Retirement Villages Form 3

Village Comparison Document

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 February 2019

ABN: 86 504 771 740

Queensland Government

Reflections on the bay

Name of village: Reflections on the Bay

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 https://reflectionsonthebay.org.au/
- All amounts in this document are GST-inclusive, unless stated otherwise where that is permitted by law.

Notice for prospective residents

Before you decide whether to live in a retirement village, you should:

- Seek independent legal advice about the retirement village contract – there are different types of contracts and they can be complex
- Find out the financial commitments involved – in particular, you should understand and consider ingoing costs, ongoing fees and charges (which can increase) and how much it will cost you when you leave the village permanently
- Consider any impacts to any pensions, rate subsidies and rebates you currently receive
- Consider what questions to ask the village manager before signing a contract
- Consider whether retirement village living provides the lifestyle that is right for you. Moving into a retirement village is very different to moving into a new house. It involves buying into a village with communal facilities where usually some of the costs of this lifestyle are deferred until you leave the village. These deferred costs when you leave your unit may be significant.
- Seek further information and advice to help with making a decision that is right for you. Some useful contacts are listed at the end of this document, including:

- Queensland Retirement Village and Park Advice Service (QRVPAS) which provides free information and legal assistance for residents and prospective residents of retirement village. See www.caxton.org.au or phone 07 3214 6333.
- The Queensland Law Society which can provide a list of lawyers who practice retirement village law. See www.qls.com.au or phone: 1300 367 757.

More information

- If you decide to move into a retirement village, the operator will provide you with a Prospective Costs Document for your selected unit, a residence contract and other legal documents.
- By law, you must have a copy of the Village Comparison Document, the Prospective Costs Document, the village by-laws, your residence contract and all attachments to your residence contract for at least 21 days before you and the operator enter into the residence contract. This is to give you time to read these documents carefully and seek professional advice about your legal and financial interests. You have the right to waive the 21-day period if you get legal advice from a Queensland lawyer about your contract.

The information in this Village Comparison Document is correct as at 6 July 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

1.1 Retirement village location	Retirement Village Name: Reflections on the Bay Street Address: 73 Richard Charles Drive Suburb: Kawungan State: Queensland Post Code: 4655
1.2 Owner of the land on which the retirement village scheme is located	Name of land owner: Ozcare Australian Company Number (ACN): 072 422 925 Address: 66 River Terrace Suburb: Kangaroo Point State: Queensland Post Code: 4196
1.3 Village operator	Name of entity that operates the retirement village (scheme operator): Ozcare Australian Company Number (ACN): 072 422 925 Address: 66 River Terrace Suburb: Kangaroo Point State: Queensland Post Code: 4169 Date entity became operator: 18 August 2020
1.4 Village management and onsite availability	Name of village management entity and contact details: Ozcare Australian Company Number (ACN): 072 422 925 Phone: 3028 9000 Email: info@ozcare.org.au An onsite manager (or representative) is available to residents:

	☒ Full time Onsite availability includes: Weekdays: 9:00am to 4:00pm
1.5 Approved closure plan or transition plan for the retirement village	Is there an approved transition plan for the village? ☐ Yes ☒ No *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.* Is there an approved closure plan for the village? ☐ Yes ☒ No *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.*
1.6 Statutory Charge over retirement village land.	*Tenure in a leasehold or freehold scheme is secured by the registration of your interest on the certificate of title for the property. There is no statutory charge registered over leasehold schemes and freehold schemes.* *In relation to licence schemes, a statutory charge over the land is normally registered on the certificate of title by the chief executive of the department administering the Act. It there is no statutory charge registered on a licence scheme, which may be the case for some religious, charitable or community purpose organisations, you should check if the security of tenure offered meets your requirements.* Is a statutory charge registered on the certificate of title for the retirement village land? ☐ Yes ☒ No
Part 2 – Age limits	
2.1 What age limits apply to residents in this village?	An applicant must meet the minimum entry age of 65. The Operator reserves the right to vary any age limit or apply discretion for any person it believes will be a suitable resident for the village.
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 78 units in the village comprising 55 single story units, 23 units in multi-story buildings with 2 levels. **Note from Operator:** please refer to item 5.2 for details about the proposed construction of new units at the Village.

