

WINDSOR COUNTRY VILLAGE



Affordable Comfortable Secure...





Idyllically situated in the heart of the Hawkesbury Valley, only 10 minutes to historic Windsor and 55 minutes to Sydney, Windsor Country Village is independent retirement living at its best...

The Location

Rich in heritage and scenic beauty, the Hawkesbury is on the northwest outskirts of Sydney. Seventy percent of the area is National Park and there are five rivers, so plenty is on offer for those who enjoy bushwalking, fishing, horse riding, swimming, canoeing, or a wide range of other outdoor activities. Or just sit back and take in the view.

Agriculture and market gardens are also a prominent feature and there is a popular farm gate trail and wine trail. There are also many cafes and restaurants, quaint pubs and an assortment of clubs.

The Hawkesbury was one of the earliest colonial settlements and with 17 small towns and villages to explore there is also plenty on offer for those interested in history, art and culture... and retail therapy too with quality shops and markets. Only 4kms from The Village is historic Windsor with its picturesque mall, shops, clubs, churches and the Hawkesbury Regional Gallery.

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Getting About

The Village bus makes regular weekday shopping trips to Windsor and Richmond. There is also a public bus stop at the door to Windsor and Castle Hill and the station and city trains are within an easy walk. (See map on back cover).



Village Lifestyle

Windsor Country Village offers independent living for over 55s in a peaceful country setting, but with modern city amenities at hand. Sydney CBD is less than an hour away and the new Hawkesbury Hospital at Windsor is only 4kms from The Village.

There is privacy but also lots of opportunity for companionship within a safe and pleasant environment. Existing interests can be pursued or horizons broadened with volunteering, bushwalking, boating, golfing, tennis, cricket, swimming pools, fishing, bowling clubs, churches, art and craft amongst the things on offer.

The Village offers:

- Extra large, well appointed community centre
- Active social program
- Outdoor terrace entertaining and BBQ area
- Lounge area with fireplace, dance floor, piano and library
- Daily newspapers available in the lounge
- Billiards, table tennis, carpet bowls
- Card and board games
- Regular doctor and podiatrist visits
- Regular hairdresser visits
- Village bus for weekday shopping
- On-site manager

...set amidst five acres of level landscaped gardens and are specifically designed for independent, self-care living.

Comfortable Living

The strata title villas are set amidst five acres of level landscaped gardens and are specifically designed for independent, self-care living. All are ground floor and open plan with private courtyards and many have pergolas. There is ample car parking too.

On-going costs are within means of over 55s on fixed income.

Villa inclusions:

- Floor tiles and/or carpet
- Blinds or curtains
- Open plan lounge/dining and kitchenette
- Good size bathroom/laundry
- Air-conditioning/heating
- Telephone and TV connections
- 24 hour monitored call system





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Edmonds Real Estate ABN 64 000 061 558 A division of Tasman Securities Pty Limited



GENERAL INQUIRY DOCUMENT

Current as at: 12 February 2019

This general inquiry document is required to be given to you as a prospective resident or as a person acting on behalf of a prospective resident.

Village details

Name of retirement village Windsor Country Village
Street address 7 Bandon Road, Vineyard NSW 2765
Website www.wcv.com.au

Residency in this village is available under:

- | | |
|---|--|
| <input checked="" type="checkbox"/> strata title | <input type="checkbox"/> rental only |
| <input type="checkbox"/> leasehold | <input type="checkbox"/> company title |
| <input type="checkbox"/> non-registered lease/licence | <input type="checkbox"/> other [specify] |
| <input type="checkbox"/> community title | |

Management details

Name of operator Tasman Securities Pty Limited
How many retirement villages do we operate in NSW? 1
We have operated retirement villages in NSW since 1987
Are we a member of any industry association? ☒ Yes ☐ No
If Yes, name of association: **Property Council of Australia**

Contact person for further information about the village:

Name: Brian Crawford **Phone:** 02 9627 5720
Position: Sales Manager **Email:** sales@wcv.com.au

Accommodation details

Has construction/development of the village been completed? ☒ Yes ☐ No

There are currently 104 residential premises in the village, made up of:

Nil x bedsitters

71 x standard 1br premises

6 x 1br duplex premises

16 x large 1br premises

4 x **standard 2br premises**

6 x **large 2br premises**

1 x **2br free standing premises**

Nil x **3br premises**

Nil x **other (specify):**

The residential premises in the village are: *[tick all that are applicable]*

☒ **Self-care premises/Independent Living Units**

☐ **Serviced apartments/Assisted Care Units**

☒ **Single storey** and/or ☐ **Multi-storey**

Is there a residential aged care facility onsite or attached? ☐ Yes ☒ No

Note: Aged care facilities are not covered by the Retirement Villages Act 1999 (NSW). Entry is not guaranteed and will be subject to availability and meeting the eligibility requirements set by Commonwealth government laws.

