

Factsheet for loan-licence or loan-lease retirement village

Under the *Retirement Villages Act 1986*, all retirement villages operating in Victoria must give this factsheet to a retiree (or anyone acting on their behalf) within seven days of a request and include it in any marketing material provided to them and intended to promote a particular village.

Make sure you read and understand each section of this document before you sign a contract to live in this village

Consumer Affairs Victoria suggests that before you decide whether to live in a retirement village, you should:

- seek independent advice about the retirement village contract – there are different types of contract and they can be complex
- find out the financial commitments involved – in particular, you should understand and consider entry costs, ongoing charges, and financial liabilities on permanent departure (covered in sections 9 and 10 of this document)
- consider what questions to ask the village manager before signing a contract
- consider whether retirement village living provides the lifestyle that is right for you
- review the *Guide to choosing and living in a retirement village*.

The Guide and other general information about retirement living is available on Consumer Affairs Victoria's website at: www.consumer.vic.gov.au/housing/retirement-villages

All amounts in this factsheet are GST-inclusive, unless stated otherwise where that is permitted by law.

1. Location

Name and address of retirement village:	Sirovilla Inc. 32-52 Broughton Drive Highton, Victoria, 3216
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2. Ownership

2.1 Name and address of the owner of the land on which the retirement village facilities are located (company /organisation/owners corporation):	Sirovilla Inc. 32-52 Broughton Drive Highton, Victoria, 3216 Owners Corporation 1 Plan No. PS527105X C/- 32-52 Broughton Drive Highton, Victoria, 3216
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2.2 Year construction started:

Built over seven stages from 1975 to 2008

3. Management

- 3.1
- Name of company or organisation that manages the retirement village: There is currently no third-party manager appointed and the village is managed directly by the owner.
 - ABN: 41 901 391 780
 - Address: 32-52 Broughton Drive
Highton, Victoria 3216
 - Telephone number: 03 5241 1517
 - Date company or organisation became manager: 1972

- 3.2 Is there an onsite representative of the manager available for residents? Yes No

4. Nature of ownership or tenure

- Resident ownership or tenure of the units in the village is:
- Lease (non-owner resident)

5. Number and size of residential options

- 5.1 Number of units by accommodation type:
- 45 one-bedroom units
 - 19 two-bedroom units
 - 64 in total

- 5.2 Garages, carports, or carparks:
- Each unit has its own garage or carport
 - attached to the unit
 - separate from the unit.
 - Each unit has its own car park space
 - adjacent to the unit
 - separate from the unit.
 - General car parking is available in the village for residents and visitors.
 - Other (*specify*): Limited garage parking is available for allocation to residents by separate Car Park Licence agreement
 - No garages, carports or car parking are provided.

6. Planning and development

Has planning permission been granted for further development of the village?

Yes No

7. Facilities onsite at the village

7.1 The following facilities are available to residents as at the date of this statement.

Note: If the cost for any facility is not funded from the recurrent service charge paid by residents or there are any restrictions on access, a list is attached with the details.

- | | |
|---|--|
| <ul style="list-style-type: none"> • Community room or centre • Library • Community vegetable garden | <ul style="list-style-type: none"> • Village bus • Fully equipped kitchen • Central office/administration area • BBQ area outdoors |
|---|--|

7.2 Does the village have an onsite or attached residential or aged care facility? Yes No

Note: The retirement village owner or manager cannot keep places free for residents. To enter a residential or aged care facility, you must be assessed as eligible through an aged care assessment in accordance with the Commonwealth *Aged Care Act 1997*.

8. Services

8.1 Services provided to all village residents (funded from the recurrent service charge paid by residents):

- Cleaning and maintenance of communal areas, garden areas and facilities
- Management and administration services
- Payment of council rates
- Payment of water rates
- Payment of power and water charges for communal facilities
- Payment of buildings insurance
- Arrange repairs in relation to the Resident's Premises (including those due to fair wear and tear) which under this contract are not the responsibility of the Resident.

8.2 Are optional services provided or made available to residents on a user-pays basis? Yes No

9. Entry costs and departure entitlement

9.1 The resident must pay:

- a **refundable** in-going contribution
- a **bond** - calculated at two weeks rent refundable when exiting provided the property is returned in an acceptable condition.

9.2 If the resident must pay a **refundable** in-going contribution: (if applicable)

The range is: Calculated 40% on the defined assets with a maximum amount to be paid of \$60,000.

