# **Retirement Villages**

# Form 3



ABN: 86 504 771 740

# **Village Comparison Document**

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 February 2019

# **Fairbank Crescent**



Caring for the ones you care for

# Important information for the prospective resident

- The Village Comparison Document gives general information about the retirement village accommodation, facilities and services, including the general costs of moving into, living in and leaving the retirement village. This makes it easier for you to compare retirement villages.
- The Retirement Villages Act 1999 requires a retirement village scheme operator to:
  - provide a copy of the Village Comparison Document to a prospective resident of the retirement village within seven days of receiving a request
  - include a copy of the Village Comparison Document with any promotional material given to a person, other than through a general distribution (e.g. mail-out)
  - publish the Village Comparison Document on the village's website so that the document, or a link to it appears prominently on each page of the website that contains, or has a link to, marketing material for the village
- You can access a copy of this Village Comparison Document on the village website at http://dalrymplevilla.org.au/
- All amounts in this document are GST-inclusive, unless stated otherwise where that is permitted by law.

# **Notice for prospective residents**

Before you decide whether to live in a retirement village, you should:

- Seek independent legal advice about the retirement village contract there are different types
  of contracts and they can be complex
- Find out the financial commitments involved in particular, you should understand and consider ingoing costs, ongoing fees and charges (which can increase) and how much it will cost you when you leave the village permanently
- Consider any impacts to any pensions, rate subsidies and rebates you currently receive
- Consider what questions to ask the village manager before signing a contract
- Consider whether retirement village living provides the lifestyle that is right for you. Moving into
  a retirement village is very different to moving into a new house. It involves buying into a village
  with communal facilities where usually some of the costs of this lifestyle are deferred until you
  leave the village. These deferred costs when you leave your unit may be significant.
- Seek further information and advice to help with making a decision that is right for you. Some useful contacts are listed at the end of this document, including:

- Queensland Retirement Village and Park Advice Service (QRVPAS) which provides free information and legal assistance for residents and prospective residents of retirement village. See www.caxton.org.au or phone 07 3214 6333.
- The Queensland Law Society which can provide a list of lawyers who practice retirement village law. See www.qls.com.au or phone: 1300 367 757.

#### More information

- If you decide to move into a retirement village, the operator will provide you with a Prospective Costs Document for your selected unit, a residence contract and other legal documents.
- By law, you must have a copy of the Village Comparison Document, the Prospective Costs
  Document, the village by-laws, your residence contract and all attachments to your residence
  contract for at least 21 days before you and the operator enter into the residence contract. This
  is to give you time to read these documents carefully and seek professional advice about your
  legal and financial interests. You have the right to waive the 21-day period if you get legal
  advice from a Queensland lawyer about your contract.

The information in this Village Comparison Document is correct as at 30/06/2025 and applies to prospective residents.

Some of the information in this document may not apply to existing residence contracts.

Part 1 – Operator and management details		
1.1 Retirement village location	Retirement Village Name Fairbank Crescent	
	Street Address Fairbank Crescent,	
	15-23 Fraser Street	
	Suburb <i>Charters Towers</i> State <i>QLD</i> Post Code <i>4820</i>	
1.2 Owner of the land on which the	Name of land owner <i>Dalrymple Villa Incorporated</i>	
retirement village scheme is located	Australian Company Number (ACN) NA	
Scheme is located	Address 15-23 Fraser Street	
	Suburb Charters Towers State QLD Post Code 4820	
1.3 Village operator	Name of entity that operates the retirement village (scheme operator)	
	Dalrymple Villa Incorporated	
	Australian Company Number (ACN) NA	
	Address Dalrymple Villa,	
	15-23 Fraser Street	
	Suburb Charters Towers State QLD Post Code 4820	
	Date entity became operator 6 <sup>th</sup> February 2004	

1.4 Village	Name of village management entity and contact details	
management and onsite availability	Dalrymple Villa Incorporated	
	Phone 07 4787 4233 Email <u>manager@dalrymplevilla.org.au</u> &/or <u>schemeoperator@dalrymplevilla.org.au</u>	
	An onsite manager (or representative) is available to residents:	
	⊠ Full time	
	Onsite availability includes:	
	Weekdays 8am to 4pm	
	Weekends by Appointment	
1.5 Approved closure plan or transition plan	Is there an approved transition plan for the village?  ☐ Yes ☒ No	
for the retirement village	A written transition plan approved by the Department of Communities, Housing and Digital Economy is required when an existing operator is transitioning control of the retirement village scheme's operation to a new operator.	
	Is there an approved closure plan for the village? □ Yes ⊠ No	
	A written closure plan approved by the residents of the village (by a special resolution at a residents meeting) or by the Department of Communities, Housing and Digital Economy is required if an operator is closing a retirement village scheme. This includes winding down or stopping to operate the village, even temporarily.	

