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## Retirement villages

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### Summary

- Retirement villages are not residential aged care homes and are not part of the aged care system.
  - Retirement villages provide independent accommodation for retirees (over the age of 55) and often include extra facilities and services such as swimming pools, libraries, tennis courts, meeting rooms, social activities and visits from healthcare professionals.
  - Retirement villages charge a fee when you move in, as well as ongoing fees for maintenance, personal services, utilities and insurance.
  - Some retirement villages offer different types of home care services including meals, cleaning and personal services. These services are optional extras and usually involve an extra payment.
  - If you live in a retirement village, you can apply for the same support services as people who live in their own homes.
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Retirement villages are not residential aged care homes and are not part of the aged care system. Retirement villages charge an up-front fee when you move in, as well as ongoing fees for maintenance, personal services, utilities and insurance. People who move into retirement villages do so as a lifestyle choice, not as a way of receiving aged care services.

### Services on offer

Retirement villages provide independent accommodation for retirees (over the age of 55) and often include extra facilities and services such as swimming pools, libraries, tennis courts, meeting rooms, social activities and visits from healthcare professionals.

Residents may enjoy the benefits of more social engagement, less household duties and a community atmosphere, but they still live independently and must pay for all services provided.

### Up-front and ongoing costs

Retirement villages charge a fee when you move in, as well as ongoing fees for maintenance, personal services, utilities and insurance.

### Owning or renting

Depending on the options available at the retirement village you choose, you may want to rent your accommodation or buy it. There is a range of different contracts available which include:

- strata title
- long-term lease
- company-title
- unit trust
- periodic tenancy.

Consumer Affairs Victoria has more information about the [Types of retirement village contracts](#).

If you own your own accommodation (strata title holder), you will need to pay [owner's corporation fees](#).

### Retirement village waiting lists

Some retirement villages will ask you to pay a fee to get onto their waiting list. If you still wish to proceed, it is a good idea to ask how much the fee is, how long the average waiting time is and whether (and in what situations) any of the fee will be refunded.

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## Up-front payment

You will probably need to pay a fee when you move into a retirement village. How the fee is structured will depend on the retirement village and your contract. It may be described as a refundable deposit, an ongoing contribution, an interest-free loan or as the purchase price. Often, some or the entire fee is refunded when you leave.

Once you have paid your fee, you have the right to live in the village and use the facilities specified in your contract. You will not lose this right, even if the village is sold while you are living there.

## Retirement village maintenance fees

Maintenance fees are usually charged weekly, fortnightly or monthly. These fees cover the cost of:

- management of the retirement village
- staff salaries
- maintenance of common areas, gardens and recreational facilities
- extra services, such as emergency call system monitoring.

## Leaving a retirement village

It is common for retirement villages to charge exit fees. Sometimes these fees can be confusing, so ask the management to explain to you how they are worked out.

The fees are usually calculated using a combination of factors including:

- how long you have lived there
- how much your up-front fee was
- how much a new resident's up-front fee is.

Make sure you understand all the up-front payments, ongoing fees and exit fees before you sign any contracts.

## In-home care services

Some retirement villages offer different types of services including meals, cleaning and personal services. These home care services are optional extras and usually involve an extra payment. Before deciding on a retirement village, talk to the management to find out what kind of services they offer and if additional charges apply.

Some retirement villages organise visits by local doctors and other healthcare professionals. These visits are not part of the village's services and you must pay for them.

If you live in a retirement village, you can apply for the same aged support services as people who live in their own homes.

## Access to residential aged care homes

Although some aged care homes are located next door to (or even inside) retirement villages, there is no direct connection between the two types of services. In order to gain access to a residential aged care home, you still need to have an ACAS assessment and income test.

## Choosing a retirement village

There are lots of different things to consider when choosing a retirement village – from what their policy is on pets, visitors and parking to local transport options and the facilities and services on offer. Before making a decision, it is a good idea to visit a few different retirement villages and talk with the staff about what you need.

If you are not able to live independently or think you will need significant support soon, it might be better to get an ACAS assessment in order to move into an aged care home.

Visit Consumer Affairs Victoria for more information [\*\*before choosing a retirement village\*\*](#).

## Where to get help

- Your doctor
- [\*\*Aged Care Assessment Services\*\*](#)

- **My Aged Care**, call 1800 200 422
- **Carers Victoria**, call 1800 242 636
- **Consumer Affairs Victoria**, call 1300 558 181 between 9.00am – 5.00pm Monday to Friday
- **Seniors Information Victoria** - for free information for older Victorians, call 1300 13 50 90
- **Council on the Ageing Victoria**, call (03) 9654 4443
- **Personal Alert Victoria**

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