

# Village Comparison Document

*Retirement Villages Act 1999 (Section 74)*

ABN: 86 504 771 740

**This form is effective from 1 February 2019**

Name of village: Chapel Gardens Retirement Village

## 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 <http://sherwood.unitingchurch.org.au/church-facilities/chapel-gardens/>

- 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](http://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](http://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 3/7/19 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

<b>1.1 Retirement village location</b>	Retirement Village Name ...Chapel Gardens Retirement Village ... Street Address: 36 Primrose St / 515 Oxley Road Suburb Sherwood State QLD Post Code 4075
<b>1.2 Owner of the land on which the retirement village scheme is located</b>	Name of land owner: The Uniting Church in Australia Property Trust (Q) <b>Australian Company Number (ACN) 25 548 385 225</b> Address. GPO Box 674 Brisbane. QLD 4001
<b>1.3 Village operator</b>	Name of entity that operates the retirement village (scheme operator) The Uniting Church in Australia Property Trust (Q) <b>Australian Company Number (ACN) 25 548 385 225</b> Address. GPO Box 674 Brisbane. QLD 4001 Date entity became operator 19 June 2003
<b>1.4 Village management and onsite availability</b>	Name of village management entity and contact details Sherwood Uniting Church Chapel Gardens Management Committee Australian Company Number (ABN) 88 584 623 136 Phone (07) 3379 1329...Email <a href="mailto:sherwooduc@sherwooduc.com.au">sherwooduc@sherwooduc.com.au</a> An onsite manager (or representative) is available to residents:

	<input checked="" type="checkbox"/> Other – As per below  Weekdays - On Call Up to 6 hours Between the hours of 9am – 5pm. Or in the event of an emergency.  Weekends – In the event of an emergency only.
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**Part 2 – Age limits**

<b>2.1 What age limits apply to residents in this village?</b>	Incoming: Above 65 unless agreed to by the management committee.
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**ACCOMMODATION, FACILITIES AND SERVICES**

**Part 3 – Accommodation units: Nature of ownership or tenure**

<b>3.1 Resident ownership or tenure of the units in the village is:</b>	<input checked="" type="checkbox"/> Licence (non-owner resident) ..... .....
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<b>Accommodation types</b>				
<b>3.2 Number of units by accommodation type and tenure</b>	There are 13 units in the village, comprising 13 single story units;			
<b>Accommodation Unit</b>	<b>Freehold</b>	<b>Leasehold</b>	<b>Licence</b>	<b>Other</b>
Independent living units				
- One bedroom			1	
- Two bedrooms			12	
Total number of units			<b>13</b>	

<b>Access and design</b>	
<b>3.3 What disability access and design features do the units and the village contain?</b>	<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 checked="" type="checkbox"/> Step-free (hobless) shower in <input checked="" type="checkbox"/> all

**Part 4 – Parking for residents and visitors**

<b>4.1 What car parking in the village is available for residents?</b>	<input checked="" type="checkbox"/> All units with own garage or carport attached or adjacent to the unit <input checked="" type="checkbox"/> General car parking for residents in the village  Restrictions on resident’s car parking include: Within their own garage or in front of their garage not in the common areas of the driveway.
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<b>4.2 Is parking in the village available for visitors?</b> If yes, parking restrictions include	<input checked="" type="checkbox"/> Yes Limited spaces available 1 at the top of the complex and on the Oxley Rd side of the complex.
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**Part 5 – Planning and development**

<b>5.1 Is construction or development of the village complete?</b>	Year village construction started 1992 <input checked="" type="checkbox"/> Fully developed / completed
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<b>5.2 Is there development approval or a development application pending for further development or redevelopment of the village?</b> If yes to either:	Development approval granted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  .....  Development application pending <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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<ul style="list-style-type: none"><li>• Provide details and timeframe of development or proposed development, including the final number and types of units and any new facilities.</li></ul>	<p>.....</p> <p>Note: see notice at end of document regarding inspection of the development approval documents.</p>
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**Part 6 – Facilities onsite at the village**

**6.1 The following facilities are currently available to residents:**

- Chapel / prayer room
- Community room or centre
- Gardens

Other *[specify]*  
Book Exchange

Details about any facility that is not funded from the General Services Charge paid by residents or if there are any restrictions on access or sharing of facilities (e.g. with an aged care facility).

.....  
.....  
.....  
.....

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

- Yes  No

**Note:** Aged care facilities are not covered by the *Retirement Villages Act 1999 (Qld)*. 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 *Aged Care Act 1997 (Cwth)*. 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)?**

- Gardener for the surrounding gardens.
- Maintenance and repairs of and to the common areas
- Arranging for contractors needed for the efficient and affective operation of the village
- Accounting/auditing and legal services needed for the operation of the village
- Arranging insurances of the village units
- Others services arranged for the operation of the village
- .....
- .....
- .....

