

# **LIVING WELL IN RETIREMENT VILLAGES**



## **E-GUIDE**

# **Living Well in Retirement Villages**

## **A Comprehensive Guide for Seniors and Their Families**

### **Prepared by Retirement Village Solutions**

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## 1. Introduction: Why Housing Decisions Matter in Later Life

Housing is one of the most important lifestyle decisions in later life. It influences independence, health, social wellbeing, and financial security. For seniors, the right home environment can extend active years, reduce risks like isolation and falls, and provide peace of mind. For adult children, helping parents choose the right option means balancing emotional, financial, and practical considerations.



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## 2. What is a Retirement Village?

A retirement village is a purpose-built community designed for older adults, over the age of 55. Unlike a regular housing estate, villages are centred around **community, security, and lifestyle services**. Residents usually live independently in their own homes but also share access to communal spaces, activities, and sometimes health and care support.

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### 3. The Evolution of Retirement Villages

Fifty years ago, retirement living options were limited—often restricted to aged care or staying in the family home. Modern retirement villages are now **lifestyle-driven communities**, with lawn bowl greens, gyms, theatres, hobby clubs, and wellness centres. They've grown in response to baby boomers demanding **more choice, freedom, and quality of life**.



OLD-STYLE  
RETIREMENT VILLAGE



MODERN CONTEMPORARY  
RETIREMENT VILLAGE

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### 4. Why Consider Retirement Village Living?

As people age, priorities shift:

- Less focus on maintaining a large property
- More emphasis on safety and support
- A desire for companionship and community
- Access to healthcare as needed

For many, a retirement village strikes the perfect balance between independence and support.

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## **5. Benefits of Retirement Villages**

### **Security and Safety**

Secure entry systems, 24-hour call assistance, and on-site staff provide reassurance. Families know help is nearby in emergencies.

### **Social Connection and Community**

Villages reduce isolation by offering clubs, social events, and casual companionship. Loneliness is replaced by belonging.

### **Lifestyle and Recreation**

Swimming pools, gyms, hobby rooms, cafes, libraries, and landscaped gardens offer endless lifestyle opportunities.

### **Access to Services and Care Options**

Some villages provide visiting doctors, allied health services, and even in-home care packages, supporting ageing in place.

### **Simplifying and Downsizing**

Selling a large family home reduces financial stress and daily chores. Maintenance and gardening are taken care of.

### **Health and Wellbeing**

From fitness classes to walking groups, villages actively encourage wellbeing, which contributes to longer, healthier lives.

### **Financial Predictability**

Although contracts vary, villages provide structured cost models that can simplify budgeting compared to unexpected home maintenance bills.

### **Freedom and Flexibility**

Residents come and go as they please, travel without worrying about home security, and engage in activities as much—or as little—as they like.

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## 6. Key Considerations Before Moving In

### Understanding Contracts and Legal Models

Common models include:

- Leasehold
- Licence to occupy
- Strata title
- Rental

Each has unique implications for ownership, rights, and resale.

### Costs, Fees, and Financial Planning

Costs may include:

- Entry contributions (often funded by selling the family home)
- Ongoing service or maintenance fees (often referred to as recurrent charges)
- Exit fees (also called Deferred Management Fees)

### Location and Proximity to Family

Being near children, grandchildren, or familiar suburbs can ease the transition.

### Lifestyle Fit and Community Culture

Every village has its own "personality." Some are quiet, others bustling. Visiting is essential. ***This is where a personal or group guided tour by Retirement Village Solutions, will flush out the good, bad and the ugly, that glossy brochures and pushy sales staff won't tell you.***

### Levels of Care Now and in the Future

Ask if the village is co-located with aged care, or whether in-home care packages are available.

### Exit Rights and Resale Conditions

Understand how long resale may take and how much money is returned after exit fees.

