

**ARCADIA**  
**APARTMENTS**  
RETIREMENT VILLAGE

# Independent living. Carefree lifestyle.

75 Keilor Road  
Essendon Vic 3040

03 9582 5400

CHURCHES  
of CHRIST



## At Arcadia Apartments, you'll experience modern, boutique-style living.

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Choose a one, two or three-bedroom apartment in this high quality, spacious low-rise complex. Each apartment is carefully designed for easy mobility with its own private balcony and secure basement car park.

We take care of the apartment maintenance, so you can enjoy your days socialising with friends and family. Join in as much or as little as you like – there are communal areas on all three floors, reading nooks and a games area.

Our apartments are conveniently located only 15km north of Melbourne CBD, with access to buses and trams on our doorstep. You'll enjoy nearby restaurants and cafes or take a stroll through L.T. Thompson Park located right next door.

Best of all, you and your family will have peace of mind knowing that the village is conveniently located adjacent to the well-regarded Arcadia Aged Care facility.

If you or your partner need support, we can assist with a smooth transition into higher level care.










**Carefree days and a worry-free future... it's all waiting for you at Arcadia Apartments.**





# Your new home.

## Modern, spacious apartments, with contemporary fittings throughout.

-  One, two and three- bedroom apartment designs
-  Private balcony and secure basement car park
-  Well-appointed kitchen with tiled splashback and dishwasher
-  European laundry
-  Quality carpets and fixtures
-  Air-conditioning and hydronic heating (re-circulates hot water)
-  Communal areas, reading nooks and games area
-  Secured entry to building
-  Wheelchair friendly\*

\* Selected apartments only.





# Enjoy connection and support.

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**Enjoy a relaxed retirement lifestyle and live independently with the support of a caring community when you need it.**

- Warm and friendly community of residents
- Dedicated, caring staff
- Regular activities program including walking groups, games afternoons and a monthly 'Happy Hour'
- Interior maintenance done for you
- 24-hour emergency response system available (fees apply)
- Easy access to public transport with bus and tram stops at front entry
- Co-located Aged Care with respite care options available
- Option to purchase meals through our Aged Care service
- Family and friends are welcome to stay – please discuss your plans with us
- Peace of mind knowing that our village is fully registered under the Retirement Villages Act 1986 (Vic)





# Essendon and beyond.

Essendon features real community living with all the convenience of a vibrant accessible suburb. Located just 15km from Melbourne CBD, major shopping centres, sporting venues, events, entertainment and tourist attractions are all within easy reach. Closer to home, the tranquil, lush and green landscape on the banks of the Maribyrnong river will make you feel miles away from the hustle and bustle.



Enjoy a range of dining, retail and medical services nearby



A short 15-minute drive to the Melbourne Airport



An easy tram ride into Melbourne CBD



Maribyrnong River is an ideal spot for picnicking, boating and fishing. The Maribyrnong River Trail has sealed tracks for walkers and bike riders



Take a day trip to the scenic Mornington Peninsula and explore the abundance of wineries



St Kilda Pier is just over a half hour away with easy access walks featuring spectacular bay views



The Royal Botanic Gardens, Carlton Gardens and Fitzroy Gardens are all located within 30 minutes and showcase diverse plant collections, beautiful picnic spots and tranquil lakes



