

## Village Comparison Document

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 February 2019

ABN: 86 504 771 740

Name of village: The Pavilion North Kirra



### 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://thepavilionnorthkirra.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](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.xls.com.au](http://www.xls.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 1 February 2026 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 <b>The Pavilion North Kirra</b> Street Address <b>3 Lang St</b> Suburb <b>Bilinga</b> State <b>Qld</b> Post Code <b>4225</b>		
<b>1.2 Owner of the land on which the retirement village scheme is located</b>	Name of land owner <b>Aura Bilinga Management Pty Ltd as trustee for the Aura Bilinga Trust and Aura Bilinga Management II Pty Ltd as trustee for Aura Bilinga II Trust under instrument 719139175, 719139177, 719139179 and 720064702</b> Address <b>c/- 23 Sirius Street</b> Suburb <b>Coorparoo</b> State <b>Qld</b> Post Code <b>4151</b>		
<b>1.3 Village operator</b>	Name of entity that operates the retirement village (scheme operator) <b>Aura Bilinga Management Pty Ltd as trustee for the Aura Bilinga Trust</b> Australian Company Number (ACN) <b>621 265 816</b> Address <b>c/- 23 Sirius Street</b> Suburb <b>Coorparoo</b> State <b>Qld</b> Post Code <b>4151</b> Date entity became operator <b>17 March 2020</b>		

<b>1.4 Village management and onsite availability</b>	<p>Name of village management entity and contact details</p> <p><b>Aura Bilinga Management Pty Ltd as trustee for the Aura Bilinga Trust</b></p> <p>Australian Company Number (ACN)</p> <p><b>621 265 816</b></p> <p>Phone 0468 611 613</p> <p>Email <a href="mailto:suzy.cornelius@auraholdings.com.au">mailto:suzy.cornelius@auraholdings.com.au</a></p> <p>An onsite manager (or representative) is available to residents:</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Full time</li> <li><input type="checkbox"/> Part time</li> <li><input type="checkbox"/> By appointment only</li> <li><input type="checkbox"/> None available</li> <li><input type="checkbox"/> Other</li> </ul> <p>Onsite availability includes:</p> <p><b>8.30 am to 4.30 pm Monday to Friday inclusive</b></p>
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<b>1.5 Approved closure plan or transition plan for the retirement village</b>	<p>Is there an approved transition plan for the village?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>A written transition plan approved by the Department of Communities, Housing and Digital Economy is required when an existing operator is transitioning control of the retirement village scheme's operation to a new operator.</i></p> <p>Is there an approved closure plan for the village?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><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 Communities, Housing and Digital Economy is required if an operator is closing a retirement village scheme. This includes winding down or stopping to operate the village, even temporarily.</i></p>
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## Part 2 – Age limits

<b>2.1 What age limits apply to residents in this village?</b>	<p>Applicants must be 60 years of age or over, or in the case of a joint application, one applicant must be 60 years of age or over. In the case of joint applicants, the right to reside must be held as joint tenants.</p> <p>All applicants must be able to live independently.</p> <p>We reserve the right to decline an application and change the age limitation criteria applicable for entry into the village.</p> <p>We may, in our absolute discretion, accept an application for an applicant to reside in the village outside of these categories.</p>
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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:

- Freehold (owner resident)
- Lease (non-owner resident)
- Licence (non-owner resident)
- Share in company title entity (non-owner resident)
- Unit in unit trust (non-owner resident)
- Rental (non-owner resident)
- Other .....

### Accommodation types

#### 3.2 Number of units by accommodation type and tenure

There are 133 independent living units in the village comprising 133 units in 2 buildings with 10 levels.

Accommodation unit	Freehold	Leasehold	Licence	Other
Independent living units				
- Studio	-	-	-	-
- One bedroom	-	8	-	-
- Two bedroom	-	87	-	-
- Three bedroom	-	38	-	-
Serviced units				
- Studio	-	-		
- One bedroom	-	-	-	-
- Two bedroom	-	-	-	-
- Three bedroom	-	-	-	-
Other				
Total number of units	-	133	-	-

### Access and design

#### 3.3 What disability access and design features do the units and the village contain?

- Level access from the street into and between all areas of the unit (i.e. no external or internal steps or stairs) in  all  some units
- Alternatively, a ramp, elevator or lift allows entry into  all  some units
- Step-free (hobless) shower in  all  some units
- Width of doorways allow for wheelchair access in  all  some units

