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INTRODUCTION

The aim of this brochure is to provide an overview on the housing options available to seniors within the City of Lake Macquarie. The brochure makes no recommendations about the suitability of housing types, or specific facilities.

HELP TO STAY IN YOUR OWN HOME

For many people living in the comfort of their own home is an important part of growing older. Yet living at home and maintaining independence is not easy.

As we age, we often find it more difficult to do basic household tasks such as cleaning and lawn mowing. Also, some people experience difficulty in carrying out personal tasks such as dressing and showering. People experiencing these difficulties, can now be assisted to remain in their own homes, by government funded and voluntary services, locally. Types of assistance available include:

- Delivery of prepared meals
- Shopping
- Home modification and maintenance
- Home nursing and personal care
- Respite care
- Community and assisted transport services
- Housekeeping
- Social support services.

All enquiries for information and requests for commencement of services go through a single referral point by telephoning the:

Community Care Access Point

1300 731 556

MULTI UNIT AND ADAPTABLE HOUSING

As the availability of strata titled multi unit housing is increasing, many older people are choosing to live in this type of housing. Suitable multi unit housing can be either single level, or multiple level developments with appropriate access by ramps and elevators.

This type of housing allows people to remain in their own homes whilst removing the direct responsibility for carrying out routine maintenance. Strata fees cover maintenance to grounds and other common areas. Owners become members of the owners' corporation, which determines fees, by laws

and appoints an executive to administer the day to day running of the strata scheme.

Residents should be aware that the following laws that are administered by the Department of Fair Trading cover strata developments:

The Strata Schemes (Freehold Development) Act 1973
The Strata Schemes Management Act 1996
The Strata Schemes Management Regulation 1997

For copies of the guide “Buying into a Strata Scheme” telephone the

Department of Fair Trading

133 220

or view at:

www.fairtrading.nsw.gov.au

Many multi unit developments now contain adaptable housing. Adaptable housing is designed with features that enable it to be made fully accessible for people with a disability, without structural changes. It includes no steps, wider doorways, good circulation spaces in all rooms, and bathrooms suitable for the easy installation of grab rails. This type of housing should comply with AS 4299 Adaptable Housing.

Contact local real estate agents to identify multi unit housing developments and adaptable housing.

MANUFACTURED HOMES

Manufactured (mobile or relocatable) homes are increasingly being chosen by people aged 55 years and over as an affordable housing option. Whilst most residents purchase the actual dwelling, sites in most mobile home villages are rented. Residents are required to pay site fees, water usage, electricity, and visitor’s fees as outlined in a Tenancy Agreement. Alterations and/or additions to the dwelling will require the consent of the village/park owner in addition to any state/local government requirements.

Residents should be aware that the following laws, which are administered by the Department of Fair Trading, cover manufactured home villages:

The Residential Parks Act 1998
The Residential Parks Regulation 1999
The Landlord and Tenant (Rental Bonds) Act 1977
The Consumer, Trader and Tenancy Tribunal Act 2001

For copies of the guide to “Residential Park Living” and tenancy enquiries, telephone the:

Department of Fair Trading

133 220

Or view at:

www.fairtrading.nsw.gov.au

A listing of parks/villages can be found in the Yellow Pages under the headings of "Caravan and Tourist Parks", and "Residential Villages".

DEPARTMENT OF HOUSING

The Department of Housing also has limited accommodation for persons on aged/widows/invalid pensions. Applications are available from the local offices of the Department.

Charlestown, 325 Charlestown Road

4945 6666

Toronto, 1-5 The Boulevard

4950 3200

Website: www.housing.nsw.gov.au

RETIREMENT VILLAGES

Retirement Villages are residential complexes predominantly occupied by people who are aged 55 years and over, and not in full time employment. Many retirement villages contain more than one type of accommodation.

The Department of Fair Trading administers the following laws regulating retirement villages:

Retirement Villages Act 1999

Retirement Villages Regulation 2000

The Consumer, Trader, and Tenancy Tribunal Act 2001

Under the Retirement Villages Act, the following complexes are not considered retirement villages, even although these may cater exclusively for people aged 55 years and over:

Caravan parks and mobile home villages

Residential aged care facilities funded by the Commonwealth

Department of Housing tenancies

Boarding houses and group homes.

A guide to Retirement Village Living is available by telephoning the

Department of Fair Trading

133 220

or view at:

www.fairtrading.nsw.gov.au

INDEPENDENT LIVING UNITS

What are independent living units?

Independent living units for people aged 55 years and over are located throughout the city. Units are constructed in small groups eg 2-12 units, through to large groups, eg retirement villages. To be eligible for residency in an independent living unit, you need to be able to care for yourself as you would in your own home. These units are sometimes called self care units.

