

SimplyRetirement Retirement Village Checklist



Retirement Village Living: Checklist

A list of key points that you should consider when before moving into a retirement home or village.

What you need to think about:	Questions you should ask:
The location of the village: its proximity to family, friends and facilities	Is it near to your friends and family; does it shorten travel times or allow easier access?
	Is it close to a shopping facilities, including supermarkets, hotels, clubs or cafes that you may frequent?
	Is it close to public transport such as buses and trains, and does the facility provide regular dedicated transport, and at what cost?
	Is there a hospital nearby to deal with possible medical emergencies?
The layout of village and amenities	Are all areas of the village easily accessible?
	Is the design of the units pleasing, and would you be able to live comfortably in them for a long period?
	What heating and cooling facilities in the unit and are they economical to run?
	Are there any constraints on your ability to make alterations to your accommodation, or to redecorate? How frequently are common areas repainted?
	Are there facilities such as fitness centers and pools located in the village, or nearby?
	Is there enough parking, and is it close enough to your unit to allow easy travel?
	What is security like? Is the Village well lit at night and do the units have deadlocks and monitored alarms?
	If you enjoy gardening, are there areas adjacent to your accommodation where you can cultivate or maintain your own garden?

What you need to think about:	Questions you should ask:
Visiting the Village itself.	Was it easy to establish contact with the manager to arrange a visit?
	When talking to the manager, did they highlight any particular benefits of this village compared to others?
	Were you given any additional written information about the village?
	Were you given a chance to inspect the units themselves, and see what they were like and whether you would be comfortable in them?
	Does the village seem to have sufficient staff to meet your requirements?
	Did the Village manager freely provide details of the contract under which you would occupy accommodation in the Village?
	When talking to the residents:
	Ask about life in the village, and whether there are many social gatherings for residents to interact
	Gently ask their opinion about their accommodation and the advantages/disadvantages of life in the village
	Ask about how well maintained the grounds are, and if it is always easy to get around the village
	Think carefully about whether you think you would enjoy living with the people you have met in the village – how good is the "fit" in terms of age and interests?
Financial and Legal details – including contracts and the costs attached to living in the village.	Have a lawyer review the contract and make sure you understand all fees and how and when they apply.
	Instead of an upfront lump sum, is there an option to pay by the week or month?
	If you pay a lump sum, how much will you get back when you leave and how is this calculated? Ask for examples.
	What ongoing fees will you have to pay and what exactly do these fees cover?
	Can fees increase during the term of the contract? If so, on what basis and can you dispute them?

What you need to think about:	Questions you should ask:
Financial and Legal details – including contracts and the costs attached to living in the village cont.	What do any exit fees – including a deferred management fee – cover and how are they calculated?
	Who is responsible for selling your unit if you leave, and who receives any capital gain on the sale price?
	Are you still liable for weekly fees after you move out – especially if the unit takes a while to sell?
	Do you have to pay weekly fees if you leave the village for extended periods due to travel or hospitalisation?
	Does the company that owns the village operate the village? If not, who is the operator?
Activities available through the village, and opportunities to interact with family and friends	Is there a roster of fun and interesting activities available through the village?
	Are any activities an additional cost or are they included within the basic cost of staying in the village?
	Is it possible to have friends and family visit you at the village, and stay for short periods of time?
	Are there common rooms to meet up with others, and engage in activities, and are these of high quality and always accessible?
Services available through the village	Is there an emergency service operator on 24-hour call to assist with medical issues?
	Does the village run any transport service, and if so where does it travel to, and how much does it cost?
	Is there a place you can contact through the village to get meals delivered directly to your unit?
	Are there any other services that deliver to your village, such as a home library service?
	Are there visiting medical providers, such as GPs, physiotherapists, pharmacists, etc.,
	Who is responsible for the payments of utilities and rates?
	What internet service is available and what are the choices/cost?

What you need to think about:	Questions you should ask:
How I am cared for if my health deteriorates	Is there a nursing home - "aged care residential accommodation" - also on site or co-located?
	Is it possible, if your health deteriorates, or if you are perhaps recovering from an injury or operation, that you could move into the nursing home and what would be the cost of accommodation?
Am I receiving fair value for my money?	After looking at the total costs involved with living in this village, both the initial and regular costs, am I receiving fair value for my money in terms of the quality of accommodation, facilities and management?
	How does this village compare with others on an "apples for apples" comparison in terms of value?
	Have an objective observer, a friend or family member, accompany you to village and provide feedback on the relative attractiveness of each village.
Companion animals and pets	Are you allowed to keep a pet in your unit?
	If so, are there any restrictions placed on keeping your pet in your unit?
Participation in village community	Is there a residents committee?
	If so, how is this committee involved in making decisions that impact on the running and other aspects of the village?
	Will you be able to actively influence how this village is run and operated through this committee, if you wish to participate?
Finally	Never legally commit to entering a Village without having a friend or family review the accommodation and having an advisor review the contractual documentation. Any contractual documentation should be provided well in advance of your making a commitment — to allow you to consider it carefully - otherwise you simply do not know what you are buying!
	mac you are buying.