	<p><input type="checkbox"/> Toilet is accessible in a wheelchair in <input type="checkbox"/> all <input type="checkbox"/> some units</p> <p><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</p> <ul style="list-style-type: none"> <li>• Allowance for future installation of handrails to bathrooms</li> <li>• Large format light and some power switches</li> <li>• More generous spatial dimensions to assist those with restricted mobility</li> </ul> <p><input type="checkbox"/> None</p>
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#### Part 4 – Parking for residents and visitors

4.1 What car parking in the village is available for residents?	<p><input type="checkbox"/> <del>All / Some [unit type]</del> units with own garage or carport attached or adjacent to the unit</p> <p><input type="checkbox"/> <del>All / Some [unit type]</del> units with own garage or carport separate from the unit</p> <p><input type="checkbox"/> <del>All / Some [unit type]</del> units with own car park space adjacent to the unit</p> <p><input checked="" type="checkbox"/> All units with own car park space separate from the unit</p> <p><input type="checkbox"/> <del>General car parking for residents in the village</del></p> <p><input type="checkbox"/> <del>Other parking e.g. caravan or boat</del></p> <hr/> <p><input type="checkbox"/> <del>Specify number / unit type]</del> ..... units with no car parking for residents</p> <p><input type="checkbox"/> <del>No car parking for residents in the village</del></p>
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Restrictions on resident's car parking include:

- Only one car may be parked in each car space; and
- Residents must not wash, grease, oil, service or repair any car in or about the car park.

4.2 Is parking in the village available for visitors? If yes, parking restrictions include	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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#### Part 5 – Planning and development

5.1 Is construction or development of the village complete?	<p>Year village construction started - 2019</p> <p><input checked="" type="checkbox"/> Fully developed / completed</p> <p><input type="checkbox"/> Partially developed / completed</p> <p><input type="checkbox"/> Construction yet to commence</p>
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## **5.2 Construction, development applications and development approvals**

Provide details and timeframe of development or proposed development, including the final number and types of units and any new facilities.

Provide detail of any construction, development or redevelopment relating to the retirement village land, including details of any related development approval or development applications in accordance with the Planning Act 2016

### **Staged development of village**

The Pavilion North Kirra has been developed over two stages, with the staging set out as per below.

#### **Stage 1 – completed in October 2021**

Stage 1 was completed in October 2021 and contains 68 independent living units over 10 levels and a two level basement. Communal spaces delivered in Stage 1 include the following facilities:

- Reception/office;
- Wine room;
- Lounge and library;
- Rooftop terrace;
- Storage cages;
- Craft room;
- Billiards room; and
- Female and male amenities.

Additionally, three retail tenancies were constructed on the ground floor. These tenancies add to the amenity of the village but do not form part of the village.

#### **Stage 2 – completed in October 2024**

Stage 2 was completed in October 2024 and includes a second building in the village containing 65 independent living units over up to 10 levels (Level 11 Rooftop Terrace) plus additional basement car parking connecting to Stage 1. Communal spaces delivered in Stage 2 include the following facilities:

- Gym/yoga room;
- Swimming pool;
- Lobby foyer
- Ground floor outdoor BBQ area;
- Female and male amenities and change rooms;
- Rooftop terrace BBQ area;
- Storage cages;
- Ancillary Facilities (see below); and
- Additional Facilities (see below),

#### **(Stage 2 Facilities)**

Additionally, one retail tenancy was constructed on the ground floor. This tenancy add to the amenity of the village but do not form part of the village.

The above stage is referred to in the village comparison document as '**Stage 2**'. Additionally, as part of the development of Stage 2, is the inclusion of one additional retail tenancy on the ground floor.

Stage 2 is located on Lot 201 on SP 333556 (title reference 51389318) (**Stage 2 Land**).

The Stage 2 Land is owned by Aura Bilinga Management II Pty Ltd ACN 625 645 589 as trustee for the Aura Bilinga II Trust (**Stage 2 Land Owner**). Accordingly, the Stage 2 Land Owner has entered into a management agreement with the Village Operator in order to allow both stages of the village to operate as a single retirement village.

We reserve the right to develop the village having regard to financial availability, public demand for such accommodation and general and economic commercial factors governing the housing and retirement living market. As a result, the staging, timing and extent of the development of the village may alter from that originally planned.

### **Building Management Statement**

The use of and costs associated with certain shared areas (for example entranceways, driveways, bin rooms etc.) is allocated between the proposed retirement village and various retail lots pursuant to a building management statement (**BMS**).

### **Development Approvals**

#### **Stage 1**

Development permits have been issued by Gold Coast City Council in relation to the development of stage 1 of the village. Details of these development permits are contained further below. These include:

- Minor change to Development Permit for a Material Change of Use for a Retirement Facility (70 Independent Living Units), Food and Drink Outlet and Shop – (council reference MIN/2019/253) issued 17 July 2019; and
- Original approval (application MCU201800220) issued 2 October 2018.