Part 2 – Age limits	
2.1 What age limits apply to residents in this village?	The Resident must be over 55 years of age.

ACCOMMODATION, FACILITIES AND SERVICES					
Part 3 – Accommodation units: Nature of ownership or tenure					
3.1 Resident		☐ Freehold (owner resident)			
	wnership or tenure of ne units in the village	☐ Lease (non-owner resident)			
is		Licence (non-	-owner resident)	)	
		Share in com	pany title entity	(non-owner resident)	
		Unit in unit tru	ust (non-owner r	resident)	
		Rental (non-o	wner resident)		
		⊠ Other <i>Licenc</i>	e to Occupy		
	ccommodation types				
a	.2 Number of units by ccommodation type nd tenure	There are <b>28</b> unit	ts in the village.		
	Accommodation unit	Freehold	Leasehold	Licence	Other [name]
	Independent living units	-	-	-	-
	- Studio	-	-	-	-
	- One bedroom	-	-	-	-
	- Two bedroom	-	-	28	-
	- Three bedroom	-	-	<u>-</u>	-
	Serviced units	-	-	_	-
	- Studio	-	-	-	-
	- One bedroom	-	-	-	-
	- Two bedroom	-	-	-	-
	- Three bedroom	-	-	-	-
	Other [specify]	-	-	-	-
	Total number of units	-	-	28	-
	ccess and design				
	_	⊠ I evel access f	from the street in	nto and between all a	reas of the unit
a	.3 What disability ccess and design			or stairs) in ⊠ <i>all</i>	
_	eatures do the units nd the village	│ │ ⊠ Alternativelv. a	a ramp. elevator	r or lift allows entry int	o ⊠ <i>all</i>
	ontain?		oless) shower in	·	
		, ,	,	/heelchair access in 🛭	⊲ all
			-		2 <b>411</b>
		☐ ☐ Toilet is acces	sible in a wheel	chair in 🗵 <i>all</i>	

	☐ Other key features in the units or village that cater for people with
	disability or assist residents to age in place
	□ None
	- None
Part 4 – Parking for resid	dents and visitors
4.1 What car parking	☐ All units with own garage or carport attached or adjacent to the unit
in the village is available for	⊠ General car parking for residents in the village
residents?	⊠ Other parking e.g. caravan or boat
	Restrictions on resident's car parking include:
	·
	There are no restrictions on resident's car parking
4.2 Is parking in the village available for visitors?	⊠ Yes □ No
If yes, parking restrictions include	NIL
Part 5 – Planning and de	evelopment
5.1 Is construction or development of the	Year village construction started 1992
village complete?	⊠ Fully developed / completed
	☐ Partially developed / completed
	☐ Construction yet to commence
5.2 Construction, development applications and development approvals Provide details and timeframe of development or proposed development, including the final number and types of units and any new facilities.	Provide detail of any construction, development or redevelopment relating to the retirement village land, including details of any related development approval or development applications in accordance with the <i>Planning Act 2016</i> NIL
5.3 Redevelopment	
plan under the Retirement Villages Act 1999	Is there an approved redevelopment plan for the village under the Retirement Villages Act?
-	, , , , , , , , , , , , , , , , , , , ,

a development approval. A redevelopment plan must be approved by the residents of the village (by a special resolution at a residents meeting) or by the Department of Communities, Housing and Digital Economy. Note: see notice at end of document regarding inspection of the development approval documents. Part 6 - Facilities onsite at the village 6.1 The following □ Activities or games room facilities are currently available to residents: □ Restaurant □ Auditorium □ Shop  $oldsymbol{oldsymbol{\sqcup}}$  BBQ area outdoors ☐ Swimming pool [indoor / outdoor] [heated / not heated] ☐ Billiards room □ Separate lounge in community □ Bowling green centre [indoor/outdoor] □ Spa [indoor / outdoor] ☐ Business centre (e.g. [heated / not heated computers, printers, internet access) Storage area for boats / caravans ☐ Chapel / prayer room □ Tennis court [full/half] □ Communal laundries ☐ Village bus or transport ☐ Community room or centre ☐ Workshop ☐ Dining room Other □ Gardens ☐ Gym ☐ Hairdressing or beauty room ☐ Library Details about any facility that is not funded from the General Services Charge paid by residents or if there are any restrictions on access or sharing of facilities (e.g. with an aged care facility). Podiatry by independent appointment Hairdresser by independent appointment Mobile Meals delivered upon acceptance of referral 6.2 Does the village ⊠ Yes l No have an onsite, attached, adjacent or Name of residential aged care facility and name of the approved co-located residential provider aged care facility? Dalrymple Villa

