



# Mackellar Village FAQ



## Mackellar Village

### Frequently Asked Questions

#### **Q: Who owns Mackellar Village?**

A: Mackellar Village is owned and operated by Mackellar Care, a community owned and operated aged care and retirement living provider. Residents have the confidence of residing in a retirement village that is operated by a financially secure, not for profit and charitable organisation.

#### **Q: How are decisions made concerning the operation of the village?**

A: The Mackellar village Committee consists of a number of resident representatives and organisation representatives who meet quarterly. The Management team is responsible for the day to day running of the village and also for the resolution of any disputes and the ongoing financial management of the village.

#### **Q: How does Government legislation protect the rights of retirement village residents?**

A: All retirement village operators must comply with the Retirement Villages Act of New South Wales (NSW) that protects the rights of residents. In broad terms, this legislation details the rights of both the resident and retirement village operator. The legislation also details what information we must provide you before you enter Mackellar Village. For more information in relation to the Retirement Villages (NSW) Act, please contact the NSW Department of Fair Trading.

#### **Q: Do Mackellar Village residents have access to Mackellar Care Residential Aged Care?**

A: Yes. Mackellar Care Residential Aged Care consists of an 89 bed residential aged care facility. The retirement village consists of 48 independent living units on the Apex Road campus. Mackellar Care is the only collocated retirement village and residential aged care facility in the Gunnedah region.



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#### **Q: What happens if I need to move from the retirement village (Independent Living Units) to the aged care facility?**

A: Mackellar Care recognises that in the future you or your spouse may need a greater level of care and the importance of being close to your spouse should they require either respite, or full time residential aged care accommodation. While every effort is made to assist those independent living unit residents who may eventually require residential aged care accommodation, the allocation of available places is on an assessed needs basis, with Mackellar Village Residents and the broader community being treated equally.

It is also important to note that due to the advantages of Independent Living Unit accommodation over living in one's own home (e.g. unit design and emergency call system) many residents find that they can cope in their units without the need for more institutionalised care for longer. We also provide in home care on a recurrent or short term basis by our home care team.

#### **Q: What happens to the money I pay for my independent living unit?**

A: Your money is safe with Mackellar Care and controlled by the terms of the contract (loan licence agreement) between the resident and the organisation. The "price" of an independent living unit at Mackellar Care represents an interest free loan to Mackellar Care, in return for which the resident receives a licence to occupy the unit.

The organisation charges a deferred management fee (or retention) from the entry contribution. The deferred management fee is structured the following way:

- 15% of the entry contribution on entry and 2.5% per annum thereafter, capped at a total of 30%.
- The resident pays Mackellar Care on entry an interest free lump sum loan.
- When the unit is no longer required, the outgoing resident (or their estate) receive the original amount paid, less up to 30% of this amount per the aforementioned calculation (calculated on a daily pro-rata basis). (This 2.5% per annum reduction is known as "deferred management fees", the maximum amount of which is 30%, which would occur after 7 years of occupation.)

When the unit is no longer required, a new occupant is found by Mackellar Care and the balance of loan monies due is refunded within 14 days. Should a new occupant not be found after the expiration of 2 months, Mackellar Care undertakes to still refund the full amount due at the end of this 2 month period. Funds generated by the deferred management fees deducted from the resident's loans and capital appreciation realised on the resale of units are separately accounted for by Mackellar Care and used for the long term capital maintenance of the village.

It is also important to note that many potential residents, whilst being able to afford a unit at Mackellar Village may not be in a financial situation to make an up-front contribution to the cost of providing infrastructure (eg gardens and communal buildings). This necessary infrastructure is therefore financed as indicated above from the deferred management fees and the retention of any capital appreciation. Mackellar Care has adopted this strategy in order to ensure that Mackellar Village Units are affordable to the general community while ensuring that the village is maintained at the highest possible standard.

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#### **Q: Are unit prices negotiable?**

A: The prices of independent living units are not negotiable as they are priced at a competitive rate to assist the community to access the retirement village.

#### **Q: How are weekly maintenance levies calculated and what do they include?**

A: Unlike a Strata-Unit, there are no individual council or water rates payable by the resident. Rates and charges, electricity and maintenance of the grounds and inclusions in resident's units are all covered by the one low weekly maintenance levy. Individual residents only pay their own contents insurance (of their privately owned furniture), individual electricity and telephone. Maintenance levies are only varied having regard to the actual costs associated with the operation of the retirement village (independent living units). 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 Mackellar Care Board for final approval. The current weekly maintenance levies can be provided by the administration team at Mackellar Care.

#### **Q: Are lock-up garages/car spaces included in the cost of the unit?**

A: Each unit has either a lock-up garage or car space available to park a vehicle.

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#### **Q: What services are available to residents of the independent living units at Mackellar Village?**

A: The full range of Home Care Packages are available to independent living unit residents, including Home Nursing, Domestic Support, Meals and 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 emergency call system, which consists of a radio operated pendant in each unit. This call registers with an external service provider who are then able to provide assistance. This system operates 24 hours per day, 365 days per year.

The Village Hall is the focal point for the many social activities enjoyed by residents. These include crafts, games, “Melbourne Cup Lunches” and the like. Residents are also free to enjoy the Village Hall with visiting friends and relatives.

#### **Q: Can I have guests stay in my independent living unit?**

A: Most certainly, it is your home.

#### **Q: How do I find out the pricing of units available at Mackellar Care?**

A: Please contact our administration team for the prices and availability of units within Mackellar Village. All of our units are competitively priced.

#### **Q: Are there any additional charges payable upon entry or at departure?**

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



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#### **Q: When is Mackellar Village open for inspection?**

A: Providing the privacy of residents is respected, visitors are welcome to inspect all common areas within Mackellar Village during normal office hours. The administration team can assist with booking an inspection of an available unit.

#### **Q: Does Mackellar Care have a waiting list for previously occupied units?**

A: The following waiting list policy applies to all previously occupied units: Any person (over the age of 55) may be placed on the waiting list for currently occupied independent living units in Mackellar Village. Admission into the village will be subject to Mackellar Care's standard entry assessment process.

#### **Q: Is it possible to change units once you have taken up residency?**

A: It is not possible to change between independent living units, once you have commenced living at Mackellar Village unless it is for medical or health related reasons.

The allocation of a unit is subject to a professional assessment of the potential resident's ability to live independently and uses information obtained via a form completed by the person's doctor. This assessment is undertaken by Mackellar Care staff, immediately prior to a specific unit being offered.

Loan amounts and maintenance levies are subject to regular review by Mackellar Care. 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:

Mackellar Care Retirement Village Disclosure Statement & General Enquiries Documents.



*Live, Laugh & Enjoy the Journey*