On the earliest of:

- within 14 days of the next resident taking possession of the unit
- within six months of permanent departure
- within 14 days of receipt of the next in-going contribution
- other (*specify*): If payable under Regulation 6 of the Retirement Villages (Contractual Arrangements) Regulations 2006, within the time set out in those regulations.

9.3	If the resident must pay a refundable in-going contribution, is a fee deducted at permanent departure?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, the departure fee is based on:	<ul style="list-style-type: none"> • 10% per annum - for a maximum number of 10 years of residence – of your in-going contribution. (ie. after 10 years the departure fee will be 100% of the in-going contribution).
9.4	If the resident must pay a non-refundable in-going contribution, the amount is:	<ul style="list-style-type: none"> • 10% of the in-going contribution if the resident leaves within the first year. • If the resident leaves after the first year, then an amount equal to 90% of the Ingoing Contribution less an amount equal to 2.5% of such contribution for each three-calendar month anniversary of the Commencement Date or part thereof - for a maximum number of 10 years of residence. (ie. after 10 years the departure fee will be 100% of the in-going contribution).
9.5	These costs must be paid by the resident on permanent departure, or are deducted from the refundable in-going contribution:	<ul style="list-style-type: none"> • Reinstatement of your unit (if you have not delivered up unit in clean and tidy and good and tenable repair (except for fair wear and tear, structural or capital repair or replacement, unless such repair or replacement is required due to your negligence, repair of damage which is covered by the owner's insurance provided you have not invalidated that insurance) • Other costs: any amounts outstanding amounts payable by the Resident pursuant to the residence agreement including any GST
9.6	The estimated sale price ranges for all classes of units in the village (on a reinstated or renovated basis) as at 18/3/22 are:	• N/A

10. Ongoing charges

10.1	The current rates of ongoing charges for new residents:	
Type of unit	Service charge (ie: Rent + Maintenance Charge)	
Self-contained unit:	Rent is calculated at Viz: 25% of household income and 100% of the Commonwealth rent assistance if applicable.	

11. Financial management of the village

11.1	The village operating surplus or deficit for the last financial year is:	\$206,315 surplus
11.2	Does the village have a long-term maintenance fund?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

12. Capital gains or losses

If the unit is sold, does the resident share in any capital gain or loss on the resale of their unit?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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13. Reinstatement or renovation of the unit

Is the resident responsible for reinstatement or renovation of the unit on permanent departure?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If yes, the resident must pay for:	The Resident must return the premises to the owner clean and tidy and in good and tenable repair (except for fair wear and tear, structural or capital repair or replacement, unless such repair or replacement is required due to the negligence of the resident, repair of damage which is covered by the owner's insurance provided the tenant has not invalidated that insurance).

14. Insurance

14.1	Is the village owner or manager responsible for arranging any insurance cover for the village?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, the village owner or manager is responsible for these insurance policies:	The owner insures to its full insurable value the premises and village property against damage by fire and all other risks deemed appropriate by the owner including public liability insurance for \$20 million or such other amount as reasonably determined by the owner from time to time.
14.2	Is the resident responsible for arranging any insurance cover?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, the resident is responsible for these insurance policies:	The Resident may take out any additional insurance not covered by the Village Owner's insurance if required by the Resident, including, without limitation house contents insurance policy and/or public liability insurance for the Unit.

15. Security

Does the village have a security system?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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16. Emergency system

Does the village have an emergency help system?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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17. Resident restrictions

17.1	Are residents allowed to keep pets?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, any restrictions or conditions on pet ownership are available on request.	The resident must not bring or keep on the premises any animals without the consent of the owner.
17.2	Are there restrictions on residents' car parking in the village?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, details of parking restrictions are available on request.	
17.3	Are there any restrictions on visitors' car parking in the village?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If yes, details of parking restrictions are available on request.	

