residence. You could bequeath your financial equity in your residence to that party and they then pay only the difference. Naturally they must comply with the terms and conditions of the agreement prevailing at that time.

QUESTION 37

Can a family member or friend move into the residence permanently and not be noted on the loan/license agreement?

The loan/license agreement has a provision that in the event of a sole Resident requiring permanent assistance, then a carer, for whom Management has given written approval, may take up occupancy to assist the Resident. Naturally, the carer must vacate the residence upon the departure of the Resident.

There is also provision for a guest to stay for predetermined fixed periods which have been agreed to by Management.

QUESTION 38

May I lodge a caveat to protect my financial interest in the Village?

As long as the Retirement Village Act 1986 with amendments, or any future Act, continues to protect a Resident's rights in a Retirement Village, then a Resident is not permitted to lodge a caveat.

The loan/license agreement has a copy of the Retirement Village notice which must display any financial encumbrances that are registered on the title of the land on which the Village is constructed.

QUESTION 39

May I rent or sub-let my villa or apartment?

Renting or sub-letting is not allowed, in order to maintain the nature of the Village.

QUESTION 40

Is there any government legislation in place to protect residents' rights in retirement villages?

In Victoria in 1986 the Retirement Villages Act was proclaimed after consultation with the Retirement Village Industry and other associated community organisations.

Your solicitor will be conversant with the Act and will be able to advise you.

Amongst the issues addressed by the Act was the financial security of residents' in a Retirement Village under the various forms of tenure including loan/license agreements. The Act provides that the residents' equity has first priority, similar to a first mortgage and that the owner must disclose any liabilities that exist on a document called a Retirement Village Notice. This notice must be included in the occupancy agreement. These liabilities, if they exist, must take second priority behind the Resident's rights.

For your comfort there are currently no financial encumbrances on the Village Glen notice. The Retirement Village Act also determines how any increases may occur in service charges or special levies. The Act also addresses the Resident's rights in respect to transfer to other types of accommodation.

Whilst the Retirement Village Act is not a complex document, it is far too lengthy to detail here, and Management is only too pleased to discuss the Act with you at your leisure.

QUESTION 41

Is Home Care available at Village Glen?

Yes, Village Glen Flexicare offers home care to residents of the Mornington Peninsula. Also operated by the Jacobsen family, you should be safe in the knowledge that any care you require is only a phone call away. Village Glen Flexicare was created to service the needs of the residents in the retirement village. Flexicare offers Government funded home care packages (HCP), privately funded services and short-term restorative care. Please ask our staff for additional information about home care and the services that Flexicare can provide.

Tess' Retreat - Cottage Respite

Tess' Retreat is a provider of day and short term overnight respite and is located adjacent to the Retirement Village. Tess' Retreat offers private and community home support programs by our trained staff.

QUESTION 42

What facilities are available to me should I need Residential Aged Care?

There are a number of residential aged care facilities available in the surrounding area, one of which is co-located right next door. If you are assessed as requiring care, then on your advice we will obtain a new resident for your villa or apartment. Your residence will be valued to determine your equity as explained previously. The financial arrangements available to you for entry into residential aged care will vary depending on your circumstances. Please refer to the Retirement Villages Act 1986 and My Aged Care for further information. There are financial options available to residents that move into residential aged care while their villa is being sold.

QUESTION 43

What are my responsibilities?

- To pay the legal costs in respect of the loan/license agreement.
- To use your residence only as a dwelling.
- To permit Management to inspect the condition of your residence at convenient times.
- To make no structural alterations or additions to your residence without the written consent of Management.
- To keep your residence clean, to repair any damages caused by wilful or negligent conduct, and to keep your personal garden areas neat and tidy.
- To be responsible for your guests whilst they are within the Village.
- To abide by the Residents' Village Rules, a copy of which is included in the loan/license agreement.

QUESTION 44

What procedures are available if I am in dispute with management?

Management and staff have developed a tremendous rapport with Residents, with Senior Management always available to assist and discuss any concerns that may arise.

Village Glen has an internal dispute resolution scheme in place. Consumer Affairs Victoria also has a dispute resolution system to assist, if required.

QUESTION 45

What is the Retirement Living Code of Conduct?

The peak body representing retirement villages Australia wide is the Retirement Living Council, a division of the Property Council of Australia.

Village Glen is a Signatory to the Retirement Living Council Code of Conduct (the Code).

The Code aims to set and maintain high standards in the marketing, selling and operation of retirement communities, including complaints and dispute management procedures.

By voluntarily signing up to the Code, confirms our commitment to setting standards that govern your experience, living in and moving out of our community, as well as the experience of new residents moving into the community.

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RETIREMENT LIVING

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** Community Villages Australia reserves the right to change plans, drawings and information herein without notice.*