What do independent living units include?

Independent living units usually contain 2-3 bedrooms, bathroom, kitchen and living room. Some units contain additional features, eg garage, courtyard. Onsite communal facilities vary on the size of the group/village, eg BBQ facilities, swimming pool, clubhouse, village bus.

Fees and management of independent living units

There are two main categories and the fees are dependent on the type of management structure.

1. **Donor funded units** – these developments are administered by non-profit organisations, eg Church and voluntary groups. Funding of the units is covered by donations from residents on entering the unit, and an ongoing service fee that is similar to a rental. Most donor funded villages reserve some units for financially disadvantaged persons who are unable to pay the entry donation.
2. **Resident funded units** – in these developments, residents meet the full cost of all buildings, legal fees, ongoing maintenance, and service costs.

Several types of legal arrangements are available to give residents *contractual interest* in their unit including loan/licence agreements, leases, strata title, community title and rental agreements. Intending residents should obtain a disclosure statement from the development and seek legal advice before entering into a contract.

In the City of Lake Macquarie, large complexes of independent living units are located at:

Anglican Care

4958 0000

C A Brown Village, Toronto Road, Booragul
Carey Bay Village, Laycock Street, Carey Bay,
Greenmount Gardens, Bristol Close, Mount Hutton
Toronto Village, Warhurst Street, Toronto

Website: www.anglicancare.com.au

<p>Avondale Retirement Village Cnr Freemans Drive & Central Road, Cooranbong Website: www.nsw.adventist.org.au/aged-care</p>	4977 1071
<p>Bayside Retirement Living Marconi Road, Bonnells Bay Website: www.primelife.com.au</p>	4980 1500
<p>Bethshan 83-85 Wyee Road, Wyee Website: www.bethshanministries.com</p>	4357 1276
<p>Greenleaf Retirement Resorts Cnr Pacific Highway and Ntaba Road, Jewells Rutleys Road, Wyee Point Website: www.greenleafresorts.com.au</p>	1300 362 043
<p>Hawkins Masonic Village Northville Drive, Edgeworth Website: www.rfbi.com.au/aged-care</p>	4958 6438
<p>Hillside Retirement Village Violet Town Road, Mount Hutton Website: www.domainprincipal.com.au</p>	4948 4433
<p>Lake Macquarie Retirement Village 10 Gibson Street, Belmont Website: www.thewhiddongroup.com.au</p>	4945 0300
<p>Lymington Village Warners Bay Road, Warners Bay</p>	4942 8377
<p>Lyndon Grove Retirement Village 125 Main Road, Cardiff Heights</p>	4954 3766
<p>Mawson Court Retirement Village 80 Caves Beach Road, Caves Beach</p>	4971 4083
<p>Nazareth Village Vincent Street, Belmont Website: www.nazarethvillage.org.au</p>	4947 0047
<p>Rosedale Gardens Retirement Living 28 Deaves Road, Cooranbong Website: www.rosedalegardens.com.au</p>	4977 2257

Redhead Gardens 120 Redhead Road, Redhead Website: www.thewhiddongroup.com.au	4942 6436
RSL Care (Hunter & Central Coast) 12 The Ridgeway, Bolton Point Website: www.rslcare.com.au/Bolton_Point	4950 3933
St Francis Retirement Village Gleeson Crescent, Eleebana Website: www.stfrancisvillage.org.au/about	4945 6555
Sugar Valley Lifestyle Estate Teralba Road, West Wallsend Website: www.sugarvalley.com.au	4953 3322
The Village Swansea 21-35 Wallace Street, Swansea Website: www.aevum.com.au	4971 3611
Uniting Care Ageing Narla Court 21 Lentara Road, Belmont North Scenic Court 52 Park Avenue, Caves Beach Website: www.unitingcareageing.org.au	4945 9900
Westlake's Miners' Retirement Village James Street, Teralba	4958 6876

Note:

For information on other independent living units, please contact local Real Estate Agencies.

AGED CARE FACILITIES LOCATED IN LAKE MACQUARIE

The Commonwealth Government's Residential Aged Care Facilities Program aims to provide "ageing in place." This should allow low care residents to proceed through to high care in the same facility. The listing includes charitable and private facilities

All people requiring accommodation in a residential aged care facility need to be assessed by the Aged Care Assessment Team to determine eligibility for entry.

