RSL CARE SA

RETIREMENT LIVING
HAMILTON RETIREMENT VILLAGE

FREQUENTLY ASKED QUESTIONS

Can I have a pet?

Of course. At RSL Care SAs Hamilton Retirement Village, we understand how important your pets are to you – they are often a part of the family. However we do ask that we have the opportunity to collect some information about your pet and its future. It is also expected that all pets will be controlled in a manner that ensures they are not a nuisance or safety risk to other residents.

How will I receive my mail?

Each home has its own individual mail box located at the driveway entrances at the front of the Village.

Can I have friends or family come to stay?

You are more than welcome to have family or friends stay over, however if they stay longer than 7 nights we require you to obtain written approval from the Retirement Living Manager. This is to ensure the safety and security of all residents.

What should I consider before moving into RSL Care SAs Hamilton Retirement Village?

Moving house for many people can be a stressful event with so much to organise. That's why we try to make it as easy as possible. We will be on hand to assist in recommending suitably experienced real estate agents to handle the sale of your home, and we can put you in touch with a one stop shop service that can arrange furniture removal and disconnection/connection of utilities, if you require.

Will I have to pay Stamp Duty at settlement on my home?

No. Stamp Duty is not payable on the purchase of your home at RSL Care SAs Hamilton Retirement Village. This can be a significant saving if you are considering traditional residential housing as an alternative. For example the current stamp duty on a $300,000 home equates to approximately $9,000 – imagine what you could do with this saving?

Who is responsible for the Management at RSL Care SAs Hamilton Retirement Village?

RSL Care SA employs an Retirement Living Manager to provide management services to the residents and assist with any maintenance or caretaking issues, as well as assisting with facilitating social activities for those interested in participating.

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FREQUENTLY ASKED QUESTIONS cont...

How will I be charged for electricity and telephone?

Just as if you were in your own home, you have the option at RSL Care SAs Hamilton Retirement Village to choose your preferred telephone/electricity suppliers and as such you will be billed directly from the supplier for your homes individual use.

What contracts will I have to sign?

When buying a home within a Retirement Village, typically you will be required to enter into a Residence Agreement. It has been prepared in accordance with the South Australian Retirement Villages Act 2016, which is policed by the Office of Consumer and Business Affairs.

A complete set of contracts will be issued to you 10 days prior to signing any agreement. These contracts will include a product disclosure statement. We recommend that you take this time to seek independent legal advice.

Do I need to get legal advice before purchasing a home at RSL Care SAs Hamilton Retirement Village?

Although the legal documents have been prepared, it is important to us that you feel totally confident and satisfied with your decision to buy and move to Hamilton Retirement Village. Therefore our experienced sales team and management will remain on hand to ensure that the documentation is thoroughly explained and the opportunity to obtain clarification is provided. You are free to use a conveyancing service of your choice, however we recommend that you consult your solicitor, accountant or personal advisors for further explanation of the documentation and peace of mind.

What happens if the residents have issues with the Management of the Village?

At RSL Care SAs Hamilton Retirement Village we believe in a proactive approach to dealing with issues or concerns, for this reason we are committed to regular meetings with the residents committee, an open door policy between the residents and the Retirement Living Manager and a philosophy to always try to resolve issues or concerns in a timely and respectful manner. However dependant upon the issue you do have some options:

a) raise the issue with the residents committee to resolve at the regular meeting

b) directly approach the Retirement Living Manager

c) use the formal dispute resolution procedures as set out under the Retirement Villages Act and your Residence Agreement.

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FREQUENTLY ASKED QUESTIONS cont...

What does the weekly maintenance fee cover?

One of the main benefits of living in a Retirement Village is the ease of budgeting, not having to worry about apportioning money for the expensive bills that arise from time to time.

We have bundled up the common costs for maintaining your home, the communal areas and the services provided to you in the village into a weekly fee. This fee is paid monthly by direct debit and is varied in consultation with the residents annually.

The items included in the weekly maintenance fee include:

- General maintenance and repair of the residences
- General maintenance and repair of the communal areas and facilities
- Insurance for the communal areas, facilities and buildings within the village, including the residences
- Pest control services
- Running costs of the Community Centre and community areas
- All property related taxes such as council and water rates, emergency service levy
- Public lighting around the village
- Security measures around the village
- Maintenance of the fire safety systems and program
- Garden maintenance to the common areas
- Administration costs including all staff and contractor costs, accounting and audit costs.

What else will I have to pay?

In addition to the weekly fee we expect the only other items that you will be responsible for when living at Hamilton Retirement Village are:

- Telephone costs
- Internet costs
- Pay TV
- Electricity
- Contents insurance
- Individual services to your residence i.e. cleaners, carers etc.

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FREQUENTLY ASKED QUESTIONS cont...

What happens when you leave?

Upon leaving Hamilton Retirement Village your home will be resold and another license granted. Once this has occured you will be refunded the original loan and capital gain less the following fees:

- Deferred fee
- Capital replacement fee
- Remarketing fee
- Administration fee and other charges

Deferred Fee

Like most Retirement Villages a Deferred Fee is charged when you leave. This is similar to an annual membership fee that you may pay at a club however not collected until you leave and resell your home.

The following deferred fee table provides an understanding of the charge:

If you reside in the home:

Up to 1 year - 7.5%

1 - 2 years - 10%

2 - 3 years - 20%

Greater than 3 years - 25%

Please note: If you decide to leave the village within the 90 day settling in period, 100% of your original loan will be refunded upon relicensing of the home and a market related weekly rental will be charged.

Capital Replacement Fund

RSL Care SA ensures that all residents live in a quality home and enjoy well maintained facilities. Therefore, to provide for the future capital expenditure required, 1% of the resale value per year up to a maximum of 10 years is retained from your refund. This money is paid into the Capital Replacement Fund, managed by RSL Care SA.

Remarketing Fee

Similar to your exisiting home when it comes time to remarket your home at Hamilton Retirement Village you will be required to pay 3.3% (including GST) of the ingoing contribution of the independent living unit received from an incoming resident.

Administration fee and other charges

In order for Hamilton Retirement Village to facilitate the transfer of license, an administration fee of $550 inc. GST will be charged on entry and $550 inc. GST on exit of the retirement village.
Furthermore any other outstanding charges such as outstanding weekly fees, or service charges will also be deducted from your refund.