

Use our checklist to check out prospective villages. We're not suggesting you should only select a village where the answer to every question below is "yes". Rather, be aware of the issues raised by our checklist, and decide what's best for you.

Name of retirement village _____

The village

Walk around the grounds and consider the following:

- Is the atmosphere pleasant?
- Is the village near family and friends?
- Is the village on flat land?

How much sun and wind is there?

Is the village close to transport, doctors, shopping centres and community facilities?

How noisy is the village? For example, is there much traffic noise, or construction work taking place nearby?

What facilities are available? For example, a swimming pool, sauna, library, communal lounge ...

- Are these the facilities you want?
- Are the facilities in good order?
- Is there an on-site manager?

How secure is the village itself and individual units?

The unit

Walk through the unit and ask yourself:

- Are the doorways and entrances suitable for wheelchairs; either for yourself or visiting friends?
- Does the bathroom have outward-opening or sliding doors, so you can't be trapped inside?
- Is there unimpaired entry to the shower?
- Are there grab rails near the bath and toilet?
- Are taps and switches easy to use?
- Are the cupboards and shelves within easy reach?
- Is there a 24-hour emergency button in a handy, easy-to-reach place?
- Is the unit sunny?
- Is the washing line easily accessible?

Talk to the residents

Speak to as many residents as you can, preferably out of earshot of staff. Ask them:

What are the good points about the village?

What are the bad points about the village?

What social activities are there?

What are the operators, managers and staff like?

Are the residents satisfied with the level of maintenance?

How often do the fees rise, and by how much?

How much control do the residents really have?

General

Make sure you have copies of the contract, village rules and any other relevant documentation. Read all the documents, and get your lawyer to check them out too.

Is there a waiting list?

Is a medical examination a condition of entry?

What future construction work is planned?

What facilities are you personally allocated, for example, car park and storage space?

What rights do you have to choose the internal decor and furniture of your unit?

Can you alter the unit, for example, add a conservatory?

Will you have any say in the management of the village, and village rules?

Can you keep a pet?

Are there suitably-qualified people on call in an emergency?

Is there a charge for using them?

Can visitors stay in your unit? If so, for how long?

Can visitors use the other facilities?

Can you work from your unit?

In what circumstances can you be evicted?

What support services are available in the village and nearby? Ask about doctor's visits, home care, meals. What do these services cost?

Does the village provide transport to the local shops? Is there a fee for this?

Is temporary help available during a short-term illness, or ongoing care (say, following a stroke)?

What control do you have over the decision that you are unable to cope in your existing accommodation?

What rules must the manager adhere to? For example, they may be requested to maintain good financial records, provide a certain number of staff, maintain common property and a 24-hour emergency call system, arrange home help and nursing care, establish a committee of residents to advise on management, and attend to the reasonable requests of the residents.

Entry fee

What is the entry fee?

How much of the entry fee is refundable when you sell?

Is there a cooling-off period after signing up, during which you can cancel the deal and get all your money back?

Ongoing fee

What is the ongoing fee, and what does it cover?

What limits are there on how much the fee can be adjusted?

What happens to fee requirements if you go on holiday, go to hospital, your spouse dies, or you leave your unit, marry or remarry?

What say will you have in setting the ongoing fee?

What costs are you directly responsible for?

Exit fees / capital gain

Are there any fees when you leave?

What will you be paid when you leave, and how long will it take for you to get it?

What share of any capital gain / loss will you get?

Will you be reimbursed for any improvements you have made?

When you come to sell

Who controls the sale of your unit?

What is the procedure for selling your unit?

If the village is in charge of the sale, can you still arrange an independent valuer to settle any dispute over the asking and sale prices?

The future

If some of the advertised services are not yet operating, how long will this take? What rights do you have if the services don't eventuate?

What are the future development plans? How will they affect your unit?

If some units remain empty, do remaining residents cover the bill for maintenance and rates for those units?

What protection do you have if the village is taken over by another organisation, or closed down?

Financial soundness

Obtain copies of the village's financial records. Look over them yourself, and get an experienced accountant to check them out.

How financially strong is the village?

Is it profitable?

What are its assets and liabilities?

Have the accounts been independently audited? Have the auditors added any caveats to their endorsement of the records?

What expectations does the operator have for the village's financial future? How realistic are those expectations?
