

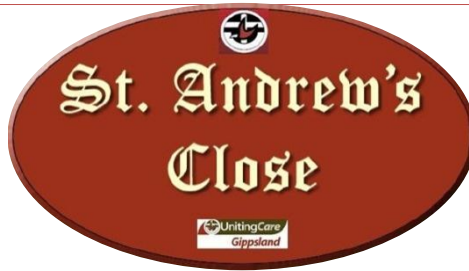
INFORMATION BROCHURE



INDEPENDENT LIVING UNITS STRATFORD



For further information:
Contact the Age Services Team on 5144 7777
www.ucgipps.org.au



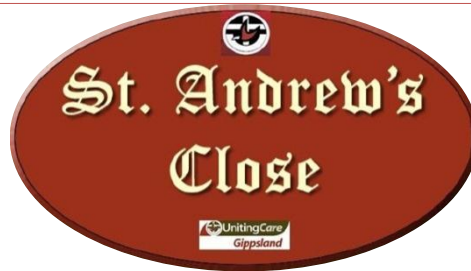
INDEPENDENT LIVING UNITS

St Andrew's Close is an Independent Living Unit development located on the corner of Jones and Tyers Street, Stratford. The development consists of 10, 2 bedroom units with spacious living areas. The units have been designed to cater for the needs of older people.

As the facility is identified as a retirement village, it is intended to provide for the requirements of people of retirement age able to maintain their independent living status.

Unit Features:

- Choice of three floor plans
- Well-appointed two bedroom units
- Walking distance to the centre of town
- License to occupy
- Range of colour schemes to choose from
- BBQ area/Communal facilities
- Limited caravan/boat parking facilities
- Facilities for visiting health services
- Rear fencing/Private yards
- Security lighting
- Reverse cycle air conditioning
- Spacious interiors
- Well maintained drought tolerant native gardens
- Communal vegetable patch



COSTS

License Agreement Fee:

St Andrew's Close Independent Living Units are occupied on a Licence Agreement. This means a resident is required to pay a capital sum on entering the village (occupancy loan) and is later entitled to receive a portion of this capital sum back. It is important for residents to understand that they do not hold the title to their unit, and therefore do not have a separate title that can be sold, transferred or bequeathed.

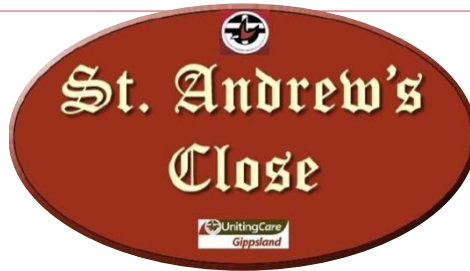
The Occupancy Loan for a unit at St Andrew's Close is \$210,000. It is recommended an applicant seek independent legal advice before signing the Occupancy Agreement.

Deferred Management Fee:

As with all resident funded retirement villages, St Andrew's Close has a deferred management fee. This fee covers unit development and construction, the ongoing investment in refurbishment and further development of the facilities. This fee is taken annually from the Occupancy Loan paid.

Once the Occupancy Agreement has been terminated you will receive a partial refund of the Occupancy Loan less the deferred payment fee (\$12,600 or 6% per year or part year) if a resident vacates a unit as follows:

1st year	\$197,400
2nd year	\$184,800
3rd year	\$172,200
4th year	\$159,600
5th year (or later)	\$147,000



Fortnightly Service Charge:

A fortnightly service charge is also payable and is adjusted annually in accordance with the Retirement Villages Act, 1986. The service charge funds the village operating costs as outlined below and there is no profit to management.

St Andrew's Close service charge is \$193.50 per fortnight and is to be paid in advance. The method of payment is by Direct Debit from a bank account.

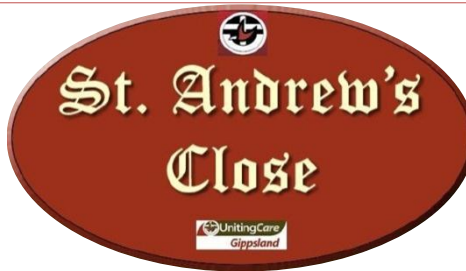
The service charge covers:

- Lawn maintenance and gardening in common areas
- All external unit maintenance and repairs
- Building insurance (not including contents insurance)
- Maintenance and running costs associated with the facility
- Shire rates
- Water and sewerage service rates
- Security and driveway lighting electricity costs
- Administrative costs

Residents are responsible for their own:

- Water usage, Electricity, Telephone, Contents insurance





INFORMATION FOR UNIT RESIDENTS

Absences: Intended absence from the unit in excess of 30 days is to be notified to the Advisory Committee. Emergency contact details should be left with the Advisory Committee. This is a requirement of our building insurance.

Animals: Pets are allowed, with prior written consent of the Owner. Please consider the needs of other residents in keeping a pet at St. Andrew's Close.

Car Parking: Residents and visitor are to use only the car parks allocated to them.