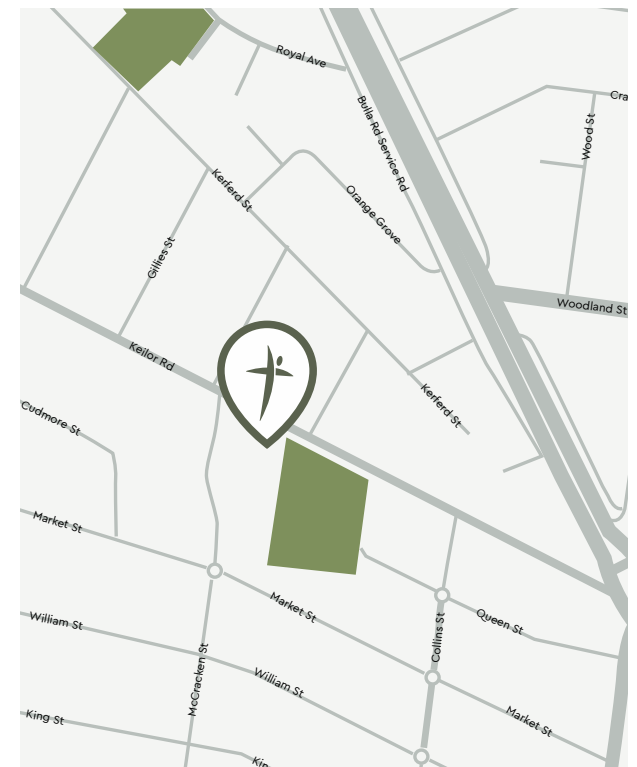
The Melbourne Zoo is home to more than 300 species of animals while Sea Life Melbourne has 12 themed zones of mesmerising marine creatures



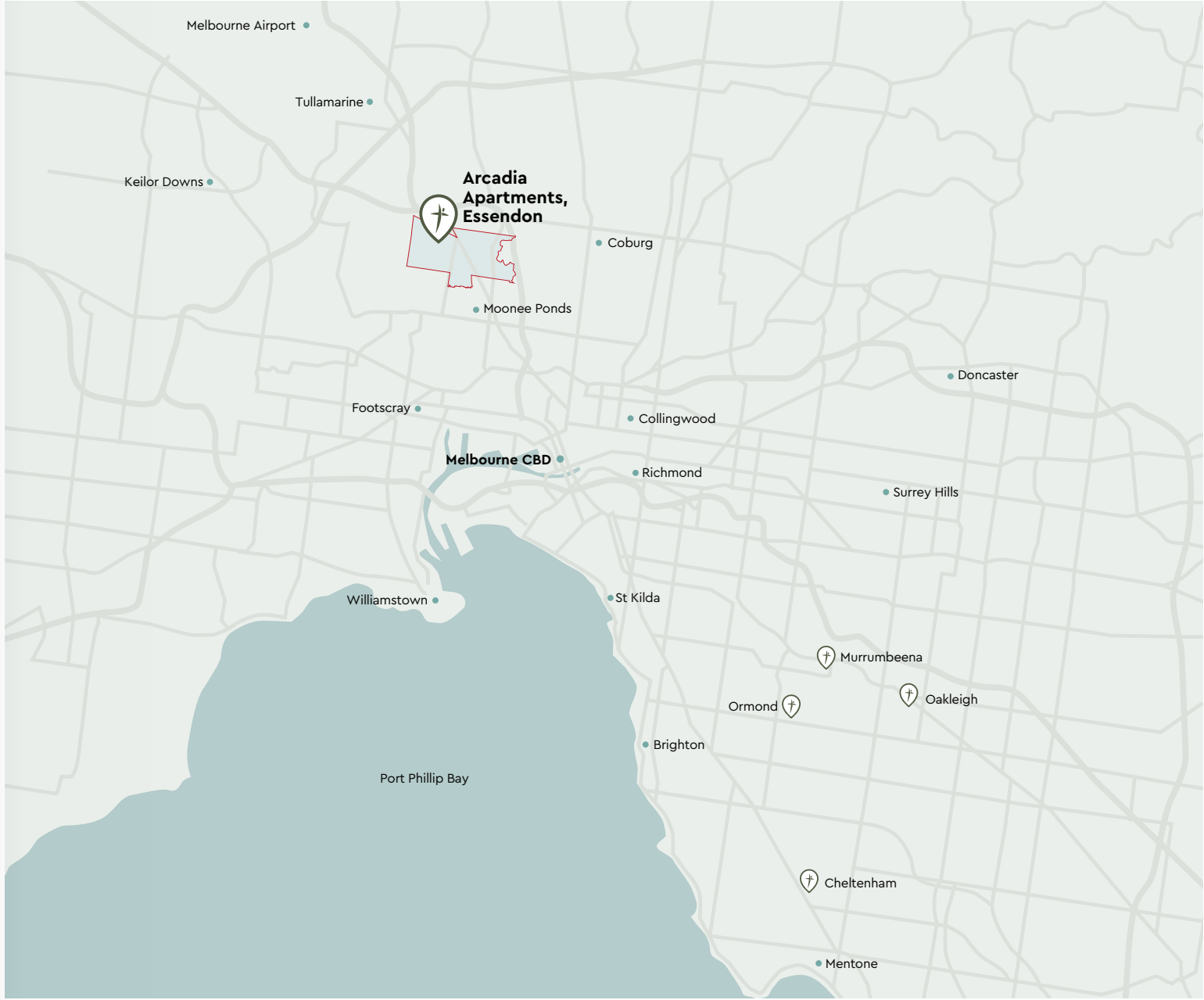
The MCG, Melbourne Park and AAMI Park host some of Australia's greatest sporting events, including tennis, cricket, AFL, rugby, cycling and basketball



