

## Thinking of Moving Into a Retirement Village? Ask the Right Questions First

I've lived in a retirement village for more than 10 years. If I were moving in today, would I make the same decision? **Absolutely yes.** But I *would* ask a few more questions.

Such as:

- How often is the weekly fee reviewed, and why? What does it actually include?
- Can I have a full list of the operator's chattels? Who is responsible for repairs or damage — and to what extent?
- If I need temporary or permanent home-care support, what help will the village provide?
- What assistance is available if I need to transfer to a rest home?
- What exactly does the Statutory Supervisor do, and how accessible are they?

You'll find these answers in the Disclosure Statement and the Occupation Right Agreement — but many of us learn better by asking questions and hearing the explanations. So ask. Then check the documents. And most importantly, have these conversations with your lawyer.

Before signing anything, visit the village outside normal hours, talk to residents, and get a feel for the place. Ask yourself: **Will I feel safe, secure, satisfied and happy living here for the rest of my days?**

Once you can answer "yes," move in when you're ready. None of us knows how many days we have — and life is for living.

## 2. Settling Into Village Life: Your First Steps

You've made the move. The boxes are nearly unpacked. Neighbours have popped in, committee members have introduced themselves, and staff have welcomed you. Now it's time to find your rhythm in village life.

A few tips:

- **Visit every activity.** You don't have to join immediately, but you won't know what you enjoy until you take a look. You might discover you're a table-tennis star.
- **Join social events.** It can feel daunting, especially if you're on your own, but everyone was new once.
- **Walk the village.** Learn the shortcuts, meet your neighbours, and get familiar with the layout.
- **Attend monthly meetings.** They're a great way to understand how the village operates and what's coming up.
- **Keep your outside connections.** Invite friends in for coffee, a swim, or a look around your new home.
- **Volunteer when you're ready.** Being involved keeps you active, well, and connected — the heart of retirement living.

This is your community now. Explore it, enjoy it, and make it your own.

### 3. The Repayment Debate: A Resident's Perspective

If I weren't a member of the Retirement Village Residents Council, I'd probably be saying the same things I hear from residents all over the country:

"I knew what I signed, and I'm okay with it." "Nothing is free — someone has to cover early repayments, interest, or fee increases." "My solicitor told me it's a lifestyle agreement, not a financial one — and that's what I wanted." "My family understands the return and are happy I'm safe and secure." "I'm tired of the negative stories — that's not my experience at all."

I agree with many of those points. And yes, some parts of the Retirement Villages Act are outdated or unfair — what seemed acceptable 20 or 30 years ago doesn't always fit today. Most people agree the Act needs an overhaul.

The retirement village sector is big business and a major provider of retirement housing. Contracts may look similar, but operators' legal documents can differ significantly, and villages vary widely in what they offer. That's why any legislative change must be balanced and fair.

The Government's three priority issues under review are:

- **Maintenance and replacement of operator-owned chattels.** Many large operators have already shifted to a "you own it, you fix it" model.
- **Complaints and disputes.** The Code of Practice is expected to be rewritten in plain English with a simpler, clearer process.
- **Early repayment on exit.** Be careful what you wish for — faster repayment may mean a lower percentage returned. Someone pays the cost somewhere.

Council members are residents too, so any change affects us directly. Our approach is to strike a fair balance that meets the needs of all residents. Our values remain: **impartiality, fairness, collaboration, evidence-led decision-making, and integrity.**

We will continue to advocate strongly for residents and work toward a fair playing field for everyone.