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## 7. Retirement Villages vs Aged Care Facilities

Retirement Village	Aged Care Facility
Focus on lifestyle & independence	Focus on medical & personal care
Residents are mostly independent	Residents need higher levels of daily care including dementia care
Private homes/units	Shared or private rooms
Social & recreational amenities	Nursing & medical support
Entry usually from 55+	Entry based on assessed care needs

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## 8. The Emotional Side of Downsizing

Leaving the family home can be emotional. Seniors may worry about losing memories, independence, or control. Families should acknowledge these feelings, frame the move as a positive choice, and involve, support parents in every step.

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## 9. Steps to Choosing the Right Retirement Village

1. Research online and request brochures.
  2. Make a shortlist of 3–5 villages.
  3. Visit in person—more than once if possible (**Retirement Village Solutions offers tours, which is perfect for independent, unbiased advice**)
  4. Talk with residents and ask honest questions.
  5. Review contracts with a solicitor (**we provide packages which include access to lawyers, who provide a specialty in retirement villages**).
  6. Plan finances with a financial adviser (**we provide packages which include access to financial advisors**).
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## 10. Questions to Ask When Touring Villages

- What is the entry, ongoing, and exit fees?
- Are pets allowed?
- What health and care support is available?
- What activities are run weekly?
- How is the resale of units handled?
- Is there a waiting list?

### Top 10 Questions for Your Visit

- ☐ What are the entry, ongoing, and exit fees?
- ☐ Are pets allowed?
- ☐ What health and care support is available?
- ☐ What activities are run weekly?
- ☐ How is the resale of units handled?
- ☐ Is there a waiting list?
- ☐ Is the village co-located with aged care?
- ☐ Are there in-home care services?
- ☐ Can I renovate or personalize my home?
- ☐ How do emergency call systems work?

TOP 10 QUESTIONS FOR YOUR VISIT

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## 11. Common Concerns and Misconceptions Debunked

- **"I'll lose my independence."** Reality: Villages promote independence and freedom.
  - **"It's too expensive."** Costs are often offset by selling the family home and reduced maintenance.
  - **"I won't fit in."** Villages are diverse; most newcomers find new friendships quickly.
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## 12. Stories from Real Residents

- **Margaret, 72:** "I never realised how lonely I was until I moved in. Now, my diary is full of social events."
  - **George & Helen, 78 and 75:** "The security means we can travel overseas without worrying about the house."
  - **Samira, 69:** "I've rediscovered my love of gardening—without the hard work!"
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## 13. Tips for Adult Children Helping Parents Decide

- Approach the topic early, not in crisis.
  - Visit villages together to share perspectives (***Retirement Village Solutions offers tours, which is perfect for independent, unbiased advice***)
  - Be supportive but respect independence.
  - Help with the research but let your parents make the final decision.
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## 14. Planning for the Future: Care, Health, and Security

Future-proofing is important. Consider:

- Whether aged care is nearby or co-located.
  - How care packages (like Home Care Packages) integrate with village life.
  - What happens if health needs increase.
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## 15. Practical Moving Tips and Transition Support

- Start downsizing early—give away, sell, or donate excess items.
- Involve family in packing.
- Use professional downsizing and moving services.
- Celebrate the move as a milestone, not a loss.

***Retirement Village Solutions*** provide packages which include access to packers/unpackers & removalists

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## 16. Life After the Move: Thriving in Your New Community

The first 6–12 months are about adjusting, exploring, and making new routines. Most residents report a renewed sense of freedom, friendships, and peace of mind once settled.

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## 17. Conclusion: A Lifestyle of Choice, Security, and Belonging

Retirement villages are not just about accommodation. They represent a **lifestyle choice**—an opportunity to live independently while enjoying safety, support, and community. For families, they provide reassurance. For seniors, they open doors to new possibilities.

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## 18. Resources and Useful Contacts

- **Retirement Village Solutions**
- **Retirement Living Council (Australia)**
- **Council on the Ageing (COTA)**
- **My Aged Care (Australian Government)**
- **Consumer Affairs Victoria & NSW Fair Trading** (guides to retirement village contracts)



### RETIREMENT VILLAGE SOLUTIONS

*Your trusted partner, in your retirement village journey*

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