Accommodation unit	**Freehold**	**Leasehold**	**Licence**	**Other**
Independent living units				
- One bedroom			6	
- Two bedroom			57	
- Three bedroom			15	
Total number of units			**78**	

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 ☒ some units ☒ Alternatively, a ramp, elevator or lift allows entry into ☒ some units ☒ Step-free (hobless) shower in ☒ all ☒ Width of doorways allow for wheelchair access in ☒ all units ☒ Toilet is accessible in a wheelchair in ☒ all ☒ Other key features in the units or village that cater for people with disability or assist residents to age in place: Pool hoist ☐ None

Part 4 – Parking for residents and visitors

4.1 What car parking in the village is available for residents?	☒ Some units with own garage or carport attached or adjacent to the unit ☒ Some units with own garage or carport separate from the unit ☐ All/some units with own car park space adjacent to the unit ☐ All/some units with own car park space separate from the unit ☐ General car parking for residents in the village

	☒ Other parking e.g. caravan or boat: Caravan/boat parking is subject to availability, terms and conditions. ☐ Specify number / unit type] …… units with no car parking for residents ☐ No car parking for residents in the village Restrictions on resident's car parking include: residents must park in designated parking area.
4.2 Is parking in the village available for visitors? If yes, parking restrictions include	☒ Yes ☐ No Visitors may only park in designated or approved parking areas.
Part 5 – Planning and development	
5.1 Is construction or development of the village complete?	Year village construction started: 2020 ☐ Fully developed / completed ☒ Partially developed / completed ☐ Construction yet to commence
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* Approval has been granted for 132 units to be constructed and the Operator is progressively developing the Village in stages as follows: • Stage 1:15 units, lawn bowls and putt-putt and part of the community centre. This stage reached practical completion in June 2021, with the Community Centre being completed at the end of 2023. • Stage 2: 22 units. This stage reached practical completion in November 2022. • Stage 3: 23 units (in apartment style). This stage reached practical completion in 2025. • Stage 4: 18 units, as well as a workshop / gardener shed. This stage reached practical completion in July 2024. • Stage 5: 54 units (apartment style). It is anticipated that this stage will commence in 2026 with construction lasting up to two years. This date is an estimate only.

	While we will do our best to ensure that the Village is constructed efficiently and in the anticipated timeframe, , circumstances may arise that are beyond our control. Therefore, we reserve the right to: • Carry out the pending construction in the stage disclosed, or in any number of other stages; • Build additional units, or build less units; • Change the layout and/or design of the proposed accommodation units; • Build additional rooms or areas within the Village to use that for administration, operator purposes, allied health care, temporary accommodation (e.g. respite) or any other purpose that is ancillary to the Village; and • Alter the size of the Village by incorporating additional or adjoining land into the Village or disposing of, removing, land forming part of the Village.	
5.3 Redevelopment plan under the *Retirement Villages Act 1999*	Is there an approved redevelopment plan for the village under the *Retirement Villages Act*? ☐ Yes ☒ No *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.* **Note:** see notice at end of document regarding inspection of the development approval documents.	
Part 6 – Facilities onsite at the village		
6.1 The following facilities are currently available to residents:	☒ Activities or games room ☒ Arts and crafts room ☐ Auditorium ☒ BBQ area outdoors ☒ Billiards room ☒ Bowling green [outdoor] ☒ Business centre (e.g. computers, printers, internet access) ☒ Chapel / prayer room	☐ Medical consultation room ☐ Restaurant ☐ Shop ☒ Swimming pool [indoor] [heated] ☒ Separate lounge in community centre ☐ Spa [indoor / outdoor] [heated / not heated ☒ Storage area for boats / caravans