Enjoy the nearby Riverside Golf and Sports Centre or Essendon Croquet Club







# ARCADIA APARTMENTS

RETIREMENT VILLAGE



# Our village.

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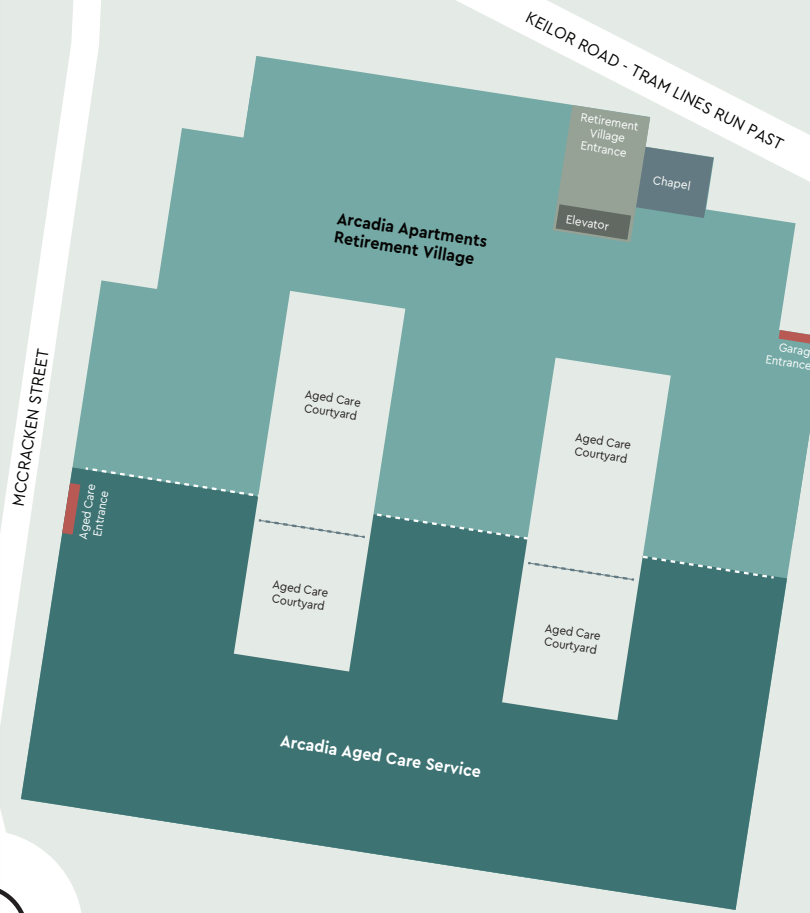


L.T. Thompson Reserve

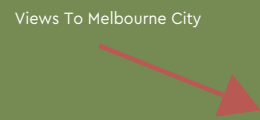


Melbourne Airport

**ARCADIA**  
**APARTMENTS**  
 RETIREMENT VILLAGE



L.T. Thompson Reserve







# Fees & services.

All administration and maintenance of Arcadia Apartments is covered by a fortnightly fee, which is payable for each unit.