Caravans/Boats: There are limited spaces to store Caravans/Boats. Occupancy of these will be reviewed periodically. Residents and visitors are to use only the caravan/boat car parks allocated to them by the Owner.

A storage fee of \$10 per week (reviewed annually) will be charged for the use of these spaces which is set by the Owner. Caravans are not permitted to be parked on the village grounds and are not permitted to be connected to common property power outlets while in storage.

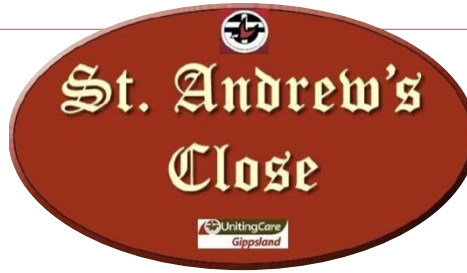
Complaints Procedure: UnitingCare Gippsland encourages all residents and families to discuss your concerns with us. In the first instance please speak with Jacqui Watts or Maree McMenemy from UnitingCare Gippsland. Phone: 5144 7777 or you can write to: **CEO**

UnitingCare Gippsland,
PO Box 1074,
SALE, 3850.

Or, if you are unable to achieve a satisfactory outcome you can contact the Aged Care Complaints Investigation Scheme on free call 1800 550 552 or write to:

Age Care Complaints Investigation Scheme,

GPO Box 9848,
MELBOURNE, 3000.



JOINING ST ANDREW'S CLOSE

Deposit:

A Deposit of \$21,000 (10% of the Occupancy Loan) is payable on acceptance of an offer of a unit, with the balance payable on the sooner of occupancy or 30 days.

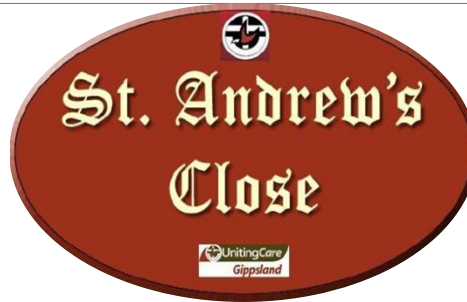
However, we appreciate the people's circumstances can affect their capacity to meet these obligations in the short term. Accordingly, UnitingCare Gippsland may negotiate individual arrangements where necessary.

It is recommended you seek independent legal advice before signing the Occupancy Agreement.

Balance of Occupancy Loan:

The balance of payment (Occupancy Loan less the deposit monies) will be required on or before the agreed Occupation date. The Occupation date is the date upon which the applicant takes physical possession of the Unit and pays the Occupancy Loan in full to UnitingCare Gippsland.





Gardens and Lawns: UnitingCare Gippsland will maintain the lawns on the premises; however the lawn in the rear of each unit is the responsibility of the resident. There are common garden areas that can be shared to grow plants or vegetables.

Heating: Split systems are a fixture in each unit. Additional fixed heating or cooling systems must be approved by UnitingCare Gippsland.

Insurance: UnitingCare Gippsland has insurance to cover the buildings. It is the responsibility of the resident to insure their personal property and contents.

Noise: Residents should take all reasonable steps to ensure that noise (eg. from Stereo's, TV's, pets etc.) does not interfere with all residents' right to the quiet enjoyment of their premises.

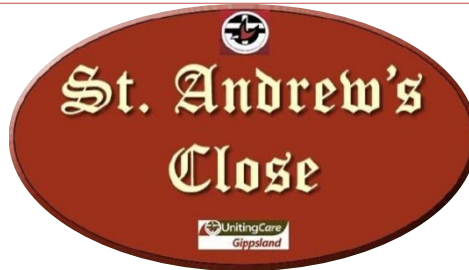
Picture Hanging: Residents are free to hang pictures in the units.

Resident Meetings: A meeting of residents will be held annually.

Service Fee: The service fee is to be paid fortnightly in advance on Tuesday's during the term of occupancy and paid by Direct Debit.

Walkways: All paths within the grounds must be kept clear of obstructions.





PRIVACY STATEMENT

Protecting your personal information:

At UnitingCare Gippsland and St Andrew's Close we need to collect and keep information to provide you with appropriate services and care. This information is stored securely. We are required by law to keep your records for a minimum of seven years after your last contact with UnitingCare Gippsland.

How is my information protected?

UnitingCare Gippsland has strict policies about who has access to your information. All our staff members must treat your information confidentially and comply with privacy legislation.

We will only share personal or health information about you with your consent, unless we are required by law to release your information.

What rights do I have to access my personal or health information?

Our policies in respect to you accessing information we hold on file comply with the Freedom of Information Act 1982. In accordance with these policies, this may include viewing the information or a copy of your record.

As a resident or user of a service offered by UnitingCare Gippsland you have the right to obtain complete and current information in terms and language you can easily understand.

If you have an enquiry or complaint concerning the handling of your personal information by us, please contact UnitingCare Gippsland by phoning: 5144 7777 or write to:

CEO

UnitingCare Gippsland,

PO Box 1074, SALE, 3850.