	☐ Communal laundries ☒ Community room or centre ☒ Dining room ☒ Gardens ☒ Gym ☐ Hairdressing or beauty room ☒ Library	☐ Tennis court [full/half] ☐ Village bus or transport ☒ Workshop ☒ Other: Multi-Purpose Room, Community Kitchen, Bar, Outdoor BBQ and Cinema.
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 Name of residential aged care facility and name of the approved provider: **Provider**: Ozcare **Facility**: Hervey Bay Aged Care Facility	
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 fund paid by residents)?	All costs of providing the general services to the residents, which include: • Operating the retirement village for the benefit and enjoyment of residents. • Providing, operating and managing the community facilities. • Gardening and landscaping. • Managing security at the retirement village. • Maintaining the security system, emergency help system and/or safety equipment (if any). • Maintaining fire-fighting and protection equipment. • Maintaining and updating safety and emergency procedures for the retirement village. • Cleaning, maintenance, repair and replacements of and to the community facilities. • Maintenance, repairs and replacements to units and items in, on or attached to the units (except where this is a resident's responsibility). • Monitoring and eradicating pests (except where this is a resident's responsibility). • Engaging staff and contractors necessary for the operation of the retirement village, which may include a village manager, cleaning and maintenance personnel, security personnel, personal care and nursing personnel and/or relief personnel.	

	• Arranging for administrative, secretarial, book-keeping, accounting and legal services necessary for the operation of the retirement village. • Maintaining any licences required in relation to the retirement village. • Paying operating costs in connection with the ownership and operation of the retirement village. • Maintaining insurances relating to the retirement village that are required by the *Retirement Villages Act 1999* or contemplated by a residence contract or that the scheme operator otherwise deems appropriate. • Complying with the *Retirement Villages Act 1999.* • Providing, operating and maintaining an embedded electricity network. • Any other general service funded via a general services charges budget for a financial year. The items listed above are described generically and do not preclude similar fees being included in the maintenance reserve fund (e.g. replacement of village facilities that are items of capital).
7.2 Are optional personal services provided or made available to residents on a user-pays basis?	☒ Yes ☐ No Optional personal services are available on a user-pays basis. A list is available on request and may include maintenance services. These services are not included in the standard village offering but may be arranged through Ozcare's home care program. Services are delivered by regular carers wherever possible with the aim of ensuring consistency and familiarity. A separate home care agreement will generally be required to access these services.
7.3 Does the retirement village operator provide government funded home care services under the *Aged Care Act 1997 (Cwth)*?	☒ Yes, the operator is an Approved Provider of home care under the *Aged Care Act 1997* (Registered Accredited Care Supplier – RACS ID number 23032) ☐ Yes, home care is provided in association with an Approved Provider…… ☐ No, the operator does not provide home care services, residents can arrange their own home care services
Note: Some residents may be eligible to receive a Home Care Package, or a Commonwealth Home Support Program subsidised by the Commonwealth Government if assessed as eligible by an aged care assessment team (ACAT) under the *Aged Care Act 1997 (Cwth).* These home care services are not covered by the *Retirement Villages Act 1999* (Qld). **Residents can choose their own approved Home Care Provider and are not obliged to use the retirement village provider, if one is offered.**	
Part 8 – Security and emergency systems	
8.1 Does the village have a security system?	☒ Yes ☐ No

If yes: • the security system details are:	The Village has CCTV at the entry / exit gates, Clubhouse entrances and apartment building entrances and apartment resident parking. The CCTV is operational 24 hours a day, 7 days a week.
8.2 Does the village have an emergency help system? If yes or optional: • the emergency help system details are:	☐ Yes - all residents ☒ Optional ☐ No Emergency Alarms are available via Tunstall. All residents will be provided with details on entry. This is a fee for service arrangement between Tunstall and the resident.
8.3 Does the village have equipment that provides for the safety or medical emergency of residents?	☒ Yes ☐ No First aid kit

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 (Apartment)	
- Two bedrooms	$750,000 to $805,000
- Three bedrooms	$850,000 to $870,000
Apartments	
- One bedroom	$399,000 to $440,000
- Two bedrooms	$520,000 to $690,000
Full range of ingoing contributions for all unit types	$399,000 to $870,000

9.2 Are there different financial options available for paying the ingoing contribution and exit fee or other fees and charges under a residence contract?