#### **Stage 2**

A development permit has been issued for stage 2 of the village, described as a Development Permit for a Material Change of Use for a Retirement Facility (65 units) and Shop granted on 4 March 2022 by way of consent Judgment of the Planning and Environment Court (No. 2674 of 2020).

	<p><b><u>Ancillary facilities</u></b></p> <p>In addition to the accommodation units and resident facilities noted in items 3.2 above and 6.1 below respectively, we intend for some areas in the village to be used for purposes that, in our opinion, are consistent with and ancillary to, the retirement village use and health and wellness generally (<b>Ancillary Facilities</b>). Initially we may operate these facilities and then progressively licence or sublease to third party operators. Either we or the third party operator will be responsible for all utilities (electricity, gas, water etc) and other operational costs in relation to these Ancillary Facilities. The operational costs will be apportioned based on the area that the Ancillary Facilities bear to the area of the village land or on some other terms as we may determine, acting fairly and reasonably.</p> <p>The construction of the Ancillary Facilities described above may constitute 'redevelopment' for the purposes of section 113C of the Retirement Villages Act 1999 (Qld). Accordingly, this section constitutes written notice pursuant to section 113C(2) of the Retirement Villages Act 1999 (Qld).</p> <p><b><u>Additional facilities</u></b></p> <p>Additional facilities will only be provided if certain conditions occur such as increased sales, availability of finance or market conditions. The scheme operator proposes to offer the following facilities in the circumstances described:</p> <ul style="list-style-type: none"> <li>• café (user pays basis), to be available to residents and members of the public when a café operator has entered into a licence or lease of the care premises;</li> <li>• retail offering to be available to residents and members of the public as and when the designated retail areas are licenced or leased to relevant operators.</li> </ul> <p>The availability and timing of these facilities are dependent on availability of finance, public and resident demand and receipt of all relevant approvals and may be subject to change at our discretion. Further resident amenities may also be provided subject to availability of finance and budget approval by residents.</p>
<p><b>5.3 Redevelopment plan under the Retirement Villages Act 1999</b></p>	<p>Is there an approved redevelopment plan for the village under the <i>Retirement Villages Act</i>?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No - however please see notice pursuant to section 113C(2) of the <i>Retirement Villages Act 1999 (Qld)</i> contained in item 5.2 above.</p> <p><i>The Retirement Villages Act may require a written redevelopment plan for certain types of redevelopment of the village and this is different to a development approval. A redevelopment plan must be approved by the residents of the village (by a special resolution at a residents meeting) or by the Department of Communities, Housing and Digital Economy.</i></p>

	<p><b>Note:</b> see notice at end of document regarding inspection of the development approval documents.</p>	
<p><b>Part 6 – Facilities onsite at the village</b></p>		
<p><b>6.1 The following facilities are currently available to residents:</b></p>	<p><input type="checkbox"/> Activities or games room</p> <p><input checked="" type="checkbox"/> Arts and crafts room</p> <p><input type="checkbox"/> Auditorium</p> <p><input checked="" type="checkbox"/> BBQ area outdoors</p> <p><input checked="" type="checkbox"/> Billiards room</p> <p><input type="checkbox"/> Bowling green [indoor/outdoor]</p> <p><input type="checkbox"/> Business centre (e.g. computers, printers, internet access)</p> <p><input type="checkbox"/> Chapel / prayer room</p> <p><input type="checkbox"/> Communal laundries</p> <p><input checked="" type="checkbox"/> Community room or centre</p> <p><input checked="" type="checkbox"/> Dining room</p> <p><input checked="" type="checkbox"/> Gardens</p> <p><input checked="" type="checkbox"/> Gym</p> <p><input type="checkbox"/> Hairdressing or beauty room</p> <p><input type="checkbox"/> Library</p>	<p><input checked="" type="checkbox"/> Medical consultation room</p> <p><input checked="" type="checkbox"/> Restaurant/cafe</p> <p><input checked="" type="checkbox"/> Shop</p> <p><input checked="" type="checkbox"/> Swimming pool [indoor/ outdoor] [heated / not heated]</p> <p><input checked="" type="checkbox"/> Separate lounge in community centre</p> <p><input type="checkbox"/> Spa [indoor / outdoor] [heated / not heated]</p> <p><input type="checkbox"/> Storage area for boats / caravans</p> <p><input type="checkbox"/> Tennis court [full/half]</p> <p><input type="checkbox"/> Village bus or transport</p> <p><input type="checkbox"/> Workshop</p> <p><input type="checkbox"/> Other</p> <ul style="list-style-type: none"> <li>• 24/7 monitoring of emergency calls as included under the village budget (resident responsible for supplying telephone landline and handset);</li> <li>• Administration and village manager's sales offices;</li> <li>• Wine room/ board room;</li> <li>• Lobby foyer;</li> <li>• Multi-purpose space (activities / pilates/ yoga space);</li> <li>• Storage cages;</li> <li>• Female amenities and change room; and</li> <li>• Male amenities and change room.</li> </ul> <p>The scheme operator reserves the right to relocate, reconfigure,</p>

