



## COMPARISON OF RETIREMENT VILLAGES AND AGED CARE HOMES

	RETIREMENT VILLAGE	AGED CARE HOME
<b>Who can live there?</b>	Any person aged over 55, retired from full time employment	Frail aged & people with disabilities needing personal support & care
<b>Who decides who can live there?</b>	You decide – private contract between you and village	Must be assessed by Aged Care Assessment Team (ACAT)
<b>Types of accommodation</b>	<ul style="list-style-type: none"> <li>Self-care units</li> <li>Serviced units</li> </ul>	<ul style="list-style-type: none"> <li>Ageing in Place</li> <li>'Extra services' – specific to facility</li> </ul>
<b>Regulation</b>	State Government legislation	Commonwealth legislation
<b>Initial payment</b>	<u>Entry Contribution:</u> <ul style="list-style-type: none"> <li>private contractual arrangement</li> <li>Amounts vary from village to village</li> <li>some villages offer rental units for people who can't afford to pay</li> </ul>	<u>Accommodation Payments:</u> <ul style="list-style-type: none"> <li><i>accommodation fee</i> for all residents - is not a purchase price</li> <li>some homes have fully supported places for people who have less than the specified amount of assets <a href="http://www.myagedcare">www.myagedcare</a> for more details</li> </ul>
<b>Are there ongoing fees &amp; charges?</b>	Yes: <ul style="list-style-type: none"> <li>fees vary with services &amp; facilities at the village</li> </ul>	Yes: <ul style="list-style-type: none"> <li><i>basic daily care fee</i> for all</li> <li><b>plus for some people:</b></li> <li><i>means tested daily care fee</i></li> <li><i>'extra service' daily care fee</i></li> </ul>
<b>Funding</b>	Self-funded through residents payments, loans or donations	<ul style="list-style-type: none"> <li>funding from C'wealth Govt</li> <li>residents' fees</li> </ul>



# Information Sheet



	RETIREMENT VILLAGE	AGED CARE HOME
<b>Rent assistance?</b>	Subject to the amount of entry contribution & the Centrelink income and assets test	No
<b>Care and Services</b>	No set list of services – varies widely	Specified care & services incl. <ul style="list-style-type: none"> <li>▪ Hotel Services</li> <li>▪ Personal care</li> <li>▪ Nursing care</li> <li>▪ Emergency call system</li> </ul>
<b>Tenure</b>	Most common: <ul style="list-style-type: none"> <li>▪ Loan/License</li> <li>▪ Company title</li> <li>▪ Leasehold</li> <li>▪ Strata title</li> <li>▪ Rental</li> <li>▪ Buying off the plan</li> </ul>	Security of Place as specified by The Aged Care Act 1997 Security of Tenure as specified in The Aged Care Act 1997
<b>Quality safeguards</b>	<ul style="list-style-type: none"> <li>▪ Disclosure Statement</li> <li>▪ 90 Days Settling in period</li> <li>▪ Legislation</li> <li>▪ Seniors Rights Service</li> <li>▪ OFT</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aged Care Quality Agency</li> <li>▪ Aged Care Complaints Scheme (CS)</li> <li>▪ State regulations-eg WH&amp;S, NSW Food Authority</li> </ul>
<b>Leaving</b>	<ul style="list-style-type: none"> <li>▪ Departure Fee or Deferred Management Fee</li> <li>▪ Other contractual payments</li> </ul>	Refund of Accommodation Fee - <i>ie lump sum refundable accommodation payment</i>
<b>Contracts &amp; Agreements</b>	<ul style="list-style-type: none"> <li>▪ Must obtain independent legal advice before signing</li> </ul>	<ul style="list-style-type: none"> <li>▪ Obtain independent legal advice before signing</li> </ul>
<b>Lifestyle</b>	<ul style="list-style-type: none"> <li>▪ Own lifestyle decisions</li> <li>▪ Pets – check rules</li> <li>▪ Modifications– subject to contract</li> <li>▪ Own furniture &amp; possessions</li> <li>▪ Wheelchair access</li> <li>▪ Local facilities</li> <li>▪ Visitors</li> <li>▪ Gardening</li> </ul>	<ul style="list-style-type: none"> <li>▪ Pets – generally no</li> <li>▪ Own furniture &amp; some possessions – if desired</li> <li>▪ Wheelchair access</li> <li>▪ Local facilities</li> <li>▪ Visitors</li> <li>▪ Activities to suit the wishes of residents</li> </ul>
<b>Rights</b>	Residents' Rights under RV Act 1999 & Regulations 2009	Charter of Residents' Rights and Responsibilities, in The Aged Care Act 1997

Resources: "Retirement Village Living", Fair Trading, NSW Department of Services, Technology & Administration  
[www.myagedcare](http://www.myagedcare)



**Seniors Rights Service**

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Disclaimer: This document is a guide only and cannot take account of individual circumstances. We recommend that you seek appropriate professional advice relevant to your particular situation. THIS IS NOT LEGAL ADVICE. The Aged-care Rights Service Inc. trading as Seniors Rights Service. ABN 98 052 960 862