☒ Yes ☐ No

The standard deferred management fee is 30% of the Ingoing Contribution across 5 years.

Ozcare also offers a dynamic pricing model whereby residents are able to pay above or below the advertised price.

See below an example based on an advertised price of an ILU for $599,000.

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.	

Option		PRICE		DMF %	DMF $	EE	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Total
1	Increase	40%	$ 838,600	12.5%	$ 104,825	$ 733,775	4.5%	2.0%	2.0%	2.0%	2.0%	12.5%
2		30%	$ 778,700	16.0%	$ 124,592	$ 654,108	5.6%	2.6%	2.6%	2.6%	2.6%	16.0%
3		20%	$ 718,800	20.0%	$ 143,760	$ 575,040	6.8%	3.3%	3.3%	3.3%	3.3%	20.0%
4		10%	$ 658,900	25.0%	$ 164,725	$ 494,175	8.6%	4.1%	4.1%	4.1%	4.1%	25.0%
5	Base	-	$ 599,000	30.0%	$ 179,700	$ 419,300	10.0%	5.0%	5.0%	5.0%	5.0%	30.0%
6	Discount	-10%	$ 539,100	37.5%	$ 202,163	$ 336,938	12.7%	6.2%	6.2%	6.2%	6.2%	37.5%
7		-15%	$ 509,150	41.0%	$ 208,752	$ 300,399	13.8%	6.8%	6.8%	6.8%	6.8%	41.0%
8		-20%	$ 479,200	46.0%	$ 220,432	$ 258,768	15.6%	7.6%	7.6%	7.6%	7.6%	46.0%
9		-25%	$ 449,250	51.0%	$ 229,118	$ 220,133	17.0%	8.5%	8.5%	8.5%	8.5%	51.0%

9.3 What other entry costs do residents need to pay?	☐ Transfer or stamp duty ☒ Costs related to your residence contract ☐ Costs related to any other contract e.g. ☐ Advance payment of General Services Charge ☐ 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 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		
- Two bedrooms	$173.45	$28.02
- Three bedrooms	$173.45	$28.02
Apartments		
- One bedroom	$177.15	$40.49
- Two bedrooms	$177.15	$40.49

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 -)*
2025-2026	$157.34 -$160.81	4.58%	$26.09 - $38.03	23.55%
2024 - 2025	$150.45	13.92%	$30.78	166.72%
2023 - 2024	$132.06	7.40%	$11.54	36.05%

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 ☐ Home insurance (freehold units only) ☒ Electricity ☒ Gas	☐ Water ☒ Telephone ☒ Internet ☒ Pay TV ☐ Other
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 **Note from Operator**: residents are responsible for: • Servicing, repair, maintenance and replacement of all items forming part of the unit. • Replacement of all batteries and light globes and other consumables in your unit. Despite the above, the Operator will maintain the smoke alarms, including changing the batteries as required.	
10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit? If yes: provide details, including any charges for this service.	☒ Yes ☐ No The Village has on-site maintenance staff who are available to residents to provide services. The maintenance services can be accessed at an additional cost with a current list of services and costs available on request.	

Part 11 – Exit fees – when you leave the village

A resident may have to pay an exit fee to the operator when they leave their unit or when the right to reside in their unit is sold. This is also referred to as a 'deferred management fee' (DMF).

11.1 Do residents pay an exit fee when they	**Do residents pay an exit fee when they permanently leave their unit**

permanently leave their unit? If yes: list all exit fee options that may apply to new contracts	☒ Yes, all residents pay an exit fee but the way this is worked out may vary depending on each resident's residence contract. **Base Contract** 10% of the ingoing contribution for the first year of residence plus 5% for each subsequent year up to a maximum of 30% after 5 years. The exit fee is calculated on a daily basis for partial years of occupation. **Dynamic Contract Options** Ozcare offers a dynamic pricing model; whereby residents are able to pay above or below the advertised price with an adjusted exit fee. For example a resident may pay 20% more than the advertised price in which case the maximum exit fee will be reduced from 30% to 20%. Alternatively the resident may pay 20% less than the advertised price in which case the maximum exit fee will be increased to 46% rather than 30%. These options are dynamic and the precise exit fee payable will depend on the agreed price (and how much this price varies from the advertised price). An example based on an advertised price of $599,000 is located at item 9.2.