		renovate, redevelop, extend and/or improve the facilities above at any time in the future.		
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).				
Café, retail				
	The availability and timing of these facilities are dependent on financial approval, public and resident demand and may be subject to change at our discretion. Further resident amenities may also be provided subject to availability of finance and budget approval by residents.			
<b>6.2 Does the village have an onsite, attached, adjacent or co-located residential aged care facility?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<p><b>Note:</b> Aged care facilities are not covered by the <i>Retirement Villages Act 1999 (Qld)</i>. The retirement village operator cannot keep places free or guarantee places in aged care for residents of the retirement village. To enter a residential aged care facility, you must be assessed as eligible by an Aged Care Assessment Team (ACAT) in accordance with the <i>Aged Care Act 1997 (Cwth)</i>. Exit fees may apply when you move from your retirement village unit to other accommodation and may involve entering a new contract.</p>				
<h2>Part 7 – Services</h2>				
<b>7.1 What services are provided to all village residents (funded from the General Services Charge fund paid by residents)?</b>	<p>General services provided with your accommodation unit include:</p> <ul style="list-style-type: none"> <li>Management and administration;</li> <li>Gardening and lawn maintenance;</li> <li>Swimming pool maintenance</li> <li>Cleaning of village facilities;</li> <li>;</li> <li>Emergency call system operation and monitoring;</li> <li>Building and liability insurance;</li> <li>Water and sewerage rates and charges (except if separately metered to the accommodation unit);</li> <li>Council rates and charges; and</li> <li>Other services as detailed each year in the operating budget for the village.</li> </ul>			
<b>7.2 Are optional personal services provided or made available to residents on a user-pays basis?</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <ul style="list-style-type: none"> <li>Laundry</li> <li>Meals</li> <li>Home cleaning</li> <li>Personal care</li> </ul>			

	<p><b>Proposed partnership with personal services provider</b></p> <p>Five Good Friends Pty Ltd (<b>Five Good Friends</b>) is the preferred supplier for the provision of personal services to residents in the village, at the resident's option, on a user pays basis.</p> <p>The intended services to be provided by Five Good Friends would include domestic assistance such as cleaning, laundry, meals and dog walking; personal care such as assistance with medication and showering; physiotherapy, rehabilitation and a range of other services.</p> <p>Helpers from Five Good Friends may work on site at the village and provide services to the residents and to the community in general.</p> <p>If a resident wishes to avail of Five Good Friends Pty Ltd's services, the resident will need to enter into a direct agreement with Five Good Friends. We do not guarantee that these services will be available and you acknowledge that you have not relied on the provision of these services in accepting a right to reside in an accommodation unit.</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></p>	<p><input type="checkbox"/> Yes, the operator is an Approved Provider of home care under the <i>Aged Care Act 1997</i> (Registered Accredited Care Supplier – RACS ID number .....)</p> <p><input type="checkbox"/> Yes, home care is provided in association with an Approved Provider</p> <p>.....</p> <p><input checked="" type="checkbox"/> No, the operator does not provide home care services, residents can arrange their own home care services</p>

**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

<p><b>8.1 Does the village have a security system?</b></p> <p>If yes:</p> <ul style="list-style-type: none"> <li>the security system details are:</li> </ul>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>The village contains the following security systems:</p> <ul style="list-style-type: none"> <li>CCTV in the foyer and carpark external access</li> <li>Fob access to car parks outside general business hours</li> </ul>
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<ul style="list-style-type: none"> <li>the security system is monitored between:</li> </ul>	Not continuously monitored
<p><b>8.2 Does the village have an emergency help system?</b></p> <p>If yes or optional:</p> <ul style="list-style-type: none"> <li>the emergency help system details are:</li> <li>the emergency help system is monitored between:</li> </ul>	<p><input checked="" type="checkbox"/> Yes - all residents      <input type="checkbox"/> Optional      <input type="checkbox"/> No</p> <p>PERS with 4G connection and battery backup. No individual landline or internet required.</p> <p>12.00 am and 11.59 pm 7 days per week.</p>