**7.2 Are optional personal services provided or made**

- Yes  No

<b>available to residents on a user-pays basis?</b>	<p>.....</p> <p>.....</p>
<b>7.3 Does the retirement village operator provide government funded home care services under the <i>Aged Care Act 1997 (Cwth)</i>?</b>	<input checked="" type="checkbox"/> No, the operator does not provide home care services, residents can arrange their own home care services
<p><b>Note:</b> 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 (Qld)</i>.</p> <p><b>Residents can choose their own approved Home Care Provider and are not obliged to use the retirement village provider, if one is offered.</b></p>	

## Part 8 – Security and emergency systems

<b>8.1 Does the village have a security system?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>8.2 Does the village have an emergency help system?</b>  If yes or optional: <ul style="list-style-type: none"><li>the emergency help system details are:</li></ul>	<input type="checkbox"/> Yes - all residents <input checked="" type="checkbox"/> Optional <input type="checkbox"/> No  Personal Alarms provided if the residents want to use them. The units are not monitored by a call centre but rely on the resident's family and friends to be able to be contactable in an emergency. Chapel Gardens Retirement Villages makes use of the LiveLife Alarms. For more information go to: <a href="http://www.livelifearms.com.au">www.livelifearms.com.au</a>
<b>8.3 Does the village have equipment that provides for the safety or medical emergency of residents?</b> If yes, list or provide details e.g. first aid kit, defibrillator	<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.*

<b>9.1 What is the estimated ingoing contribution (sale price) range for all types of units in the village</b>	<b>Accommodation Unit</b>	<b>Range of ingoing contribution</b>
	Independent living units	
	- One bedroom	\$ 250,000 to \$ 270,000
	- Two bedrooms	\$ 280,000 to \$315,000
	<b>Full range of ingoing contributions for all unit types</b>	\$ 250,000 to \$ 315,000
<b>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?</b>  If yes: specify or set out in a table how the contract options work e.g. pay a higher ingoing contribution and less or no exit fee.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>9.3 What other entry costs do residents need to pay?</b>	<input type="checkbox"/> Transfer or stamp duty <input type="checkbox"/> <input checked="" type="checkbox"/> Costs related to your residence contract: Legal Fees <input type="checkbox"/> Costs related to any other contract <input checked="" type="checkbox"/> Advance payment of General Services Charge  <input type="checkbox"/> Other costs.....	

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

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

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

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

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

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

Type of Unit	General Services Charge (weekly)	Maintenance Reserve Fund contribution (weekly)
Independent Living Units		
- One bedroom	\$81.17	\$13.44
- Two bedrooms	\$81.17	\$13.44
All units pay a flat rate	\$18.17	\$13.44

**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 -)
2016	\$76.03..... to \$76.03	..0%	\$12.90 to \$12.90	..0.0%
2017	\$79.05..... to \$79.05	..3.8%	\$13.25 to \$13.25	..2.7.0%
2018	\$79.05..... to \$79.05	0%	\$13.25 to \$13.25	.0.0%

**10.2 What costs relating to the units are not covered by the General Services Charge? (residents will need to pay these costs separately)**

- Contents insurance
- Electricity
- Gas

- Telephone
- Internet
- 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?**

- Unit fixtures
- Unit fittings
- Unit appliances
- None

Additional information

	The Operator is responsible for the Stove and cooktop but any additional appliances including the air conditioners and dish washers will be the responsibility of the resident.
<b>10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit?</b> If yes: provide details, including any charges for this service.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  Included in the General Services Charge unless item for repair/maintenance is resident owned where the Operator can assist in organising a tradesperson where requested.

**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).*

<b>11.1 Do residents pay an exit fee when they permanently leave their unit?</b>  If yes: list all exit fee options that may apply to new contracts	<input checked="" type="checkbox"/> Yes – all residents pay an exit fee based in their incoming contract.
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Time period from date of occupation of unit to the date the resident ceases to reside in the unit	Exit fee calculation based on
3 months or Less	1.75% of your ingoing contribution
1 year or less but more than 3 months	6% of your ingoing contribution
2 years or less but more than 1 year.	12% of your ingoing contribution
3 years or less but more than 2 years.	18% of your ingoing contribution
4 years or less but more than 3 years.	24% of your ingoing contribution
4 years or more	30% of your ingoing contribution
<b>Note:</b> if the period of occupation is not a whole number of years, the exit fee will be worked out on a daily basis.	

The maximum (or capped) exit fee is 30% of the ingoing contribution after 4 years of residence.

The minimum exit fee is 1.75% of ingoing contribution for 3 months or less ...