Base Contract	
Time period from date of occupation of unit to the date the resident ceases to reside in the unit	Exit fee calculation based on your ingoing contribution
1 year	10.00% of your ingoing contribution
2 years	15.00% of your ingoing contribution
4 years	25.00% of your ingoing contribution
5 years	30.00% of your ingoing contribution
10 years	30.00% of your ingoing contribution

Note: 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 your ingoing contribution after 5 years of residence.

The minimum exit fee is 10% of your ingoing contribution x1/365 (for 1 day of residence).

11.2 What other exit costs do residents need to pay or contribute to?	☐ Sale costs for the unit ☒ Legal costs ☐ Other costs

Part 12 – Reinstatement and renovation of the unit	
12.1 Is the resident responsible for reinstatement of the unit when they leave the unit?	☒ Yes ☐ No *Reinstatement work means replacements or repairs that are reasonably necessary to return the unit to the same condition it was in when the resident started occupation, apart from:* • *fair wear and tear; and* • *renovations and other changes to the condition of the unit carried out with agreement of the resident and operator.* *Fair wear and tear includes a reasonable amount of wear and tear associated with the use of items commonly used in a retirement village. However, a resident is responsible for the cost of replacing a capital item of the retirement village if the resident deliberately damages the item or causes accelerated wear.* Entry and exit inspections and reports are undertaken by the operator and resident to assess the condition of the unit.
12.2 Is the resident responsible for renovation of the unit when they leave the unit?	☐ Yes, all residents pay ..... % of any renovation costs (in same proportion as the share of the capital gain on the sale of their unit) ☐ 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 ☒ No *Renovation means replacements or repairs other than reinstatement work.* 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.
Part 13– Capital gain or losses	
13.1 When the resident's interest or right to reside in the unit is sold, does the resident share in the capital *gain* or capital *loss* on the resale of their unit?	☒ No
Part 14 – Exit entitlement or buyback of freehold units	

An exit entitlement is the amount the operator may be required to pay the former resident under a residence contract after the right to reside is terminated and the former resident has left the unit.

14.1 How is the exit entitlement which the operator will pay the resident worked out?	The ingoing contribution is repaid to the resident. When the ingoing contribution is repaid to the resident, the resident must pay: • the exit fee; • any outstanding personal services or general services charges; • any outstanding maintenance reserve fund contributions; • any reinstatement costs payable by the resident; • any costs of storage of the resident's contents; • legal costs; and • any other monies which are owing to the operator by the resident.
14.2 When is the exit entitlement payable?	By law, the operator must pay the exit entitlement to a former resident on or before the earliest of the following days: • the day stated in the residence contract, which is 18 months after the termination of the residence contract • 14 days after the settlement of the sale of the right to reside in the unit to the next resident or the operator • 18 months after the termination date of the resident's right to reside under the residence contract, even if the unit has not been resold, unless the operator has been granted an extension for payment by the Queensland Civil and Administrative Tribunal (QCAT). In addition, an operator is entitled to see probate or letters of administration before paying the exit entitlement of a former resident who has died.
14.3 What is the turnover of units for sale in the village?	1 accommodation units were vacant as at the end of the last financial year 3 accommodation units were resold during the last financial year 3 months was the average length of time to sell a unit over the last 3 financial years.

Part 15 – Financial management of the village

15.1 What is the financial status for the funds that the operator is required to maintain under the *Retirement Villages Act 1999?*

General Services Charges Fund for the last 3 years

Financial Year	Deficit/ Surplus	Balance	Change from previous year
2025/2026	$0.00	$0.00	0%
2025	$0.00	$0.00	
2024	$0.00		-100.00%

	Balance of **General Services Charges Fund** for last financial year *OR* last quarter if no full financial year available	$0.00
	Balance of **Maintenance Reserve Fund** for last financial year *OR* last quarter if no full financial year available	$253,983
	Balance of **Capital Replacement Fund** for the last financial year *OR* last quarter if no full financial year available	$540,919.
	Percentage of a resident ingoing contribution applied to the Capital Replacement Fund 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.	N/A (amounts are paid each year as recommended by the quantity surveyor's report.
	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 If yes, the resident is responsible for these insurance policies: • Contents • Third party insurance for any motor vehicle or mobility device • Public liability insurance within their own unit; and • Any Workcover insurance for the resident's own employees or contractors.

