



FREQUENTLY ASKED QUESTIONS

July 2018

1 Who owns Blue Haven?

Kiama Council fully owns & operates Blue Haven, which comprises Blue Haven Terralong (200 units) and Blue Haven Bonaira (59 units to be completed in July 2019). In addition to these two Villages, Blue Haven also operates a Care Home and support services to assist you to continue to live at home.

Please see separate Blue Haven Bonaira FAQ for more information.

2 How are decisions made concerning the operation of the Village?

The Blue Haven Committee consists of a number of citizen representatives and elected Councillors which meets quarterly. Representatives of the Blue Haven Residents Committee may also attend these meetings in order to assist in the flow of information. These meetings are open to the public.

3 What happens if I need to move from the Retirement Village (Independent Living Units) to the Aged Care Facility?

By law, all retirement village operators in NSW must not publish written promotional material that makes a representation that residents of its village have a priority access to residential care at any Aged Care Facility.

Blue Haven recognises the importance of being close to your spouse should they require either respite, or full time residential aged care. While every effort is made to assist those Independent Living Unit Residents who may eventually require this type of accommodation, the allocation of available places is on an assessed needs basis, with Blue Haven Residents and the broader community being treated equally.

4 What happens to the money I pay for my Independent Living Unit?

Your money is safe with Council and controlled by the terms of the contract (loan licence agreement) between the resident and Council. The "price" of an Independent Living Unit at Blue Haven represents an interest free loan to Council, in return for which the resident receives a licence to occupy the Unit. There are presently two options available to residents at Blue Haven:-

Option 1 (Available on units in Stages 1 to 4 only)

- **70 percent of Option 2 price and no refund after 11 months.**

This option represents the payment of 70% of the normal loan amount required for a particular unit. The amount paid is then amortised completely over a period of 11 months on a daily pro-rata basis. In return, the resident(s) retains the right to live in the unit for as long as they are able to care for themselves in the self-care environment.

Option 2 (Applies to all units, ie Stages 1 to 5 and all garages/ car spaces)

- **6% per annum reduction for the first 5 years, capped at 30%.**

This option has always been available at Blue Haven and provides for the resident to pay an interest free loan to Council. The attached price list shows the Option 2 price, as this is the option selected by the majority of people. When the unit is no longer required, the outgoing resident (or their estate) receive the original amount paid, less 6% of this amount for each year of occupation (calculated on a daily pro-rata basis). (This 6% per annum reduction is known as "amortisation", the maximum amount of which is 30%, which would occur after 5 years of occupation.)

When the unit is no longer required, a new occupant is found by Council and the balance of loan monies due is refunded within 14 days. Should a new occupant not be found after the expiration of 6 months, the Council undertakes to still refund the full amount due at the end of this 6 month period.

Summary of Options

- **Option 1** Available on Stages 1 to 4 only and provides for the payment of 70 percent the normal cost of entry and no refund after 11 months.
- **Option 2** Available on all independent living units and garages and provides for the amount refundable, being reduced by 6% for each year of occupancy on a daily pro-rata basis (maximum 30% reduction at 5 years).

5 ***Are Unit Prices Negotiable?***

Whilst the prices of Independent Living Units are not negotiable, Option 1 (described above) provides a means whereby certain units may be accessed at a reduced price.

6 ***How are weekly maintenance levies calculated and what do they include?***

Unlike a Strata-Unit, there are no individual Council or water rates payable by the resident. Rates and charges, grounds maintenance and maintenance/replacement of the inclusions in resident's units are all covered by the one low weekly maintenance levy. **Individual residents pay their own contents insurance (of their privately-owned furniture), individual electricity and telephone.** Stages 4 & 5 also have a common hot water supply, which is charged on an annual basis.

Maintenance levies are only varied having regard to the actual costs associated with the operation of the Retirement Village (Independent Living Units). There is no cross subsidisation between any of the three tiers of the Retirement Village or any other aspect of Council's operations.

Prior to the setting of maintenance levies for the next twelve month period, a proposed budget is placed before a meeting of all residents. The budget, once approved by the residents, together with any recommendations as to increases in maintenance levies, is then placed before the Blue Haven Board and Council for final approval.

The Current Weekly maintenance levies for 2018/2019 are shown below.