ADVENTIST AGED CARE

Charles Harrison Memorial Village	4977 1071
Kressville Hostel Central Road, Cooranbong	
Kressville Lodge Hostel 549-551 Freemans Drive, Cooranbong	4977 1071
Website: www.nsw.adventist.org.au/aged-care	

ANGLICAN CARE

C A Brown Anglican Village 87 Toronto Road, Booragul	4958 1688
Carey Bay Nursing Village Laycock Street, Carey Bay	4959 1095
Greenmount Gardens Bristol Close, Mount Hutton	4948 7772
Toronto Nursing Home Warhurst Avenue, Toronto	4958 1688
Website: www.anglicancare.com.au	

CATHOLIC CARE OF THE AGED

Nazareth Village 4947 0047
Vincent Street, Belmont
Website: www.nazarethvillage.org.au/about

St Francis Village 4945 6555
Gleeson Crescent, Eleebana
Website: www.stfrancisvillage.org.au/about

DOMAIN PRINCIPLE

Macquarie Place 4944 1300
60 Northlakes Drive, Cameron Park

Hillside Nursing Home 4948 4433
3 Violet Town Road, Mount Hutton
Website: www.domainprinciple.com.au/locations

HUNTER VALLEY CARE

Amaroo Lodge 4943 3675
66 Dudley Road, Charlestown

Fig Tree Point Aged Care Facilities 4950 4133
7 Harris Street, Toronto

Waterview 4941 7000
27 Lake Crescent, Teralba
Website: www.huntervalleycare.com.au

MACQUARIE RETIREMENT CARE SERVICES

Macquarie Shores Aged Care Centre 4950 3933
12 The Ridgeway, Bolton Point
Website: www.rslcare.com.au

ROYAL FREEMASONS BENEVOLENT INSTITUTION

Hawkins Masonic Village Northville Drive, Edgeworth	4946 3299
Lake Macquarie Retirement Village 10 Gibson Street, Belmont,	4945 0300
Redhead Gardens 120 Redhead Road, Redhead	4942 6436
Website: www.rfbi.com.au/aged-care	

UNITING CARE AGEING

Garden Suburb Nursing Home 7 Myall Road, Garden Suburb	4943 8988
Narla Village 21 Lentara Road, Belmont North	4945 9900
Website: www.unitingcareageing.org.au	

OTHERS

Bayside Residential Aged Care Facility 136 Marconi Road, Bonnells Bay Website: www.primelife.com.au/agedcare	4980 1500
Bupa Harrison Lane, Cardiff Website: www.bupaagedcare.com.au	4954 9003
Bethshan Eventide Nursing Home 83-85 Wyee Road, Wyee Website: www.bethshanministries.com	4357 1276
Groves House Cnr Main & Wallsend Rds; Cardiff Heights Website: www.cbcs.com.au/ResidentialCommunities	4954 1700
Southern Cross Tenison Apartments 201-203 Northcote Avenue, Swansea Website: www.sch.org.au	9632 3144

ASSESSMENT

The Aged Care Assessment Team (ACAT) assesses frail aged people living in the community. It determines appropriate support services to assist them to remain in their own homes; and approves entry into residential aged care facilities, and eligibility for Community Care Packages. ACAT operates between 8.30am to 5.00pm, Monday to Friday.

Aged Care Assessment Team

4985 5700

Website:

www.hnehealth.nsw.gov.au

Note:

Acquiring accommodation in an independent living unit does not guarantee the resident progression to high or low level care accommodation in the same village, as placement is dependent on the assessment and priority of individual needs of all persons seeking that type of accommodation.

AGED CARE STANDARDS AND ACCREDITATION AGENCY

When seeking a place for a family member or friend in a residential aged care facility most people want as much information about the facility as possible to ensure quality care. The Aged Care Standards and Accreditation Agency conducts regular assessments of facilities.

General enquiries can be telephoned to:

1800 288 025

Accreditation reports on individual residential aged care facilities can be viewed at:

www.accreditation.org.au/report-advanced/

THE AGED CARE RIGHTS SERVICES INC. (TARS)

TARS is an information and advocacy service for residents in residential aged care facilities and retirement units. Residents who are unable to resolve issues related to their accommodation rights with the management of the facility can contact TARS.

Enquiries can be telephoned to:

1800 424 079

Website:

www.tars.com.au

QUESTIONS TO BE CONSIDERED BEFORE MAKING A DECISION

These questions are based on a paper supplied by the NSW Council on ageing, and the issues raised should be carefully considered before moving, particularly before entry into an independent living unit or retirement village.