Financial matters

The asking price to enter the village is currently:

\$..... or ranges from **\$210,000** to **\$388,000**

The amount of recurrent charges payable to live in the village is currently:

\$157.15 per month for strata title villa

☐ or ranges from \$..... per..... to \$..... per.....

Do residents pay a departure fee when they leave? ☒ Yes ☐ No

Do residents share in any capital gains? ☒ Yes ☐ No

(Other fees and charges may apply.)

Village facilities and services

Facilities and services available at the village include: *[tick all that are applicable]*

☒ on-site manager

☒ village bus

☒ emergency call system (optional)

☐ restaurant

☒ dining room (with commercial kitchen)

☐ shop

☒ library

☒ community room/centre

☐ arts and crafts room

☐ activities/games room

☐ medical consultation room

☒ visiting hairdresser

☐ swimming pool

☐ tennis court

☐ bowling green

☐ gym

☐ chapel/prayer room

☐ workshop

☐ storage area for boats/caravans

☐ optional services (e.g. meals, laundry and home cleaning)

☒ other [specify] **outdoor barbecue area**

Village life

- Are pets allowed in the village? ☒ Yes* ☐ No
- Can residents do their own gardening? ☒ Yes* ☐ No
- Are there organised social activities in the village? ☒ Yes ☐ No
- Are there any village rules in force in the village? ☒ Yes ☐ No
- Does the village have a residents committee?
- ☒ Yes ☐ No If yes, Name of secretary or chairperson: **Val Jones**
- Phone No./email: **9627 2440**

* Conditions and restrictions may apply.

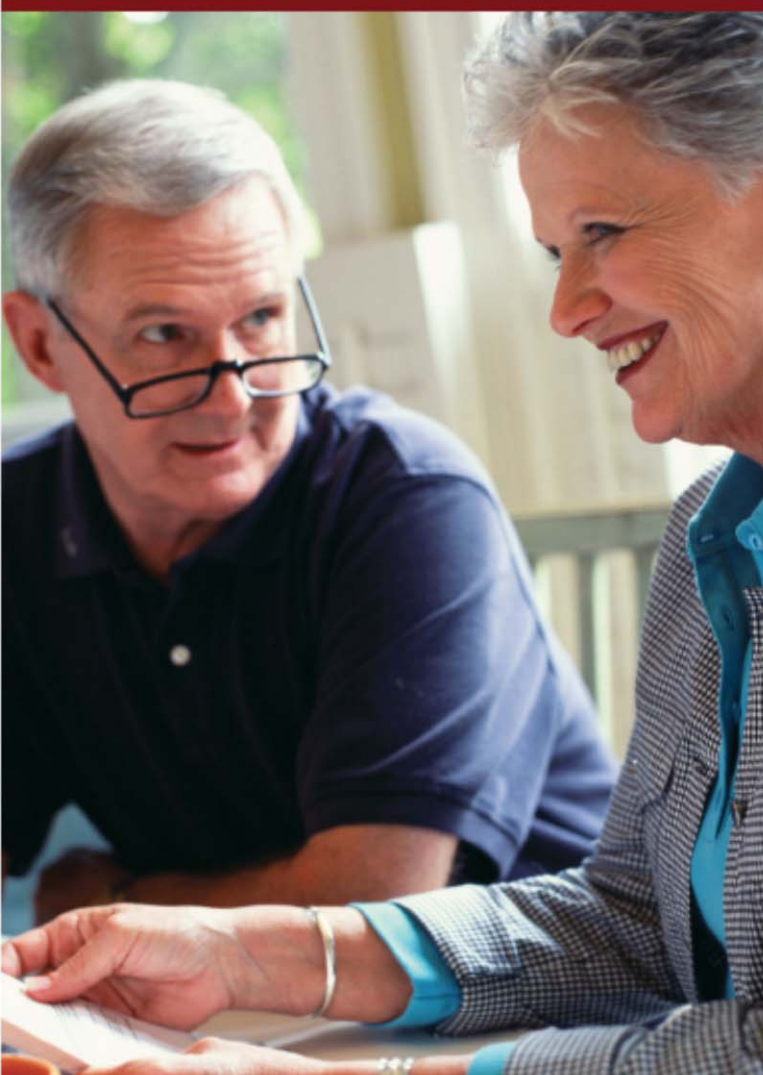
More information

This document gives a basic explanation about the village. It contains general information only and may be subject to change.

