

1. How do I go about entering St Agnes or Lourdes Village?

Book an appointment to view the village and accommodation units available. It is a good idea to have a checklist with you about certain accommodation, facilities or services that are important to you. You will also be provided with a General Inquiry Document and Information Pack. This documentation contains information about the type of accommodation, financial arrangements, facilities and services and resident's rights and responsibilities.

Once you have made the decision to move into one of our villages, you will be asked to pay a refundable holding deposit, which will secure your interest in the accommodation unit of your choice. The deposit will form part of the total purchase price. The deposit is fully refundable if you change your mind about entering the retirement village. You will be required to complete an Application Form and return it back to the Client Relationship Manager at Donnelly House, 150/152 Horton Street, Port Macquarie .

Once you've made the final decision to move, you will be issued with a contract with the Disclosure Statement and relevant details pertaining to the village and your unit. Your solicitor will liaise with our team and start the process towards settlement – much like when you purchased your existing property. You have 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.

2. Will I receive nursing care if required?

YES! This is one of the most frequently asked questions by residents and their families. Our point of difference is that as part of CCA, incoming residents know that in later years they will be able to move seamlessly into our Residential Aged Care Facilities as required. Additionally there is no need for transferring residents to pay an additional bond or accommodation charge.

All CCA units are equipped with an emergency call system, which operates 24 hours a day. A telephone is absolutely essential for the emergency aid system to work correctly. It's this unique feature that gives our self care residents and their families so much immediate joy and peace of mind for their later years.

3. Can I stay in the village if my spouse goes into residential care?

This is one of the most reassuring benefits of St Agnes and Lourdes Villages. If your spouse requires a higher level of care they are able to move to one of our Residential Aged Care Facilities. At the same time you are most welcome to stay in your home for as long as you like, knowing that you'll both have suitable accommodation.

We have many couples where one has moved onto residential care while the other has remained at St Agnes or Lourdes Village.

4. Do I 'buy' or 'lease' my independent living unit?

Just as there are many different types of retirement villages offering different services and facilities, there are many different types of tenure schemes available. St Agnes and Lourdes Village is a Loan and Licence arrangement, where you pay an ongoing contribution up front in return for the right to occupy the premises.

The ownership title is a licence to occupy, which means that a unit remains the property of CCA and cannot be sold, leased, rented or given away by occupants. The owner is the Catholic Church, Diocese of Lismore and the operator is St Agnes' Care & Lifestyle.

Regardless of the tenure scheme offered at the village of your choice, you are protected by relevant state legislation. Retirement villages offering leasehold, loan/licence and freehold/strata titles are governed by the Retirement Villages Act 1999/Retirement Village Regulation 2009.

5. Are the units in good condition?

The age of our units vary, however unless it is a brand new unit, we like to renovate every unit before new residents occupy. As such you'll be moving into a newly renovated home.

6. Do you need to be a Catholic to move into the villages?

No. St Agnes and Lourdes Villages welcome residents of all faiths.

7. How much will daily living at St Agnes or Lourdes Village cost?

Most retirement villages are resident funded villages. This means that residents contribute to the costs associated with the day-to-day and ongoing management and maintenance of the village. This is an effective way of ensuring that facilities and services, that would normally be out of reach of most people, are available.

The main ongoing expenses for residents are the phone, electricity, contents insurance and the fortnightly recurrent charges. The recurrent charge is a fee that covers the running costs e.g. day-to-day village management and administration, general village maintenance, insurance, and lawns.

The recurrent charge is in line with pension increases in March and September and costs depends on size, singles or couples within your unit. Once you leave, you will be required to continue to pay the recurrent charges for a period of forty two (42) days after you leave.

8. What can I expect to receive as a resident?

Security, companionship, no worries with household maintenance and more time to enjoy leisure pursuits, are just some of the many reasons people decide to move to one of our villages.

You can expect to receive 24-hour emergency assistance, day-to-day village administration and management, consisting of staff experienced with the retirement village sector; general village maintenance and gardening.

Our villages also offer residents the use of a number of community facilities such as a Chapel, community centre, landscaped gardens, library, craft/activities rooms. The University of the Third Age is located on the St Agnes Village site and village residents have their membership fees paid by CCA. CCA also has a 5 day a week bus service into town and Settlement City.

The cost for these services is set in the village budget. The village budget is reviewed with the introduction of the new financial year. We ensure this budget is managed in consultation with residents. CCA supports a Pastoral Care Team, this team ministers to all of our CCA facilities by caring for the needs of the residents and their families.

St Agnes and Lourdes Villages also have user pays services such as beauty salons, cleaning services and meals from Marian Hospitality Centre. There are also Medical Centres within walking distance.

9. What happens if I decide to leave the retirement village?

There are many reasons why you might want to move from your accommodation unit. They include changing health, family and financial circumstances. CCA has no exit fees, however your care contribution is non-refundable after the first 12 months in residence.

You must provide village management with a written notice of your intention to vacate your accommodation unit.

Village management must provide you with an Equity letter detailing what equity you are entitled to under the License and Loan Agreement which you signed at date of entry.

10. Where can I find more information?

For more information contact:

St Agnes' Parish Administration Office 0407 843 515

or visit www.fairtrading.nsw.gov.au which has a wealth of useful information.