**8.3 Does the village have equipment that provides for the safety or medical emergency of residents?**

If yes, list or provide details e.g. first aid kit, defibrillator

## 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	N/A
- One bedroom	\$1,140,000 to \$ 1,240,000
- Two bedrooms	\$1,225,000 to \$2,000,000
- Three bedrooms	\$1,790,000 to \$ 2,335,000
Serviced units	
- Studio	N/A
- One bedroom	N/A
- Two bedrooms	N/A
- Three bedrooms	N/A
Other	N/A
<b>Full range of ingoing contributions for all unit types</b>	\$1,140,000 to \$2,335,000

<p><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></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
<p><b>9.3 What other entry costs do residents need to pay?</b></p>	<p><input type="checkbox"/> Transfer or stamp duty</p> <p><input checked="" type="checkbox"/> Costs related to your residence contract</p> <p><input checked="" type="checkbox"/> Costs related to any other contract e.g. costs directly payable to providers of personal services</p> <p><input type="checkbox"/> Advance payment of General Services Charge</p> <p><input checked="" type="checkbox"/> Other costs - costs associated with the provision and installation of any alterations, variation or additions to the accommodation unit requested by the resident for example, appliance upgrades or variations</p>

## 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	\$155.54	\$36.52
- Two bedrooms	\$160.48 to \$172.26	\$43.02 to \$58.53
- Three bedrooms	\$168.08 to \$179.49	\$53.03 to \$68.04

Serviced Units	
Studio	\$
One bedroom	\$
Two bedrooms	\$
Three bedrooms	\$
Other	\$
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 -)
2024/25	\$155.18 to \$174.78	1.8%	\$31.61 to \$58.46	10.7% to 19.6%
2023/24	\$155.18 to \$171.62	7.8%	\$28.55 to \$48.88	31%
2022/23	\$143.99 to \$159.24	6%	\$21.80 to \$37.32	12%

<b>10.2 What costs relating to the units are not covered by the General Services Charge? (residents will need to pay these costs separately)</b>	<input checked="" type="checkbox"/> Contents insurance <input type="checkbox"/> Home insurance (freehold units only) <input checked="" type="checkbox"/> Electricity <input type="checkbox"/> Gas	<input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Telephone <input checked="" type="checkbox"/> Internet <input checked="" type="checkbox"/> Pay TV <input checked="" type="checkbox"/> Other /optional services including charges for laundry, meals, cleaning, accommodation units, personal or nursing care.
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<b>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?</b>	<input type="checkbox"/> Unit fixtures <input type="checkbox"/> Unit fittings <input type="checkbox"/> Unit appliances <input checked="" type="checkbox"/> None (but see below) <p>Additional information  <i>You must keep the Unit well maintained and at least in the good repair and condition it was in when you started occupying the Unit (which may be evidenced by the Entry Condition Report), fair wear and tear excepted.</i></p> <p><i>You must also repair any damage to the Unit that is not the result of fair wear and tear, however, you are not responsible for any repairs or maintenance that the scheme operator must carry out under the residence contract or at law.</i></p>
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<p><b>10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit?</b></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>The scheme operator will carry out all maintenance and repairs of the unit that are not the responsibility of the resident under the Lease or the Retirement Villages Act 1999 (Qld).</i></p>
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## 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).*

<p><b>11.1 Do residents pay an exit fee when they permanently leave their unit?</b></p>	<p><input checked="" type="checkbox"/> Yes – all residents pay an exit fee calculated using the same formula</p> <p><input type="checkbox"/> Yes – all new residents pay an exit fee but the way this is worked out may vary depending on each resident's residence contract</p> <p><input type="checkbox"/> No exit fee</p> <p><input type="checkbox"/> Other .....</p> <p>See below.</p>
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<p>Time period from date of occupation of unit to the date the resident ceases to reside in the unit</p>	<p>Exit fee calculation based on</p> <p>The Resale Price (or Resale Value, if applicable) (see definitions further below)</p>
<p>1 year</p>	<p>7% of the Resale Price (or Resale Value, if applicable) + Pro Rata Exit Fee* (see further below)</p>
<p>2 years</p>	<p>14% of the Resale Price (or Resale Value, if applicable) + Pro Rata Exit Fee* (see further below)</p>
<p>3 years</p>	<p>21% of the Resale Price (or Resale Value, if applicable) + Pro Rata Exit Fee* (see further below)</p>
<p>4 years</p>	<p>28% of the Resale Price (or Resale Value, if applicable) + Pro Rata Exit Fee* (see further below)</p>
<p>5 years</p>	<p>33% of the Resale Price (or Resale Value, if applicable)</p>
<p>10 years</p>	<p>33% of the Resale Price (or Resale Value, if applicable)</p>

### Notes:

**Resale Price** is the ingoing contribution paid by the new resident who purchases the right to reside in the Unit. If the right to reside in the Unit is sold to a new resident and the land owner has received the ingoing contribution from the new resident before the date that is 18 months after your residence contract is terminated, then the exit fee is calculated on the Resale Price.