If there are village rules in force in the village, a copy of the village rules can be requested from the operator of the village.

You should also read the NSW Fair Trading publication ***Moving into a retirement village?*** which gives an overview of the retirement village industry and contains a useful checklist for prospective residents. For more information on your rights and responsibilities, contact Fair Trading by visiting www.fairtrading.nsw.gov.au or calling 13 32 20. A disclosure statement and village contract will provide you with more information should you decide to become a resident.

Moving into a retirement village?



There are many reasons why people move into a retirement village, such as combining the benefits of being in a private and secure environment with a home that is easily maintained. Retirement villages can offer social activities, amenities and the freedom to choose a lifestyle that meets your needs.

The decision to move into a retirement village is a lifestyle choice. You are more likely to make the right choice if you are well informed and seek expert advice from the beginning.

What is a retirement village?

A retirement village is a residential complex predominantly or exclusively occupied by residents who are aged over 55 years, or who have retired from full-time employment, where residents have entered into a contract with the operator of the village, either to occupy the premises and/or to receive services.

There are hundreds of retirement villages in NSW of different sizes and styles providing a range of services and facilities. Some are run by private operators on a commercial basis while others are run by community organisations such as churches and charities.



**Fair
Trading**

www.fairtrading.nsw.gov.au

General inquiry document

If you or somebody acting on your behalf contact a village about becoming a resident, the operator is required to give you a general inquiry document.

This document includes general information to help you search for the right village. It describes the type of village, the costs and the village facilities. You should get general inquiry documents from a number of villages in the area you are thinking of living in.

This will help you compare the various arrangements on offer and to identify the most suitable and affordable village for your needs.

Disclosure statement

You can ask for a full disclosure statement for any unit you are interested in. Operators must give you one at least 14 days before signing a contract.

This statement is more detailed than the general inquiry document. It includes the financial arrangements for the village and unit plus the costs to enter, live in and leave the village. Carefully consider these costs as well as getting independent financial advice.

Visit the village, inspect the premises and talk to residents to find out about life in the village. You can ask to see sample contracts and any village rules or the strata by-laws in village strata schemes. Inspecting site plans and budgets may also be useful.

Some villages have aged care services onsite, such as nursing homes or hostels. The eligibility to transfer into such facilities is based on an assessment under Commonwealth law. There is no automatic right to transfer simply because you are a resident of that village.

Different types of contracts

You need to consider the type of village arrangement that suits you best. The most common types of retirement village contracts offered are:

- **leasehold arrangements** – where the village operator owns the premises and you lease the unit from the operator. If you sign a long term lease, it is registered on the title deed.
- **loan and licence arrangements** – where you pay an ingoing contribution up front in return for the right to occupy the premises.
- **strata or community title schemes** – where you purchase the unit and become the owner and a member of the owners corporation.
- **rental arrangements** – a small number of villages offer premises for rent to retired people. You sign a tenancy agreement and pay rent like other tenants in the general community. The agreement may contain a term excluding you from the retirement village laws. You are covered by the tenancy laws instead.

Making the right choice

Buying into a village is a major legal and financial commitment. You are more likely to make the right decision if you take time to carefully read all the information, think about your decision and seek expert advice from a solicitor with expertise in retirement village legislation before signing any contracts. There are several important things you need to consider.



Read the contract before you sign it

After you have carefully considered the disclosure statement and made the decision to move into a retirement village, you will need to sign a contract with the village operator. You must be given at least 14 days to review the contract before signing. Make sure you fully understand all the terms and conditions and read the fine print before you sign. The retirement village laws specify a standard form of village contract that operators can use. If you are unsure about the contents ask the village operator to explain it to you in detail and obtain independent advice from your solicitor and financial adviser.

Fees and charges

There are a range of fees and charges that you may have to pay to enter, live in and exit a retirement village. The fees will be set out in your village contract. Some fees and charges you may have to pay include:

- waiting list fee
 - holding deposit
 - ingoing contribution/purchase price
 - contract preparation fee (maximum \$200)
 - recurrent charges
 - termination fees and charges, such as departure fees, a share of any capital gains and other charges when you leave the village.
- In some circumstances, this can mean you may get back less than what you originally paid to enter the village.