18. Accreditation

Is the village accredited:

- under the Lifemark Village Scheme (administered by The British Standards Institution and initiated by the Property Council of Australia)? Yes No
- by the Australian Retirement Village Association? Yes No
- under the International Retirement Community Accreditation Scheme (administered by Quality Innovation Performance and initiated by Leading Age Services Australia)? Yes No

19. Resident input

Does the village have a residents committee established under the *Retirement Villages Act 1986*? Yes No

20. Waiting list

Does the village have a waiting list for entry? Yes No

- What is the fee to join the waiting list?
 - No fee
- Is there a criteria for joining the waitlist?
 - 62+yrs of age

Factsheet for loan-licence or loan-lease retirement village

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Make sure you read and understand each section of this document before you sign a contract to live in this village

Consumer Affairs Victoria suggests that before you decide whether to live in a retirement village, you should:

- seek independent advice about the retirement village contract – there are different types of contract and they can be complex
- find out the financial commitments involved – in particular, you should understand and consider entry costs, ongoing charges, and financial liabilities on permanent departure (covered in sections 9 and 10 of this document)
- consider what questions to ask the village manager before signing a contract
- consider whether retirement village living provides the lifestyle that is right for you
- review the *Guide to choosing and living in a retirement village*.

The Guide and other general information about retirement living is available on Consumer Affairs Victoria’s website at: www.consumer.vic.gov.au/housing/retirement-villages

All amounts in this factsheet are GST-inclusive, unless stated otherwise where that is permitted by law.

1. Location

Name and address of retirement village:	Sirovilla Anglesea 32-34 Murray St, Anglesea Victoria 3230
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2. Ownership

2.1	Name and address of the owner of the land on which the retirement village facilities are located (company /organisation/owners corporation):	Sirovilla Inc. 32-52 Broughton Drive Highton, Victoria, 3216 Owners Corporation 1 Plan No. PS527105X C/- 32-52 Broughton Drive Highton, Victoria, 3216
2.2	Year construction started:	Built from 1989 to 2003

3. Management

3.1	<ul style="list-style-type: none">Name of company or organisation that manages the retirement village:ABN:Address:Telephone number:Date company or organisation became manager:	<p>There is currently no third-party manager appointed and the village is managed directly by the owner.</p> <p>41 901 391 780</p> <p>32-52 Broughton Drive Highton, Victoria 3216</p> <p>03 5241 1517</p> <p>August 2014</p>
3.2	Is there an onsite representative of the manager available for residents?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

4. Nature of ownership or tenure

Resident ownership or tenure of the units in the village is:	<ul style="list-style-type: none">Lease (non-owner resident)
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5. Number and size of residential options

5.1	Number of units by accommodation type:	<ul style="list-style-type: none">11 one-bedroom units7 two-bedroom units18 in total
5.2	Garages, carports, or carparks:	<input type="checkbox"/> Each unit has its own garage or carport <input type="checkbox"/> attached to the unit <input type="checkbox"/> separate from the unit. <input type="checkbox"/> Each unit has its own car park space <input type="checkbox"/> adjacent to the unit <input type="checkbox"/> separate from the unit. <input type="checkbox"/> General car parking is available in the village for residents and visitors. <input checked="" type="checkbox"/> Other (<i>specify</i>): Limited garage parking is available for allocation to residents by separate Car Park Licence agreement <input type="checkbox"/> No garages, carports or car parking are provided.

6. Planning and development

Has planning permission been granted for further development of the village?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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7. Facilities onsite at the village

7.1	The following facilities are available to residents as at the date of this statement.	
<p>Note: If the cost for any facility is not funded from the recurrent service charge paid by residents or there are any restrictions on access, a list is attached with the details.</p>		
	<ul style="list-style-type: none"> Community room or centre Library (with one computer with internet connection at no extra charge to residents). Printer 	<ul style="list-style-type: none"> Fully equipped kitchen Central office/administration area
7.2	Does the village have an onsite or attached residential or aged care facility?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>Note: The retirement village owner or manager cannot keep places free for residents. To enter a residential or aged care facility, you must be assessed as eligible through an aged care assessment in accordance with the Commonwealth <i>Aged Care Act 1997</i>.</p>		

8. Services

8.1	Services provided to all village residents (funded from the recurrent service charge paid by residents):	<p>Cleaning and maintenance of communal areas, garden areas and facilities</p> <p>Management and administration services</p> <p>Payment of council rates</p> <p>Payment of water rates</p> <p>Payment of power and water charges for communal facilities</p> <p>Payment of buildings insurance</p> <p>Arrange repairs in relation to the Resident's Premises (including those due to fair wear and tear) which under this contract are not the responsibility of the Resident.</p>
8.2	Are optional services provided or made available to residents on a user-pays basis?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

9. Entry costs and departure entitlement

9.1	<ul style="list-style-type: none"> The resident must pay: 	<ul style="list-style-type: none"> a refundable in-going contribution a bond - calculated at two weeks rent refundable when exiting provided the property is returned in an acceptable condition.
9.2	<p>If the resident must pay a refundable in-going contribution: (if applicable)</p> <p>The range is:</p>	<p>Calculated 40% on the defined assets with a maximum amount to be paid of \$60,000.</p> <p>On the earliest of:</p> <ul style="list-style-type: none"> within 14 days of the next resident taking possession of the unit within six months of permanent departure within 14 days of receipt of the next in-going contribution other (<i>specify</i>): If payable under Regulation 6 of the Retirement Villages (Contractual Arrangements) Regulations 2006, within the time set out in those regulations.