Fortnightly fees	Included
All management and administration provided by experienced staff	YES
Building repairs and maintenance	YES
24-hour emergency response system available (fees apply)	YES
Insurance (buildings and public liability)	YES
Community electricity	YES
All common areas maintained	YES
Lawn mowing and gardening	YES
Rubbish removal and recycling	YES
Common area pest control	YES
Village facilities	YES
<b>Current fortnightly fee cost</b>	<b>Refer to schedule</b>

# A range of entry options.

Churches of Christ offers a range of flexible pricing options:

**Option A – 100% of the Original Standard Ingoing Contribution**

**Option B – 95% of the Original Standard Ingoing Contribution**

**Option C – 90% of the Original Standard Ingoing Contribution**

Each prospective resident can choose from our range of flexible options to suit their individual circumstances. For all options, we will arrange full reinstatement and sale of your unit so you receive your exit entitlement (the amount to be repaid to you) less applicable costs, in the quickest time possible. Your exit entitlement will be paid to you within 14 days of the sale of the unit, or 12 months after you vacate.

**Options B and C do not attract any interest.**

## Option A

### 100% of the Original Standard Ingoing Contribution

Pay the standard 100% ingoing contribution amount for the unit (the "sale price").

If you choose this option, an exit fee of up to 35% is payable if you leave the village. Starting at 10%, the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 35% thereafter.

## Option B

### 95% of the Original Standard Ingoing Contribution

If you choose to pay a slightly lower ingoing contribution amount, this option may be preferable.

If you choose this option, an exit fee of up to 40% on the Original Standard Ingoing Contribution is payable if you leave the village. Starting at 15%, the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 40% thereafter.

## Option C

### 90% of the Original Standard Ingoing Contribution

This option gives you more cash and a lower ingoing contribution at the commencement of your residency.

You are able to retain 10% of the standard ingoing contribution amount and offset the equivalent amount by paying a higher exit fee when you leave.

For example, if the standard ingoing contribution is \$200,000 then you would pay \$180,000 as your ingoing contribution.

If you choose this option, an exit fee of up to 45% on the Original Standard Ingoing Contribution is payable if you leave the village. Starting at 20% the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 45% thereafter.



## **Our buy back guarantees.**

### **Twelve month buy back guarantee**

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Churches of Christ offers a 12 month buy-back. This means that if your unit has not sold within 12 months of you vacating, we guarantee to buy your unit back within 12 months.

### **28 day buy back guarantee**

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If you are a resident in a Churches of Christ retirement village and become eligible to move into one of our residential aged care facilities anywhere in Australia, we guarantee to buy your unit back within 28 days after we receive vacant possession of your unit following your entry into residential aged care accommodation. ^

## **Our money-back guarantee.**

### **Six month settling-in money-back guarantee**

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Buy with confidence – up to six months money-back guarantee on your purchase. If you find the adjustment to community living does not absolutely suit you and your new home is not what you had desired – then our six month buy-back will enable you to move on quickly and easily.

## **Termination fees.**

### **\$1000 termination fee**

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A fixed \$1000 administration fee applies upon termination when you vacate the village.

\* Please refer to the Residence and Management Contract and Disclosure Documents which set out full details of the above, including reinstatement responsibility, administration and termination fee and facilities/services provided.  
^ Based on acceptance to permanent care to a Churches of Christ Residential Aged Care facility, the availability of a suitable bed and the completion and return of required retirement village documents. Should you like more information please do not hesitate to contact the retirement living manager at Arcadia Apartments.

# Frequently asked questions.

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Q.

## **What will I actually own?**

You'll be purchasing your new home on a Lease Agreement. The decision to move to any of our retirement villages means you don't have to worry about all of the chores or maintenance associated with owning your own home. That's why maintenance and repairs of the village's capital items are managed for you. The maintenance charge covers minor maintenance within the village, while replacement of the village's capital items is the responsibility of Churches of Christ.