Recurrent charges

You will have to pay regular recurrent charges to meet the expenses of operating the village. The amount varies from village to village. You will normally have to pay more in serviced premises than in self-contained premises where meals, cleaning and laundry are not provided.

At some villages you may pay higher recurrent charges if you are living with your spouse or living in larger premises. If you are in a strata or community scheme, you will also have to pay levies to the owners corporation or community association, in addition to recurrent charges.

Your contract may provide for recurrent charges to be increased each year based on a fixed formula. If not, the operator can seek to increase recurrent charges once a year by giving written notice of the amount. For increases above the CPI, operators must get the residents' consent. You should read the contract carefully to make sure you understand how the charges may be increased and assess if you can afford to remain in the village should your day-to-day costs rise.

What if you change your mind?

Cooling-off period

If you change your mind, you have a cooling-off period of 7 business days after you enter into the contract. As long as you have not moved into the premises, you can rescind the contract during this period and receive a refund of any money you have already paid under the contract.

Settling-in period

There is also a 90 day settling-in period that allows you to terminate your contract within the first 90 days of becoming entitled to occupy the premises. You are entitled to a refund of your ingoing contribution or proceeds from the sale of the premises plus any recurrent charges paid under the contract.

The timing for payment of your refund depends upon the type of village contract you signed. If you do not have a registered interest in the premises, for example if you occupied the premises under a loan or licence arrangement, you will be entitled to a refund of your ingoing contribution within 14 days after terminating the village contract.

If you purchased a registered interest in the premises such as buying into a strata scheme or entering into a long term registered lease, you are entitled to your refund once the unit is re-sold or re-occupied by another resident.

Departure fees are not payable. You only have to pay fair market rent for the time you were there and a reasonable administration fee, plus costs of any repairs if you damage the property beyond fair wear and tear.

Prospective resident's checklist

There are many things to consider before making the decision to move into a retirement village. Do not rush, take the time to discuss your decision with family, friends and advisers. Inspect a number of villages in the area you wish to live in. Ask a lot of questions. Make sure you fully understand the contract and seek professional legal and financial advice before you sign anything.

A few questions to ask yourself:

- ☐ Have I fully discussed my decision to move with my family, friends or advisers?
- ☐ Have I thought about whether community living in a village is right for me?
- ☐ Have I looked at a sufficient number of villages to be able to compare the services, facilities and financial arrangements?
- ☐ Have I received a general inquiry document and disclosure statement?
- ☐ How much will it cost me to move and live in a retirement village?
- ☐ Can I afford to live there comfortably, even when the recurrent charges rise?
- ☐ Is it more appropriate that I live in self-contained or serviced premises?
- ☐ What type of arrangement does the village offer? Is it a loan/licence, leasehold, strata, rental or company title?
- ☐ Do I fully understand the contract and all the costs involved?
- ☐ What if I decide to leave the village? Will I be able to re-sell the unit? What are the termination fees and charges?
- ☐ How many vacant units are there in the village?

- ☐ What is the average time for the re-sale or re-letting of the type of unit I am interested in?
- ☐ Are the services and facilities at the village what I need? Will this still be the case as I get older or if I get sick?
- ☐ Is there adequate parking for visitors?
- ☐ Will I be eligible for rent assistance from the Commonwealth government?
- ☐ Are there local facilities such as doctors, shops, hospitals, libraries, churches, clubs and public transport near the village?
- ☐ Are there village rules that may affect my lifestyle? Are pets allowed?
- ☐ Will I be able to make changes to the inside of the premises, or to have someone visit or live with me?
- ☐ Am I able to do my own gardening?
- ☐ Is the village well maintained?
- ☐ Is the village reasonably secure?
Is there adequate external lighting?
- ☐ Is there an emergency call system and/or staff on call?
- ☐ Are the paths designed for easy access?
- ☐ Will my premises still be suitable if my needs and abilities change in the future? For example, are there any stairs I will need to manage?
- ☐ Have internal modifications related to frailty, such as bath rails, been made to the premises?
- ☐ Is there a residents committee to liaise between residents and the operator?
- ☐ Have I obtained adequate legal and financial advice?

More information

Further information on becoming a resident or retirement village living generally is available on the Fair Trading website or by calling 13 32 20. NSW Fair Trading administers the laws which set out the rights and obligations of prospective residents, residents of retirement villages and village operators.



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www.fairtrading.nsw.gov.au Enquiries 13 32 20

Language assistance 13 14 50 (*ask for an interpreter in your language*)
TTY 1300 723 404 for hearing impaired

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