Part 17 – Living in the village

Trial or settling in period in the village

17.1 Does the village offer prospective residents a trial period or a settling in period in the village?	☐ Yes ☒ No

Pets

17.2 Are residents allowed to keep pets? If yes: specify any restrictions or conditions on pet ownership	☒ Yes ☐ No Residents may keep a pet in the unit or the village with the operator's prior written consent. If the operator gives its consent, then the resident must comply with any conditions on that consent and any pet policy in place.
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 Specify any restrictions or conditions on visitors (e.g. length of stay, arrange with manager) Residents are free to invite family and friends to visit them at the Village at any time. Where visitor stay with a resident for more than 1 month (in total) in a 12 month period, prior consent must be obtained from the operator. The resident must accompany the visitor at all times during their visit, and ensure the visit complies with Village rules.
Village by-laws and village rules	
17.4 Does the village have village by-laws?	☐ Yes ☒ No *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.* *Note: See notice at end of document regarding inspection of village by-laws*
17.5 Does the operator have other rules for the village.	☒ Yes ☐ No If yes: Rules may be made available on request
Resident input	
17.6 Does the village have a residents committee established under the *Retirement Villages Act 1999*?	☐ Yes ☒ No *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.* *You may like to ask the village manager about an opportunity to talk with members of the resident committee about living in this village.*
Part 18 – Accreditation	
18.1 Is the village voluntarily accredited through an industry-	☒ No, village is not accredited ☐ Yes, village is voluntarily accredited through:

based accreditation scheme?	

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
If yes, • what is the fee to join the waiting list?	☒ No fee

Access to documents

The following operational documents are held by the retirement village scheme operator and a prospective resident or resident may make a written request to the operator to inspect or take a copy of these documents free of charge. The operator must comply with the request by the date stated by the prospective resident or resident (which must be at least seven days after the request is given).

☒ 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 Communities, Housing and Digital Economy on 13 QGOV (13 74 68) or visit our website at **www.housing.qld.gov.au**

General Information
General information and fact sheets on retirement villages: www.qld.gov.au/retirementvillages
For more information on retirement villages and other seniors living options: www.qld.gov.au/seniorsliving

Regulatory Services, Department of Housing and Public Works
Regulatory Services administers the *Retirement Villages Act 1999*. This includes investigating complaints and alleged breaches of the Act.
Department of Housing and Public Works
GPO Box 690, Brisbane, QLD 4001
Phone: 07 3013 2666
Email: regulatoryservices@housing.qld.gov.au
Website: 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
Website: 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
Website: caxton.org.au

Queensland Law Society
Find a solicitor

Law Society House
179 Ann Street, Brisbane, QLD 4000
Phone: 1300 367 757
Email: info@qls.com.au
Website: www.qls.com.au

Queensland Civil and Administrative Tribunal (QCAT)
This independent decision-making body helps resolve disputes and reviews administrative decisions.
GPO Box 1639, Brisbane, QLD 4001
Phone: 1300 753 228
Email: enquiries@qcat.qld.gov.au
Website: www.qcat.qld.gov.au

Department of Justice and Attorney-General
Dispute Resolution Centres provide a free, confidential and impartial mediation service to the community.
Phone: 07 3006 2518
Toll free: 1800 017 288
Website: www.justice.qld.gov.au

Livable Housing Australia (LHA)
The Livable Housing Guidelines and standards have been developed by industry and the community to provide assurance that a home is easier to access, navigate and live in, as well as more cost effective to adapt when life's circumstances change.
Website: www.livablehousingaustralia.org.au/