**Resale Value** is the value of the right to reside in the Unit as agreed with the scheme operator or, if agreement cannot be reached, as determined by a valuer in accordance with the Act.

If the right to reside in the Unit has not sold by the date that is 18 months after your residence contract is terminated, then the exit fee is calculated on the Resale Value.

#### \*Periods of occupation that are not a whole number of years

**Note:** if the period of occupation is not a whole number of years, the exit fee will be worked out on a daily basis for any part of a year. In particular, for the purposes of calculating the Pro Rata Exit Fee referred to above, the following formulas apply:

**Pro Rata Exit Fee** =  $A \times B / 365 \text{ days (or 366 in a leap year)} \times \text{Resale Price (or Resale Value, if applicable)}$

Where:

A = Pro Rata Exit Fee Percentage (as defined below); and

B = Number of days between the commencement date (if the period of occupancy is less than 1 year) or the last occurring anniversary of the commencement date.

**Pro Rata Exit Fee Percentage** is the percentage that applies for the relevant period of occupancy which is a pro rata calculation from (and including) the commencement date or last occurring anniversary of the commencement date (as applicable) to (and including) the Exit Date as follows:

- Less than 1 year - 7%
- More than 1 year but less than or equal to 2 years - 7%
- More than 2 years but less than or equal to 3 years - 7%
- More than 3 years but less than or equal to 4 years - 7%
- More than 4 years but less than or equal to 5 years - 5%

#### Maximum and Minimum exit fees

The maximum (or capped) exit fee is 33% of the Resale Price (or Resale Value, if applicable) after 5 years of residence.

The minimum exit fee is 1/365<sup>th</sup> of 7% of the Resale Price or Resale Value (as applicable), subject to your right to terminate during the cooling off period.

<b>11.2 What other exit costs do residents need to pay or contribute to?</b>	<input checked="" type="checkbox"/> Sale costs for the unit (but only if you appoint your own real estate agent) <input type="checkbox"/> Legal costs <input checked="" type="checkbox"/> Other costs - see item 14.1
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## 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 (but see Note below)  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, scheme operator and land owner.*

*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.*

#### Note

You must keep the unit well maintained and at least in the good repair and condition it was in when you started occupying the unit (which may be evidenced by the entry condition report), fair wear and tear excepted.

Please note that we will carry out any Repair Work at your cost.

**Repair Work** means the work to be done to repair the unit or replace items in the unit where such work is reasonably necessary because you have:

- caused accelerated wear and tear (including deliberate damage or damage caused or contributed to by your negligence);
- carried out alterations to the unit (without the scheme operator or land owner's prior written consent); or
- carried out alterations to the unit with the scheme operator or land owner's prior written consent and a condition of that consent requires you to carry out certain repairs or replacements in the Unit,

having regard to:

- the condition of the unit when you started occupying the Unit (which may be evidenced by the Entry Condition Report); and
- your repair and maintenance obligations under the residence contract.

Entry and exit inspections and reports are undertaken by the scheme operator and resident to assess the condition of the unit.

<p><b>12.2 Is the resident responsible for renovation of the unit when they leave the unit?</b></p>	<p><input type="checkbox"/> Yes, all residents pay .....% of any renovation costs (in same proportion as the share of the capital gain on the sale of their unit)</p> <p><input type="checkbox"/> Optional, only applies to residents who share in the capital gain on the sale of their unit, and the resident pays .....% of any renovation costs</p> <p><input checked="" type="checkbox"/> No</p> <p><i>Renovation means replacements or repairs other than reinstatement work.</i></p> <p>By law, the scheme 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.</p> <p><i>Despite the above, unless otherwise agreed, we do not require you to contribute to any renovation costs.</i></p>
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### Part 13– Capital gain or losses

<p><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 loss on the resale of their unit?</b></p>	<p><input checked="" type="checkbox"/> Yes, the resident's share of the capital gain is 100% the resident's share of the capital loss is 100%</p> <p>(subject to section 66 of the Retirement Villages Act 1999 (Qld). See item 14.1 below)</p>
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### Part 14 – Exit entitlement or buyback of freehold units