General

1. Why do I wish to move from my existing home?
2. If the housework, gardening and general maintenance in my home have become too much to cope with, have I considered other service options such as home help, handyman or nurse?
3. Have I considered other options such as buying a smaller unit in my present neighbourhood?
4. If I move to be near my family, am I certain they will remain in that area? If they move again, how easy will it be for me to move out of the village?
5. Have I looked at a number of units/villages to compare facilities and financial arrangements?
6. Have I talked to residents living in the units/retirement village I prefer, to find out first hand, the details of this type of living?
7. Have I asked all questions of concern to me, and have I received satisfactory answers from the manager of the units/village I have chosen as my first preference?
8. Am I receiving appropriate legal advice or am I relying on friends or trusting the management of the units/village?
9. Is the chosen unit/village accessible to my friends and family?
10. Can I afford to live in the unit/village I have chosen, and what are the financial consequences for me if I do not like living in the unit/village and wish to move out?
11. If considering a village, does it have a philosophy or way of life that I will be happy with? What alterations in my existing lifestyle will need to be made to comply with the village opportunities, regulations or restrictions?

12. What protection do I have if the village is taken over by a new organisation that may impose a different philosophy or a new approach to fee schedules?

Health & Welfare Concerns

13. Will I be requested to supply the management of the unit/village with a medical certificate or report to certify my ability to live independently?
14. Are housekeeping and meal services available? If so, who are they provided by, for example, does the village have a private contractor or does a community based organisation provide these, also what is the cost of these services?
15. If the meals are provided in the communal dining room are friends able to attend?
16. What nursing services are provided, and is there a guarantee that this existing service will continue?
17. Is there an effective emergency call system 24 hours per day in the unit, and who backs it up?
18. Am I permitted to have my own doctor?
19. Who makes the decision that I am unable to cope in either a independent living unit or hostel? What say do I have in this decision?
20. For how long is my unit kept in my name if I am hospitalised or need nursing home care?
21. If I become acutely sick, which major hospital is closest to the village?
22. What insurance cover should I have for medical, hospital and ambulance, and why?

Activities and Amenities

23. What recreational activities and facilities are available in the village?
24. May I have friends to stay and are there conditions governing their stay?
25. Are pets permitted?
26. What type of public, private or village transport is available and what is frequency?

27. If I go on holidays, how long can I leave my unit, and who looks after it in my absence?

Building and Construction

28. If the unit/village is not yet completed, what guarantee do I have that what is proposed on the plan is what I will get?
29. Who is responsible for maintenance inside and outside of the units/village?
30. What will this maintenance cost me?
31. If there is a delay in a village repair service for the units, can I get an outside tradesman in to do the job? If I do, will the cost be covered from the village maintenance finance account?
32. Is a car parking facility and storage shed provided, and it is included in the initial cost? If not, am I permitted to build my own?
33. What type of heating or air conditioning is provided, and is there an estimate available on the likely costs of these other utilities?
34. Is the building accessible in the event that I become disabled and need a wheelchair or walking aid?
35. What internal modifications related to frailty such as bathroom rails, have been made to the units?
36. What building modifications am I permitted to make – eg air conditioner, canopy, fence?
37. If I pay for the modifications, what benefit will my capital repayment receive when I vacate the unit?
38. What insurance cover is there on the common property? What insurance cover do I need to arrange?

Financial Matters

39. What is the ingoing capital I must provide for the unit and for what does this provide?
40. What is the maintenance/service fee, and what exactly does this cover?
41. Who determines the maintenance fee and what input do residents have? How often is the maintenance fee adjusted?

42. During my stay in the village, will I be provided with a regular statement of these costs?
43. When I vacate my unit, when can either I, or my estate, expect to receive capital refund entitlement?
44. Does my contract contain a clause that identifies a time to lapse before this capital repayment is made? What happens if I need the money to move to another residence outside the village?
45. What proportion of my capital outlay will I, or my estate, receive?
46. What are the short term and long term repayment schedules?
47. Are there deferred management fees? If so, how large are they?
48. Do I receive capital appreciation?
49. Who handles sales of property, and who determines the resale price?
50. Are there restrictions on to whom the unit can be sold, and do these restrictions have tested legal standing?
51. Is there a charge associated with the sale?
52. Who is responsible for refurbishing when the unit is vacated/
53. Are copies of the village's financial statements made available to residents?
54. Is a deposit requested on a unit, and if so, how much?
55. What security do I have on my deposit?
56. Under what circumstances will my deposit be refunded?

Legal Implications

57. What is the type of contract I will enter into?
58. Is a title for the unit supplied?
59. What security do I have on my capital investment?
60. What are the duties of the trustee and who are the trustee(s)?
61. Does the village management provide a copy of the rules governing the village?
62. Who is eligible to be a member of the committee of management?

63. What input/representation do residents have on the committee of management?
64. If I wish to leave the village, what legal provision is made in the agreement for me to do so?

The information contained within this directory has been collated from a number of sources.
Please telephone 4921 0430 or 4921 01517 if you are aware of any changes required.