**Note:** Aged care facilities are not covered by the *Retirement Villages Act 1999 (Qld)*. The retirement village operator cannot keep places free or guarantee places in aged care for residents of the retirement village. To enter a residential aged care facility, you must be assessed as eligible by an Aged Care Assessment Team (ACAT) in accordance with the *Aged Care Act 1997 (Cwth)*. Exit fees may apply when you move from your retirement village unit to other accommodation and may involve entering a new contract.

Part 7 – Services		
7.1 What services are provided to all village residents (funded from	* Gardening & Handyman Services	
	* Mail Collection & Delivery	
the General Services Charge fund paid by	* Administration & Management Services	
residents)?	* Electrical & Plumbing Repair & Maintenance Work	
7.2 Are optional	⊠ Yes □ No	
personal services provided or made available to residents on a user-pays basis?	<ul> <li>Mobile Meals Delivered Dailey – Weekdays &amp; Weekends/Public Holidays</li> <li>Podiatry Appointments</li> </ul>	
7.3 Does the retirement village operator provide government funded	☐ Yes, the operator is an Approved Provider of home care under the <i>Aged Care Act 1997</i> (Registered Accredited Care Supplier – RACS ID number)	
home care services under the <i>Aged Care Act 1997 (Cwth)</i> ?	☐ Yes, home care is provided in association with an Approved Provider	
	☒ No, the operator does not provide home care services, residents can arrange their own home care services	
Note: Some residents may be eligible to receive a Home Care Package, or a Commonwealth Home Support Program subsidised by the Commonwealth Government if assessed as eligible by an aged care assessment team (ACAT) under the <i>Aged Care Act 1997 (Cwth)</i> . These home care services are not covered by the <i>Retirement Villages Act 1999</i> (Qld).  Residents can choose their own approved Home Care Provider and are not obliged to use the retirement village provider, if one is offered.		
Part 8 – Security and en	nergency systems	
8.1 Does the village have a security system? If yes:  the security system		
details are:	Periodically between 8pm and 4am - 7 days per week.	

the security system is monitored between:			
<ul> <li>8.2 Does the village have an emergency help system?</li> <li>If yes or optional:</li> <li>the emergency help system details are:</li> </ul>		The equipment is prov	vided but the
the emergency help system is monitored between:	monitoring fee is a direct	cost and responsibili	ty to the Resident.
8.3 Does the village have equipment that provides for the safety or medical emergency of residents?	☐ Yes ⊠ No		
COSTS AND FINANCIAL	MANAGEMENT		
Part 9 – Ingoing contrib	ution - entry costs to live in	the village	
	the amount a prospective res		
to secure a right to reside the sale price or purchase recurring fees.	e price. It does not include on		
the sale price or purchase recurring fees.	Accommodation Unit		rent or other
the sale price or purchase	e price. It does not include on	going charges such as	rent or other
the sale price or purchase recurring fees.  9.1 What is the estimated ingoing contribution (sale	Accommodation Unit	going charges such as  Range of ingoing co	rent or other
the sale price or purchase recurring fees.  9.1 What is the estimated ingoing	Accommodation Unit Independent living units	Range of ingoing co	rent or other
the sale price or purchase recurring fees.  9.1 What is the estimated ingoing contribution (sale price) range for all types of units in the	Accommodation Unit Independent living units - Two bedrooms Full range of ingoing contributions for all	Range of ingoing co	entribution o \$280,000.00
the sale price or purchase recurring fees.  9.1 What is the estimated ingoing contribution (sale price) range for all types of units in the village  9.2 Are there different financial options available for paying the ingoing contribution and exit fee or other fees and charges under a	Accommodation Unit Independent living units  - Two bedrooms  Full range of ingoing contributions for all unit types	Range of ingoing co \$150,000.00 t \$150,000.00 t	ontribution  o \$280,000.00  o \$280,000.00

# Part 10 - Ongoing Costs - costs while living in the retirement village

**General Services Charge:** Residents pay this charge for the general services supplied or made available to residents in the village, which may include management and administration, gardening and general maintenance and other services or facilities for recreation and entertainment described at 7.1.

**Maintenance Reserve Fund contribution:** Residents pay this charge for maintaining and repairing (but not replacing) the village's capital items e.g. communal facilities, swimming pool. This fund may or may not cover maintaining or repairing items in your unit, depending on the terms of your residence contract.