<p>9.3 If the resident must pay a refundable in-going contribution, is a fee deducted at permanent departure?</p> <p>If yes, the departure fee is based on:</p>	<p style="text-align: right;"><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <ul style="list-style-type: none"> • 10% per annum - for a maximum number of 10 years of residence – of your in-going contribution. (ie. after 10 years the departure fee will be 100% of the in-going contribution).
<p>9.4 If the resident must pay a non-refundable in-going contribution, the amount is:</p>	<ul style="list-style-type: none"> • 10% of the in-going contribution if the resident leaves within the first year. • If the resident leaves after the first year, then an amount equal to 90% of the Ingoing Contribution less an amount equal to 2.5% of such contribution for each three-calendar month anniversary of the Commencement Date or part thereof - for a maximum number of 10 years of residence. (ie. after 10 years the departure fee will be 100% of the in-going contribution).
<p>9.5 These costs must be paid by the resident on permanent departure, or are deducted from the refundable in-going contribution:</p>	<ul style="list-style-type: none"> • Reinstatement of your unit (if you have not delivered up unit in clean and tidy and good and tenable repair (except for fair wear and tear, structural or capital repair or replacement, unless such repair or replacement is required due to your negligence, repair of damage which is covered by the owner's insurance provided you have not invalidated that insurance) • Other costs: any amounts outstanding amounts payable by the Resident pursuant to the residence agreement including any GST
<p>9.6 The estimated sale price ranges for all classes of units in the village (on a reinstated or renovated basis) as at 18/3/22 are:</p>	<ul style="list-style-type: none"> • N/A

10. Ongoing charges

<p>10.1 The current rates of ongoing charges for new residents:</p>	
Type of unit	Service charge (ie: Rent + Maintenance Charge)
Self-contained unit:	Rent is calculated at 25% of household income and 100% of the Commonwealth rent assistance if applicable.

11. Financial management of the village

11.1 The village operating surplus or deficit for the last financial year is:	\$206,315 surplus
11.2 Does the village have a long-term maintenance fund?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

12. Capital gains or losses

If the unit is sold, does the resident share in any capital gain or loss on the resale of their unit?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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13. Reinstatement or renovation of the unit

Is the resident responsible for reinstatement or renovation of the unit on permanent departure? Yes No

If yes, the resident must pay for: The Resident must return the premises to the owner clean and tidy and in good and tenantable repair (except for fair wear and tear, structural or capital repair or replacement, unless such repair or replacement is required due to the negligence of the resident, repair of damage which is covered by the owner's insurance provided the tenant has not invalidated that insurance).

14. Insurance

14.1 Is the village owner or manager responsible for arranging any insurance cover for the village? Yes No

If yes, the village owner or manager is responsible for these insurance policies: The owner insures to its full insurable value the premises and village property against damage by fire and all other risks deemed appropriate by the owner including public liability insurance for \$20 million or such other amount as reasonably determined by the owner from time to time.

14.2 Is the resident responsible for arranging any insurance cover? Yes No

If yes, the resident is responsible for these insurance policies: The Resident may take out any additional insurance not covered by the Village Owner's insurance if required by the Resident, including, without limitation house contents insurance policy and/or public liability insurance for the Unit.

15. Security

Does the village have a security system? Yes No

16. Emergency system

Does the village have an emergency help system? Yes No

17. Resident restrictions

17.1 Are residents allowed to keep pets? Yes No

If yes, any restrictions or conditions on pet ownership are available on request. The resident must not bring or keep on the premises any animals without the consent of the owner.

17.2 Are there restrictions on **residents'** car parking in the village? Yes No
If yes, details of parking restrictions are available on request.

17.3 Are there any restrictions on **visitors'** car parking in the village? Yes No
If yes, details of parking restrictions are available on request.