<p><b>14.1 How is the exit entitlement which the operator will pay the resident worked out?</b></p>	<p><b>If a capital gain:</b> <math>Exit\ entitlement = IC + CG - EF</math></p> <p><b>If a capital loss:</b> <math>Exit\ entitlement = IC - CL - EF</math></p> <p>Where:</p> <p><b>IC</b> means the ingoing contribution paid on commencement of your right to reside (your <b>Ingoing Contribution</b>);</p> <p><b>CG</b> means 100% of any capital gain as defined below;</p> <p><b>CL</b> means 100% of any capital loss as defined below; and</p> <p><b>EF</b> means the exit fee - refer to paragraph 5.2 of the Prospective Costs Document and part 11 above.</p>
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The scheme operator will also reimburse you for your reasonable legal costs (to a maximum of \$1100 plus GST) in relation to the sale of your right to reside.

However, please note section 66 of the Act provides as follows:

- if we accept an offer for a right to reside less than the Resale Value, your exit entitlement is to be worked out as if the right to reside was sold at the Resale Value; and
- if you accept an offer for a right to reside less than the Resale Value, your exit entitlement is to be worked out on the amount of the offer.

### **Capital gain**

Capital gain is:

- (a) If your right to reside in the Unit is sold to a new resident before your exit entitlement is paid: the amount by which the Resale Price exceeds your Ingoing Contribution; or
- (b) If your right to reside in the Unit is not sold to a new resident before your exit entitlement is paid: the amount by which the Resale Value exceeds your Ingoing Contribution.

### **Capital Loss**

Capital loss is:

- (a) If your right to reside in the Unit is sold to a new resident before your exit entitlement is paid: the amount by which your Ingoing Contribution is greater than the Resale Price (subject to section 66 of the Act); or
- (b) If your right to reside in the Unit is not sold before your exit entitlement is paid: the amount by which your Ingoing Contribution is greater than the Resale Value.

### **Other costs**

When we pay your exit entitlement, you must pay to the scheme operator:

- (a) the cost of Repair Work;
- (b) the cost of services separately metered to the Unit by the scheme operator which remain unpaid (for example, water or electricity);
- (c) unpaid general services charge or maintenance reserve fund contributions;
- (d) a proportion of the costs of obtaining any necessary valuations of the Unit (for example, these may be required to determine the Resale Value from time to time);
- (e) any other fees, payments, deductions and charges applicable under your residence contract or any other agreement that you have with us, including charges for any Personal Services contracted by you; and
- (f) if your residence contract is terminated in the event of your death, any costs incurred in our solicitors being satisfied as to the validity of any claim for payment of the exit entitlement to your estate.

<b>14.2 When is the exit entitlement payable?</b>	<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: <ul style="list-style-type: none"> <li>which is the earlier of 14 days after the settlement of the sale of the right to reside in the unit to the next resident or the operator which is when we receive the payment of the Resale Price or 18 months after the termination of the residence contract</li> </ul> </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>																																								
<b>14.3 What is the turnover of units for sale in the village?</b>	<p>27 accommodation units were vacant as at the end of the last financial year</p> <p>5 accommodation units were resold during the last financial year</p> <p>82 days was the average length of time to sell a unit over the last three financial years</p>																																								
<b>Part 15 – Financial management of the village</b>																																									
<b>15.1 What is the financial status for the funds that the operator is required to maintain under the Retirement Villages Act 1999?</b>	<table border="1"> <thead> <tr> <th colspan="4">General Services Charges Fund for the last 3 years</th> </tr> <tr> <th>Financial Year</th> <th>Deficit/ Surplus</th> <th>Balance</th> <th>Change from previous year</th> </tr> </thead> <tbody> <tr> <td>2024/25</td> <td>\$62,712</td> <td>\$80,301</td> <td>456%</td> </tr> <tr> <td>2023/24</td> <td>\$26,242</td> <td>\$17,589</td> <td>-203%</td> </tr> <tr> <td>2022/23</td> <td>\$12,723</td> <td>-\$8,653</td> <td>40%</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="3">Balance of <b>General Services Charges Fund</b> for last financial year OR last quarter if no full financial year available</td><td>\$80,301</td></tr> <tr> <td colspan="3">Balance of <b>Maintenance Reserve Fund</b> for last financial year OR last quarter if no full financial year available</td><td>\$253,750</td></tr> <tr> <td colspan="3">Balance of <b>Capital Replacement Fund</b> for the last financial year OR last quarter if no full financial year available</td><td>\$128,625</td></tr> <tr> <td colspan="3">Percentage of a resident ingoing contribution applied to the Capital Replacement Fund</td><td>0%</td></tr> </tbody> </table>	General Services Charges Fund for the last 3 years				Financial Year	Deficit/ Surplus	Balance	Change from previous year	2024/25	\$62,712	\$80,301	456%	2023/24	\$26,242	\$17,589	-203%	2022/23	\$12,723	-\$8,653	40%					Balance of <b>General Services Charges Fund</b> for last financial year OR last quarter if no full financial year available			\$80,301	Balance of <b>Maintenance Reserve Fund</b> for last financial year OR last quarter if no full financial year available			\$253,750	Balance of <b>Capital Replacement Fund</b> for the last financial year OR last quarter if no full financial year available			\$128,625	Percentage of a resident ingoing contribution applied to the Capital Replacement Fund			0%
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	<p>The operator pays a percentage of a resident's going 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.</p>	
OR <input type="checkbox"/> 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.

