



Frequently Asked Questions – updated March 2021

Who owns Blue Haven Terralong?

Kiama Council owns and operates Blue Haven, which comprises Blue Haven Terralong (200 Independent living units) and Blue Haven Bonaira (59 Independent living units), a 134 bed Residential Aged Care Home with dedicated dementia households and Community Support Services consisting of In Home support and services to assist you to continue to live at home. Blue Haven Community Services also offer disability support and are an NDIS provider as well as a Community Transport service.

Please see separate Blue Haven Bonaira Independent Living FAQs for more information.

How are decisions made concerning the operation of the Village?

The Blue Haven Committee consists of a number of citizen representatives and elected Councillors which meets quarterly. Representatives of the Blue Haven Residents Committee may also attend these meetings in order to assist in the flow of information. These meetings are open to the public.

What happens if I need to move from my Independent Living Unit to the Residential Aged Care Home?

Blue Haven recognises the importance of being close to your spouse should they require either respite, or full time residential aged care.

While every effort is made to assist those Independent Living Unit Residents who may eventually require this type of accommodation, the allocation of available places is on an assessed needs basis, with Blue Haven Residents and the broader community being treated equally.

What happens to the money I pay for my Independent Living Unit?

Your money is safe with Council and controlled by the terms of the contract (loan licence agreement) between the resident and Council. The "price" of an Independent Living Unit at Blue Haven represents an interest free loan to Council, in return for which the resident receives a licence to occupy the Unit.

There are presently two options available to residents at Blue Haven:

Option 1 (Available on units in Stages 1 to 4 only)

70% of Option 2 price and no refund after 11 months.

This option represents the payment of 70% of the normal loan amount required for a particular unit. The amount paid is then amortised completely over a period of 11 months on a daily pro-rata basis. In return, the resident(s) retains the right to live in the unit for as long as they are able to care for themselves in the self-care environment.

Option 2 (Standard Price Option) (Applies to all units -Stages 1 to 5 and all garages / car spaces)

6% per annum reduction for the first 5 years, capped at 30%.

This option has always been available at Blue Haven and provides the resident to pay an interest free loan to Council. Refer to our The attached price list shows the Option 2 price, as this is the option selected by the majority of people. When the unit is no longer required, the outgoing resident (or their estate) receive the original amount paid, less 6% of this amount for each year of occupation (calculated on a daily pro-rata basis). (This 6% per annum reduction is known as "amortisation", the maximum amount of which is 30%, which would occur after 5 years of occupation.)

When the unit is no longer required, a new occupant is found by Council and the balance of loan monies due is refunded within 14 days. Should a new occupant not be found after the expiration of 6 months, the Council undertakes to still refund the full amount due at the end of this 6-month period.

Residents are able to choose between the following two financial options:

Option 3 Capital Gain Sharing Option:

Incoming residents may select the Capital Gain Sharing Option. Under this Option, residents pay an extra 25% above the Standard Price Option (listed in our pricing guide) which entitles residents to receive a half share of any Capital Gain. Capital Gain is defined as the difference between the Standard Price which applies when the unit is occupied by the current resident and the Standard Price which applies when the unit is occupied by the next resident.

Should either the current or next resident select the Capital Gain Sharing Option, the additional 25% paid by either will not affect the calculation of Capital Gain, as this is

based on the Standard Price which applied at the time of both occupancies.

The calculation of the Departure Fee is the same under both the Standard Price Option and Capital Gain Sharing Option. This means that the additional 25% paid under the Capital Gain Sharing Option is fully refundable.

Please note:

- No part of the amount paid under either of the above two options is refundable until after the unit is vacated.
- A decision as to which option to choose can be delayed up until two weeks prior to settlement.

Are unit prices negotiable?

Whilst the prices of Independent Living Units are not negotiable, Option 1 (described above) provides a means whereby certain units may be accessed at a reduced price.

How are weekly maintenance levies calculated and what do they include?

Unlike a Strata-Unit, there are no individual Council or water rates payable by the resident. Rates and charges, grounds maintenance and maintenance/replacement of the inclusions in resident's units are all covered by the one low weekly maintenance levy. **Individual residents pay their own contents insurance (of their privately-owned furniture), individual electricity and telephone.** Stages 4 & 5 also have a common hot water supply, which is charged on an annual basis.