18. Accreditation

Is the village accredited:

- under the Lifemark Village Scheme (administered by The British Standards Institution and initiated by the Property Council of Australia)? Yes No
- by the Australian Retirement Village Association? Yes No
- under the International Retirement Community Accreditation Scheme (administered by Quality Innovation Performance and initiated by Leading Age Services Australia)? Yes No

19. Resident input

Does the village have a residents committee established under the *Retirement Villages Act 1986*? Yes No

20. Waiting list

- Does the village have a waiting list for entry? Yes No
- what is the fee to join the waiting list?
 - No fee
 - Is there a criteria for joining the waitlist?
 - 62+yrs age

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- consider whether retirement village living provides the lifestyle that is right for you
- review the *Guide to choosing and living in a retirement village*.

The Guide and other general information about retirement living is available on Consumer Affairs Victoria’s website at: www.consumer.vic.gov.au/housing/retirement-villages

All amounts in this factsheet are GST-inclusive, unless stated otherwise where that is permitted by law.

1. Location

Name and address of retirement village:	2 Nelson Road Point Lonsdale Victoria 3225
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2. Ownership

2.1	Name and address of the owner of the land on which the retirement village facilities are located (company /organisation/owners corporation):	Sirovilla Inc. 32-52 Broughton Drive Highton, Victoria, 3216 Owners Corporation 1 Plan No. PS527105X C/- 32-52 Broughton Drive Highton, Victoria, 3216
2.2	Year construction started:	1982

3. Management

3.1	<ul style="list-style-type: none">Name of company or organisation that manages the retirement village:ABN:Address:Telephone number:Date company or organisation became manager:	<p>There is currently no third-party manager appointed and the village is managed directly by the owner.</p> <p>41 901 391 780</p> <p>32-52 Broughton Drive Highton, Victoria 3216</p> <p>03 5241 1517</p> <p>August 2014</p>
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3.2 Is there an onsite representative of the manager available for residents? Yes No

4. Nature of ownership or tenure

Resident ownership or tenure of the units in the village is:

- Lease (non-owner resident)

5. Number and size of residential options

5.1 Number of units by accommodation type:

- 16 one-bedroom units

5.2 Garages, carports, or carparks:

- Each unit has its own garage or carport
 - attached to the unit
 - separate from the unit.
- Each unit has its own car park space
 - adjacent to the unit
 - separate from the unit.
- General car parking is available in the village for residents and visitors.
- Other (*specify*): Limited garage parking is available for allocation to residents by separate Car Park Licence agreement
- No garages, carports or car parking are provided.

6. Planning and development

Has planning permission been granted for further development of the village? Yes No

7. Facilities onsite at the village

7.1	The following facilities are available to residents as at the date of this statement.	
Note: If the cost for any facility is not funded from the recurrent service charge paid by residents or there are any restrictions on access, a list is attached with the details.		
		<ul style="list-style-type: none"> • BBQ area outdoors
7.2	Does the village have an onsite or attached residential or aged care facility?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Note: The retirement village owner or manager cannot keep places free for residents. To enter a residential or aged care facility, you must be assessed as eligible through an aged care assessment in accordance with the Commonwealth <i>Aged Care Act 1997</i> .		

8. Services

8.1	Services provided to all village residents (funded from the recurrent service charge paid by residents):	<ul style="list-style-type: none"> Cleaning and maintenance of communal areas, garden areas and facilities Management and administration services Payment of council rates Payment of water rates Payment of power and water charges for communal facilities Payment of buildings insurance Arrange repairs in relation to the Resident's Premises (including those due to fair wear and tear) which under this contract are not the responsibility of the Resident.
8.2	Are optional services provided or made available to residents on a user-pays basis?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

9. Entry costs and departure entitlement

9.1	<ul style="list-style-type: none"> • The resident must pay: 	<ul style="list-style-type: none"> • a refundable in-going contribution • a bond - calculated at two weeks rent refundable when exiting provided the property is returned in an acceptable condition.
9.2	If the resident must pay a refundable in-going contribution: (if applicable)	
	The range is:	Calculated 40% on the defined assets with a maximum amount to be paid of \$60,000.
		On the earliest of:
		<ul style="list-style-type: none"> • within 14 days of the next resident taking possession of the unit • within six months of permanent departure • within 14 days of receipt of the next in-going contribution • other (<i>specify</i>): If payable under Regulation 6 of the Retirement Villages (Contractual Arrangements) Regulations 2006, within the time set out in those regulations.