<p><b>16.1 Is the resident responsible for arranging any insurance cover?</b> If yes, the resident is responsible for these insurance policies:</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, the resident is responsible for these insurance policies:</p> <ul style="list-style-type: none"> <li>• Insurance for the resident's property in the accommodation unit;</li> <li>• Public liability insurance relating to the resident's use and occupation of the accommodation unit;</li> <li>• Workers compensation insurance with respect to work or services carried out in the accommodation unit</li> <li>• Insurance for third party property damage for any vehicle owned or driven in the village.</li> </ul>
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## Part 17 – Living in the village

### *Trial or settling in period in the village*

<p><b>17.1 Does the village offer prospective residents a trial period or a settling in period in the village?</b></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
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### *Pets*

<p><b>17.2 Are residents allowed to keep pets?</b> If yes: specify any restrictions or conditions on pet ownership</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>The resident is not permitted to have pets in the village without the land owner and scheme operator's prior written consent, which may be granted on condition that the land owner and/or scheme operator considers reasonable and necessary (see below). If those conditions are not complied with or the pet becomes a nuisance, the land owner and/or scheme operator may revoke its consent and the pet must be removed from the village.</i></p> <p><i>Relevant restrictions or conditions on pet ownership include:</i></p> <ul style="list-style-type: none"> <li>• <i>only one pet (being a cat, dog or caged bird) is permitted;</i></li> <li>• <i>cats and dogs must be desexed;</i></li> </ul>
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	<ul style="list-style-type: none"> <li>• <i>all pets must be vaccinated prior to entering the village and be kept regularly vaccinated; and</i></li> <li>• <i>all pets must have appropriate Council and other authority registration prior to entering the village and kept registered.</i></li> </ul> <p><i>Please see the scheme operator's pet policy for further information. A copy of the policy is available on request.</i></p>
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## Visitors

<p><b>17.3 Are there restrictions on visitors staying with residents or visiting?</b> If yes: specify any restrictions or conditions on visitors (e.g. length of stay, arrange with manager)</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <p><i>A resident must obtain the scheme operator's consent if the resident intends to allow a visitor or guest to stay in the unit for a period of more than four (4) weeks in any twelve (12) month period. The scheme operator's consent can be:</i></p> <p class="list-item-l1">(1) <i>granted, with or without conditions (for example, noise restrictions, respect for all residents, the provision of visitors' details and emergency contact information, appropriate attire in common areas and signing for security keys or fobs) or withheld in the operator's discretion; and</i></p> <p class="list-item-l1">(2) <i>if given, may be revoked at any time if the visitor or guest has failed to comply with the residence contract, rules or by-laws.</i></p>
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## Village by-laws and village rules

<p><b>17.4 Does the village have village by-laws?</b></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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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## 17.5 Does the operator have other rules for the village.

Yes  No  
If yes: Rules may be made available on request

## Resident input

<p><b>17.6 Does the village have a residents committee established under the Retirement Villages Act 1999?</b></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <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

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

No, village is not accredited  
 Yes, village is voluntarily accredited through:

**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

## 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
- 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
- A capital replacement quantity surveyor report
- A maintenance and repair quantity surveyor report
- 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 Digital Economy on 13 QGOV (13 74 68) or visit our website at [www.housing.qld.gov.au](http://www.housing.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 3013 2666  
Email: [regulatoryservices@housing.qld.gov.au](mailto:regulatoryservices@housing.qld.gov.au)  
Website: [www.housing.qld.gov.au/regulatoryservices](http://www.housing.qld.gov.au/regulatoryservices)

### 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: [caxton.org.au](http://caxton.org.au)

### Services Australia (Australian Government)

Information on planning for retirement and how moving into a retirement village can affect your pension  
Phone: 132 300  
Website: <https://www.servicesaustralia.gov.au/retirement-years>

### 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/)

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