Unit type	One occupant	Two occupants
Stage1 & D	\$76.00	\$81.25
A	\$89.00	\$91.25
B & C	\$83.50	\$85.75
E, F & L	\$91.00	\$94.25
G	\$83.50	\$85.75
H, K & N	\$97.00	\$99.25
J & M	\$95.00	\$98.00
O & P	\$83.50	\$85.75
Stage 5 car space	\$1.00	\$1.00
Garages	\$2.50	\$2.50
Garages- remote control	\$3.00	\$3.00

7 Are lock-up garages/car spaces included in the cost of the Unit?

As many residents move to Blue Haven because they no longer drive, there has been no requirement to build the same number of garages/car spaces as Units. The lock-up garages or secure under cover car spaces available depend upon which building in which your unit is located. Car accommodation is subject to the same loan licence conditions as Independent Living Units. Garage prices range between \$7,500 and \$15,000. Stage 5 car spaces are \$,5000.

8 What services are available to Residents of the Independent Living Units at Blue Haven?

The full range of Home & Community Care (HACC) services, (provided by Kiama Council) are available to Independent Living Unit residents, including Home Nursing, Meals on Wheels and Community Transport (subject to the availability of places).

In a medical emergency, Village Residents firstly dial "000". After they have called the ambulance (or if they are unable to use the phone), they activate the "**Vitalcal**" emergency call system, which consists of a radio operated pendant in each Unit. This call registers with the Resident Caretakers who are then able to assist the ambulance staff in locating the Resident. This system operates 24 hours per day, 365 days per year.

The **Village Centre** is the focal point for the many social activities enjoyed by residents. These include carpet bowls, crafts, games (especially cards), "Melbourne Cup Lunches" and the like. Residents are also free to enjoy the Village Centre with visiting friends and relatives.

9 What is the role of the Resident Caretakers?

Council has engaged a 2 husband and wife couples who live in the village. Their primary responsibilities are as follows:-

- (1) 24 hour monitoring of the emergency call system
- (2) Assisting ambulance officers to access Residents' units
- (3) Maintenance of lawns and garden areas
- (4) Day to day maintenance of buildings

10 Can I have guests stay in my Independent Living Unit?

Most certainly, it is your home. Permission is however required for stays in excess of 4 weeks.

11 Within what price range are units available at Blue Haven?

Option two prices of Independent Living Units across stages 1 to 5 are attached. These prices are reviewed annually.

12 Are there any additional charges payable upon entry or at departure?

There are no additional charges payable upon entry or at departure. The loan licence agreement is also exempt from stamp duty.

13 When is Blue Haven open for Inspection?

Providing the privacy of Residents is respected, visitors are welcome to inspect all common areas within Blue Haven during normal office hours. The allocations office (enter via 55 Thomson St) is usually open during these hours, however its necessary to arrange an appointment by phoning (02) 4233 1714 first, to ensure you receive our full attention.

14 Does Blue Haven have a waiting list for previously occupied units?

The following waiting list policy applies to all previously occupied units:

1. Any person (with a disability or over the age of 55), may lodge an application to be placed on the *Waiting List* for currently occupied units
2. This application must include a unit selection, being a list of all units that they would accept
3. No *Waiting List* fee will apply
4. Available units will be offered firstly to those on the *Waiting List*, based on their relative position on the list for that unit
5. If there are no takers for a particular unit from those on the *Waiting List*, that unit will be offered to any other person on a first come, first served basis
6. A person on the *Waiting List* who turns down the offer of a nominated unit, will be placed in last position on the *Waiting List* for all nominated units. Should that person then become eligible to be offered another nominated unit during the following twelve months, they will be deemed to have also declined that unit
7. A person on the *Waiting List* may amend their unit selection up to a maximum of three times, with any subsequent requests requiring their application to be placed in last position on the *Waiting List* for all nominated units
8. The *Waiting List* will be published on the Blue Haven web site: www.bluehavenvillage.com.au
9. This policy may be amended from time to time at the discretion of Council

15 Is it possible to change units once you have taken up residency?

It is not possible to change between Independent Living Units, once you have commenced living at Blue Haven Village.

Please also note that:

- Council reserves the right to vary or discontinue Options 1 & 2 at any time (this would not affect existing residents).
- Effective from 1/1/2012, only existing residents & those who have placed their name on the waiting list as at that date, will be able to smoke within the Village (excluding common rooms). New residents from 1/1/2012 (excluding those on the waiting list at that date) will not be permitted, under the Village Rules, to smoke in their unit, or in any other part of the land or buildings occupied by the Retirement Village. This rule also applies to visitors & guests.
- The allocation of a unit is subject to a professional assessment of the potential resident's ability to live independently & uses information obtained via a form completed by the person's Doctor. This assessment is undertaken by Council Staff, immediately prior to a specific unit being offered.
- Loan amounts and maintenance levies are subject to regular review by Council. Any figures provided are an indication only and are subject to confirmation prior to settlement.
- This document should be read in conjunction with the following documents that must, under the Retirement Villages Act, be provided to you prior to acquiring a unit:
 - Blue Haven Retirement Village Disclosure Statement & General Enquiries