For your security, Arcadia Apartments is registered with and governed under the Retirement Villages Act 1986 (Vic)

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Q.

## **What about stamp duty?**

You are not required to pay any stamp duty when purchasing your new home on a Lease Agreement basis. This represents a large saving to all new residents.

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Q.

## **Can you explain the exit fee?**

The fee is calculated at a percentage of the Original Standard Ingoing Contribution. The percentage will depend on what contract option you choose when entering any of our villages.

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Q.

## **What is the general service charge?**

The maintenance charge is the amount a resident may be charged for services as set out in the Residence and Management Contract. A budget is prepared each financial year and is calculated according to the 'actual cost' of operating the community.

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Q.

## **What does the fortnightly general service charge include?**

The fortnightly charge includes all insurance in respect of the village assets and buildings, together with their fittings and fixtures; community utility and water costs (for example, community electricity and water); management and administration; and accounting costs for the management of the community.

The maintenance charge also includes all costs in relation to the day-to-day maintenance, upkeep and cleaning of the village common areas and buildings, including gardening; the cost of complying with the requirements of any government or statutory authority; the provision of the emergency response system; security; costs of contractors; salaries and wages for staff responsible for the provision of services to residents; and all other costs as outlined in the Residence and Management Contract.

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Q.

## **Are your retirement villages accredited?**

Yes.

For your peace of mind each of our retirement villages have achieved QIP accreditation under the Australian Retirement Village Accreditation Scheme (ARVAS). For more information about this scheme please visit [www.qip.com.au](http://www.qip.com.au).

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Q.

## **Can I make changes to my home?**

If you wish to make changes to your home you will need to discuss these with your Retirement Living Manager. All changes/additions require the approval of management. This approval will be subject to our policy.



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Q.

**Can I retain my current medical care arrangements?**

Yes.

You can continue to use the same care service providers or family support that you currently use.

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Q.

**Do you have 24-hour emergency response?**

Yes. monitoring fees apply.

For your safety, we have an emergency response system in place which is externally monitored 24 hours a day, seven days a week. Details will be provided to you when you move in. You are also provided with a personal alarm pendant.

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Q.

**Do I need to sell my current home first?**

Funding your new home and selling your current home is always best discussed with your financial advisor.

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Q.

**When I leave, who will arrange the reinstatement and sale of my home?**

When you leave, we arrange reinstatement and sale of your home.

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Q.

**Can my family/friends stay?**

Yes.

This is your home, and your family and friends are more than welcome to stay with you, up to and including 14 days in a continuous period with management approval.

If you wish to have guests for longer periods, please discuss this with management.

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Q.

**Can I go on holidays and leave my home empty?**

Yes.

However, please let the management know that you'll be away so that we can keep an eye on your home for you while you're gone.

# Your lifestyle decision. Our ongoing promise.



You need time, information and support to make the best decision about your future. Here you'll find an overview of our Code of Conduct and important issues to consider before you make a move.

## Code of Conduct

The Retirement Living Code of Conduct (Code) is a voluntary industry code and is an initiative of the peak bodies representing Retirement Communities across Australia – the Retirement Living Council (Property Council) and Leading Aged Services Australia. Churches of Christ is a signatory to the Code, and fully supports the vision and objectives.

The vision is to promote and protect the independence, privacy, dignity, happiness, safety and security of seniors through the provision of specialised, quality, fit-for-purpose housing, with tailored support services, within a community environment.

## The objectives of the Code are to:

- Promote and protect the interests of current and future residents
- Help implement regulation in a way that creates high and consistent standards regarding the marketing, sales and operation of Retirement Communities that are above and beyond statutory obligations
- Promote trust and confidence in the sector
- Provide a framework to assist open, transparent and efficient resolution of complaints by residents against signatories to the Code
- Provide industry leadership to promote effective self-regulation that complements and builds on existing regulatory arrangements

For a copy of this document please visit [cofc.com.au/retirement-villages](https://cofc.com.au/retirement-villages)

# Things to consider...

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## Before you move into a retirement community...