Maintenance levies are only varied having regard to the actual costs associated with the operation of the Retirement Village (Independent Living Units). There is no cross subsidisation between any of the three tiers of the Retirement Village or any other aspect of Council's operations.

Prior to the setting of maintenance levies for the next twelve-month period, a proposed budget is placed before a meeting of all residents. **Are lock-up garages/car spaces included in the cost of the Unit?**

As many residents move to Blue Haven because they no longer drive, there has been no requirement to build the same number of garages/car spaces as Units. The lock-up garages or secure under cover car spaces available depend upon which building in which your unit is located. Car accommodation is subject to the same loan licence conditions as Independent Living Units. Garage prices range between \$7,500 and \$15,000. Stage 5 car spaces are \$5,000.

What services are available to residents of the Independent Living Units at Blue Haven?

The full range of Blue Haven In Home care services and packages, are available to independent living unit residents, including but not limited to; cleaning support, general maintenance, meal preparation, washing and laundry, shopping and outings and use of

Blue Haven's Community Transport service.

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 "**Vitalcall**" emergency call system, which consists of a radio operated pendant in each Unit. This call registers with the Resident Caretakers who are then able to assist the ambulance staff in locating the Resident. This system operates 24 hours per day, 365 days per year.

The **Village Centre** is the focal point for the many social activities enjoyed by residents. These include carpet bowls, crafts, games (especially cards), "Melbourne Cup Lunches" to name a few. Residents are also free to enjoy the Village Centre with visiting friends and relatives.

What is the role of the Resident Caretakers?

Council has engaged a two husband and wife couples who live in the Village. Their primary responsibilities are:

- 24-hour monitoring of the emergency call system
- Assisting ambulance officers to access Residents' units
- Maintenance of lawns and garden areas
- Day to day maintenance of buildings

Can I have guests stay in my Independent Living Unit?

Most certainly, it is your home. Permission is however required for stays in excess of four weeks.

Within what price range are units available at Blue Haven?

Option two prices of Independent Living Units across stages 1 to 5 can be found on the website. These prices are reviewed annually and currently range between \$230,000 and \$960,000

Are there any additional charges payable upon entry or at departure?

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

When can I view a unit at Blue Haven Terralong?

Providing the privacy of residents is respected, visitors are welcome to inspect all common areas within Blue Haven Terralong during normal office hours, the office is located via entrance to (Stage 5) at 55 Thomson Street, Kiama.

If you'd like to ensure you can speak with someone about a unit, we recommend you arrange an appointment by calling Blue Haven Customer Service on (02) 4203 4055 or emailing enquiries@bluehavencare.com.au.

Does Blue Haven have a waiting list for a unit?

Yes, please enquire at enquiries@bluehavencare.com.au to find out likely waiting times for the type of unit that best suits your needs.

Is it possible to change units once you have taken up residency?

No, unfortunately it is not possible to change between units, once you have commenced living at Blue Haven Terralong Village.

Please also note that:

- Council reserves the right to vary or discontinue Options 1 and 2 at any time (this would not affect existing residents).
- Effective from 1/1/2012, only existing residents and those who have placed their name on the wait list as at that date, will be able to smoke within the Village (excluding common rooms).
- New residents from 1/1/2012 (excluding those on the wait list at that date) will not be permitted, under the Village Rules, to smoke in their unit, or in any other part of the land or buildings occupied by the Retirement Village. This rule also applies to visitors & guests.
- The allocation of a unit is subject to a professional assessment of the potential resident's ability to live independently and review of information obtained from resident's doctor.
- This assessment is undertaken by Council staff, prior to a specific unit being offered.

- Loan amounts and maintenance levies are subject to regular review by Council. 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:

Blue Haven Retirement Village Disclosure Statement & General Enquiries (personally supplied at the time of your enquiry)

Does Blue Haven operate any other Retirement Villages?

Kiama Council operates two Retirement Villages in Kiama, being Blue Haven Terralong and Blue Haven Bonaira located 14a Bonaira Street, Kiama.

To find out more about Blue Haven Bonaira, visit: www.bluehavenillawarra.com.au

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