9.3	If the resident must pay a refundable in-going contribution, is a fee deducted at permanent departure?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, the departure fee is based on:	<ul style="list-style-type: none"> • 10% per annum - for a maximum number of 10 years of residence – of your in-going contribution. (ie. after 10 years the departure fee will be 100% of the in-going contribution.
9.4	If the resident must pay a non-refundable in-going contribution, the amount is:	<ul style="list-style-type: none"> • 10% of the in-going contribution if the resident leaves within the first year. • If the resident leaves after the first year, then an amount equal to 90% of the Ingoing Contribution less an amount equal to 2.5% of such contribution for each three-calendar month anniversary of the Commencement Date or part thereof - for a maximum number of 10 years of residence. (ie. after 10 years the departure fee will be 100% of the in-going contribution.
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9.6	The estimated sale price ranges for all classes of units in the village (on a reinstated or renovated basis) as at 18/3/2022 are:	• N/A

10. Ongoing charges

10.1	The current rates of ongoing charges for new residents:	
	Type of unit	Service charge (ie: Rent + Maintenance Charge)
	Self-contained unit:	Rent is calculated at 25% of household income and 100% of the Commonwealth rent assistance if applicable.

11. Financial management of the village

11.1	The village operating surplus or deficit for the last financial year is:	\$206,315 surplus
11.2	Does the village have a long-term maintenance fund?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

12. Capital gains or losses

	If the unit is sold, does the resident share in any capital gain or loss on the resale of their unit?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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13. Reinstatement or renovation of the unit

Is the resident responsible for reinstatement or renovation of the unit on permanent departure?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If yes, the resident must pay for:	The Resident must return the premises to the owner clean and tidy and in good and tenable repair (except for fair wear and tear, structural or capital repair or replacement, unless such repair or replacement is required due to the negligence of the resident, repair of damage which is covered by the owner's insurance provided the tenant has not invalidated that insurance).

14. Insurance

14.1	Is the village owner or manager responsible for arranging any insurance cover for the village?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, the village owner or manager is responsible for these insurance policies:	The owner insures to its full insurable value the premises and village property against damage by fire and all other risks deemed appropriate by the owner including public liability insurance for \$20 million or such other amount as reasonably determined by the owner from time to time.
14.2	Is the resident responsible for arranging any insurance cover?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, the resident is responsible for these insurance policies:	The Resident may take out any additional insurance not covered by the Village Owner's insurance if required by the Resident, including, without limitation house contents insurance policy and/or public liability insurance for the Unit.

15. Security

Does the village have a security system?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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16. Emergency system

Does the village have an emergency help system?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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17. Resident restrictions

17.1	Are residents allowed to keep pets?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, any restrictions or conditions on pet ownership are available on request.	The resident must not bring or keep on the premises any animals without the consent of the owner.
17.2	Are there restrictions on residents' car parking in the village?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, details of parking restrictions are available on request.	
17.3	Are there any restrictions on visitors' car parking in the village?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, details of parking restrictions are available on request.	

18. Accreditation

Is the village accredited:

- under the Lifemark Village Scheme (administered by The British Standards Institution and initiated by the Property Council of Australia)? Yes No
- by the Australian Retirement Village Association? Yes No
- under the International Retirement Community Accreditation Scheme (administered by Quality Innovation Performance and initiated by Leading Age Services Australia)? Yes No

19. Resident input

Does the village have a residents committee established under the *Retirement Villages Act 1986*? Yes No

20. Waiting list

Does the village have a waiting list for entry?

Yes No

- what is the fee to join the waiting list?
- Is there a criteria for joining the waitlist?

- No fee
- 62+yrs age

Who is eligible to live at Sirovilla?

Residents need to meet the age and residency requirements of the Commonwealth Aged Pension and be in receipt of a Centrelink income at the time of admission.

Where are the Villages located?

Highton (64 units), both one and two bedrooms.

Anglesea (18 units), both one and two bedrooms.

Point Lonsdale (16 units), one bedroom only.

How old must I be to apply?

The minimum application age is **62 years of age** at date of application.

Can anyone apply for a 2-bedroom unit?

No, these units are for couples of anyone wishing to share – an individual can not apply to live alone in a two-bedroom unit.

Can you apply for any Village?

You can apply for any village, but you need to have a connection to the Surf Coast to apply for Anglesea and a connection to the Bellarine to apply for Point Lonsdale such as; you are currently a resident of the area or you have family in the area. You will be asked to detail this in your application.