Moving into a retirement village is an exciting time but you need to do some research to ensure you make the right choice for your circumstances. There will be decisions you need to make that you may not have considered yet.

## To help you get started, here's an overview.

For a more comprehensive resource, please visit the Consumer Affairs Victoria website by searching "Before choosing a retirement village."

## The decision to stay at home or relocate.

Most family homes aren't built with aging in mind, so if you choose to stay at home, you'll need to consider what modifications need to be done to the house. Bringing in home care services is also a possibility to support your changing needs. You'll also need to think about the condition of the property and the costs, time and effort you'll need to maintain it.

On the other hand, you may wish to consider selling your home, buying into a retirement village and keeping some cash from the sale to live a more comfortable life. This way you don't have to worry about the costs of maintaining or modifying your current home.

## About legal contracts.

Retirement village contracts are complex, so getting independent legal advice is always a good idea. Please check that your legal advisor has experience specifically in retirement village contracts.

The contract will include a resident's rights and responsibilities section. Please ensure you understand these details before you sign, and make sure you have:

- A copy of the residence and management contract
- A copy of the disclosure documents
- A copy of the village rules if applicable
- Independent professional legal advice

## Funding your retirement lifestyle.

It's important to get financial advice from a financial planner or adviser on your retirement options. If you don't have one, please visit the following websites for these free resources:

- **ASIC's MoneySmart:**  
ASIC's consumer website, [www.moneysmart.gov.au](http://www.moneysmart.gov.au) can help you work out how much money you'll need for the life you want. The budget planner can help you assess present and future spending, while the retirement planner estimates the income you are likely to get from your Super and the Age Pension
- **Department of Human Services (DHS):**  
A DHS Financial Information Service officer can estimate how much Age Pension you'll receive and discuss your options. Visit [www.humanservices.gov.au](http://www.humanservices.gov.au) or phone the Centrelink Older Australians line on **132 300**

# Why residents choose retirement living...

**Our current residents agree on the safety, ease and security of being a part of a retirement community. When they make the decision to move from the family home, their reasons are often very similar.**

Most people want:

- To remain independent as they age
- Freedom from house responsibilities and maintenance
- Community facilities and activities
- New friends, and the ability to socialise with people in the same life stage
- Availability of home support and care services if needed

**"We wanted the right-sized house that was appropriate for our needs."**

Too much space to manage means continual upkeep, cost and maintenance requirements for a family home. In a retirement village, you have more time and freedom to relax and enjoy your beautiful home.

**"My current home was becoming too difficult to manage."**

Cleaning, maintenance, upkeep, the associated stress and expense of finding tradespeople and other professionals to help can become overwhelming. While many happy years in a family home can create beautiful memories, often our residents want a fresh start and an easier future.

**"My husband's health changed, and I was worried about my own health."**

Being in a retirement village gives you immediate options about a higher level of care. Whether you choose in-home care or need a transition for yourself or your partner to aged care in the future, our village staff can make this easier.

**"We wanted to move closer to family and live somewhere they could also enjoy."**

It can be an exciting, fresh start to downsize into a new home and benefit from all the amenities, activities and new friends. Often our residents choose a village because it brings them closer to families – and offers a lovely place to socialise with beautiful facilities.

**"My home was hard to get around in, with too many stairs and a steep driveway. I was on my own and I worried about security and break-ins."**

One thing you'll never have to worry about in your new home is security. In a village, you'll never be on your own. You'll have all the support you need with the village staff, medical call buttons and more.



*"I love living at Arcadia Apartments. Everyone is so friendly and helpful and I love the range of social activities."*

– CAROLE HAYES



*"There's easy communication  
between residents and  
management who respond  
quickly and positively.  
It's a really pleasant  
and safe environment  
for everyone."*

- CAROLE



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**Arcadia Apartments**

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