<b>11.2 What other exit costs do residents need to pay or contribute to?</b>	<input type="checkbox"/> Sale costs for the unit <input checked="" type="checkbox"/> Legal costs <input type="checkbox"/> Other costs .....
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**Part 12 – Reinstatement and renovation of the unit**

<b>12.1 Is the resident responsible for reinstatement of the unit when they leave the unit?</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  <i>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:</i> <ul style="list-style-type: none"> <li>• fair wear and tear; and</li> <li>• renovations and other changes to the condition of the unit carried out with agreement of the resident and operator.</li> </ul> <p><i>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.</i></p> <p>Entry and exit inspections and reports are undertaken by the operator and resident to assess the condition of the unit.</p>
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<b>12.2 Is the resident responsible for renovation of the unit when they leave the unit?</b>	<input checked="" type="checkbox"/> No  <i>Renovation means replacements or repairs other than reinstatement work.</i> 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.
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**Part 13– Capital gain or losses**

<b>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</b>	<input checked="" type="checkbox"/> No
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<p><b>loss on the resale of their unit?</b></p>	
<p><b>Part 14 – Exit entitlement</b></p>	
<p><i>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.</i></p>	
<p><b>14.1 How is the exit entitlement which the operator will pay the resident worked out?</b></p>	<p>Exit entitlement = Ingoing contribution, less exit fee, less reinstatement costs, less any outstanding costs owing by the resident.</p>
<p><b>14.2 When is the exit entitlement payable?</b></p>	<p>By law, the operator must pay the exit entitlement to a former resident on or before the <b>earliest</b> of the following days:</p> <ul style="list-style-type: none"> <li>• the day stated in the residence contract</li> <li>• 14 days after the settlement of the sale of the right to reside in the unit to the next resident or the operator</li> <li>• 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).</li> </ul> <p>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.</p>
<p><b>14.3 What is the turnover of units for sale in the village?</b></p>	<p>1 accommodation unit was vacant as at the end of the last financial year</p> <p>3 accommodation units were resold during the last financial year</p> <p>3 months was the average length of time to sell a unit over the last three financial years</p>

**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?**

<b>General Services Charges</b> for the last 3 years		
Financial Year	Deficit/Surplus	Change from previous year
2016	\$451	.%
2017	\$3226	615.0%
2018	\$149	.- 4.16%
Balance of <b>Maintenance Reserve Fund</b> for last financial year <i>OR</i> last quarter if no full financial year available		\$56,656.....
Balance of <b>Capital Replacement Fund</b> for the last financial year <i>OR</i> last quarter if no full financial year available		\$53,778.....
Percentage of a resident ingoing contribution applied to the Capital Replacement Fund		Capital Replacement Fund contributions are determined yearly by a quantity surveyor.
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.

*[Note: Delete if a Body Corporate does not apply]*

**Part 15– Financial management of the Body Corporate**

**Note:** All freehold community title scheme residents who own their unit are members of the body corporate.

**15.1 What is the financial status of the Body Corporate funds in a freehold village?**

<b>Administrative Fund</b> for the last 3 years			
Financial Year	Deficit / Surplus	Balance	Change in balance from previous year
	\$	\$	%
	\$	\$	%
	\$	\$	%
Balance of the <b>Sinking Fund</b> to cover spending of a capital or non-recurrent nature for the last financial year <i>OR last quarter</i> if no full financial year available			\$.....

OR

the village is not yet operating.

**Part 16 – Insurance**

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

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

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

**16.1 Is the resident responsible for arranging any insurance cover?**

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

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?**

If yes: provide details including, length of period, relevant time frames and any costs or conditions

Yes  No

### *Pets*

**17.2 Are residents allowed to keep pets?**

Yes  No

Maybe considered on application and approval by the Chapel Gardens Management Committee

### *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  No

The resident must be present for the stay of any guests and a guest may not stay for more than four (4) weeks in any period of twelve (12) consecutive month period. Any other arrangements must be with the agreement of the Operator.

### *Village by-laws and village rules*

**17.4 Does the village have village by-laws?**

Yes  No

	<p><i>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.</i></p> <p><i>Note: See notice at end of document regarding inspection of village by-laws</i></p>
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<p><b>17.5 Does the operator have other rules for the village.</b></p>	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>If yes: Rules may be made available on request.</p>
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**Resident input**

<p><b>17.6 Does the village have a residents committee established under the Retirement Villages Act 1999?</b></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>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.</i></p> <p><i>You may like to ask the village manager about an opportunity to talk with members of the resident committee about living in this village.</i></p>
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**Part 18 – Accreditation**

<p><b>18.1 Is the village voluntarily accredited through an industry-based accreditation scheme?</b></p>	<p><input checked="" type="checkbox"/> No, village is not accredited</p> <p><input type="checkbox"/> Yes, village is voluntarily accredited through:          .....</p>
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**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**

<p><b>19.1 Does the village maintain a waiting list for entry?</b></p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> No fee</p>
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**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).**

- 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
- 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
- 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](http://www.hpw.qld.gov.au)

## General Information

General information and fact sheets on retirement villages: [www.qld.gov.au/retirementvillages](http://www.qld.gov.au/retirementvillages)

For more information on retirement villages and other seniors living options: [www.qld.gov.au/seniorsliving](http://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](mailto:regulatoryservices@hpw.qld.gov.au)

Website: [www.hpw.qld.gov.au/housing](http://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](mailto:caxton@caxton.org.au)

Website: [www.caxton.org.au](http://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](http://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](mailto: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](mailto:info@qls.com.au)  
Website: [www.qls.com.au](http://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](mailto:enquiries@qcat.qld.gov.au)  
Website: [www.qcat.qld.gov.au](http://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](http://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/](http://www.livablehousingaustralia.org.au/)