Does Sirovilla own the Villages?

Sirovilla owns Highton and Anglesea. Point Lonsdale is leased through Bellarine Community Health.

What happens after I apply and how long is the wait time?

You are notified that your application has been received and you are placed on the register of interest. The wait time varies but it is helpful to know that Sirovilla is a long-term option, you can expect to wait more than 5 years.

How are units allocated?

When a unit becomes available it is offered to the next person on the register of interest. If they do not accept, it is offered to the next person on the list. There needs to be a valid reason to decline the offer. If an offer is not accepted the applicant will not retain their position on the register of interest.

What if I am in crisis or have been given a notice to vacate?

Sirovilla does not offer emergency accommodation, it is long term affordable housing. We appreciate that many people are in need, offers are made based on the next person on the list.

How is rent calculated?

Rent is paid fortnightly and at an amount equal to 25% of eligible gross household income and 100% of Commonwealth Rent Assistance.

For example, you may receive:

\$1100 a fortnight from Centrelink and other income such as shares or superannation so you would pay 25% of this in rent, which would equal \$275.

and

You may get \$190 a fortnight in rental assistance, which would be 100% payable to Sirovilla.

so, the total rental payment would be

\$275 from income + \$190 from rent assistance = \$465 a fortnight

Is there a Bond?

Yes, a security maintenance bond equivalent to 2 weeks rent is payable prior to entry. This is refundable upon exit.

What does the rent cover?

The rent covers the operating costs of the village including:

- Repairs and maintenance to the interior and exterior of your unit
- Management and administration of the Village
- Council rates – land
- Building and public liability insurance
- Utility payments for any communal areas
- Staff wages and related costs
- Legal and auditing fees
- Grounds maintenance

Who is responsible for the gardens and maintenance?

Residents are responsible for the gardens attached to their units. Sirovilla maintains all communal areas.

What happens if I want to move or I am no longer able to live independently?

Each situation is unique, and we appreciate this can be a difficult time for some. Sirovilla will work with you and your family to assist you during your transition.

Do all residents need to pay an in-going contribution?

No. It is based on a person's ability to pay. We determine this based on the hardship limit through Centrelink. This is currently \$29,023.80 for singles and \$43,752.80 for couples. If someone has less than this amount in assets there is no in-going contribution to make.

How is the in-going contribution calculated?

Ingoing contribution = (total assets less the hardship limit) x 40% and then capped at \$60,000

This is amortised over 10 years which means each year 10% is nonrefundable. After 10 years there is no refund.

Some examples:

Example 1 - If someone had \$20,000. No in-going contribution is required as this is below the hardship limit mentioned above

Example 2 - If someone had \$100,000 they would be required to pay an ingoing contribution of \$28,390 = $(100,000 - 29,023) \times 40\%$. If they left after 5 years, \$14,195 would be refunded, $10\% \times 5\text{years} = 50\%$ not refunded

Example 3 - If someone had \$200,000 the ingoing contribution would calculate to \$68,390 however due to the cap, the most they would pay is \$60,000. If they left after 5 years, \$30,000 (50%) would be refunded.

Are there any other services?

Our model is independent living, there are no support service offered by Sirovilla. Residents live in individual units and may receive support such as meals on wheels, home help and, if required, a personal call alarm service. Residents are required to arrange these support services themselves with family, friends, or case managers.

What about pets?

Small pets are permitted with management approval in units that have a courtyard that is suitable for pets. In the case of dogs and cats this is limited to one animal. Approval to keep a pet and the type of animal is subject to the pet policy.

Is there a bus for the Village?

Sirovilla has a bus that can be booked if residents wish to go on outings. We have volunteers that are willing to help transport. The outings are usually organised through the social clubs at each Village.

Is there parking at the Villages?

Each Village is a little different. Highton has onsite parking, this varies from garages, carports and general outside parking. The garages and carports are allocated based on a waiting list. Anglesea has garages and carports for all residents on site. Point Lonsdale has some parking onsite, none of which is undercover. There is designated areas for Visitor Parking.

Is there an office on site or Community Centre?

Our main office is based in Highton, where there is also a Community Centre and library. Anglesea also has a community hall and office space, staff visit weekly. At Point Lonsdale we have a communal space to gather that is also shared with staff – there is no communal kitchen at this Village.

If you have any other questions, please give us a call on (03) 52 411517 or email us at info@sirovilla.org.au