The budgets for the General Services Charges Fund and the Maintenance Reserve Fund are set each financial year and these amounts can increase each year. The amount to be held in the Maintenance Reserve Fund is determined by the operator using a quantity surveyor's report.

Note: The following ongoing costs are all stated as weekly amounts to help you compare the costs of different villages. However, the billing period for these amounts may not be weekly.

# 10.1 Current weekly rates of General Services Charge and Maintenance Reserve Fund contribution

Type of Unit	General Services Charge (monthly)	Maintenance Reserve Fund contribution (monthly)
All units pay a flat rate	\$444.15/Unit	\$225.03/Unit

## Last three years of General Services Charge and Maintenance Reserve Fund contribution

Financial year	General Services Charge (range) (Monthly)	Overall % change from previous year	Maintenance Reserve Fund contribution (range) (Monthly)	Overall % change from previous year (+ or -)
24/25	\$434.16	2.51%	\$218.48	3.05%
23/24	\$397.84	-5.91%	\$214.56	141.32%
22/23	\$422.81	-6.45%	\$88.91	4%

# Units within a community title scheme only

10.2 What costs relating to the units are not covered by the General Services Charge? (residents will need to pay these costs separately)	<ul> <li>☑ Contents insurance</li> <li>☐ Home insurance (freehold units only)</li> <li>☑ Electricity</li> <li>☑ Gas</li> </ul>	<ul> <li>□ Water</li> <li>☑ Telephone</li> <li>☑ Internet</li> <li>☑ Pay TV</li> <li>□ Other</li> <li>_[specify]</li> </ul>
10.3 What other ongoing or occasional costs for repair, maintenance and replacement of items in, on or attached to the units are residents responsible for and pay for while residing in the unit?	☐ Unit fixtures ☐ Unit fittings ☑ Unit appliances ☐ None Additional information	
10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit?	Xes □ No  We have a Maintenance/Handyma is to be contacted and the request scheduled.	<del>_</del>
A resident may have to no	en you leave the village  ay an exit fee to the operator when th	ev leave their unit or when the right
	ld. This is also referred to as a 'defe	rred management fee' (DMF).
11.1 Do residents pay an exit fee when they permanently leave their unit?	<ul> <li>[Note: Mark which applies with an X</li> <li>         ∑ Yes – all residents pay an exit ferformula         <ul> <li>Yes – all new residents pay an exmay vary depending on each residents</li> <li>No exit fee</li> </ul> </li> </ul>	e calculated using the same
If yes: list all exit fee options that may apply to new contracts	□ Other [specify]	

Time period from date of occupation of unit to the date the resident ceases reside in the unit	
1 year or less	7 % of the new ingoing contribution paid by the next resident
1 to 2 years	10 % of the new ingoing contribution paid by the next resident
2 to 3 years	15 % of the new ingoing contribution paid by the next resident
3 to 4 years	17.5 % of the new ingoing contribution paid by the next resident
4 to 8 years	20 % of the new ingoing contribution paid by the next resident
8 years plus	25 % of the new ingoing contribution paid by the next resident
The minimum exit fee is	7% times 1/365 of the new ingoing contribution.
11.2 What other exit costs do residents	☐ Sale costs for the unit
need to pay or contribute to?	☐ Legal costs
	⊠ Other costs
	Minus general services charges in arrears (if any); and any Costs of Sale.
Part 12 – Reinstatement	and renovation of the unit
12.1 Is the resident responsible for reinstatement of the unit when they leave the unit?	<ul> <li>✓ Yes □ No</li> <li>Reinstatement work means replacements or repairs that are reasonably necessary to return the unit to the same condition it was in when the resident started occupation, apart from:</li> <li>fair wear and tear; and</li> <li>renovations and other changes to the condition of the unit carried out with agreement of the resident and operator.</li> </ul>

Fair wear and tear includes a reasonable amount of wear and tear associated with the use of items commonly used in a retirement village. However, a resident is responsible for the cost of replacing a capital item of the retirement village if the resident deliberately damages the item or causes accelerated wear.

Entry and exit inspections and reports are undertaken by the operator and resident to assess the condition of the unit.

# 12.2 Is the resident responsible for renovation of the unit when they leave the unit?

 $\boxtimes$  No

Renovation means replacements or repairs other than reinstatement work.

By law, the operator is responsible for the cost of any renovation work on a former resident's unit, unless the residence contract provides for the resident to share in the capital gain on the sale of the resident's interest in the unit. Renovation costs are shared between the former resident and operator in the same proportion as any capital gain is to be shared under the residence contract.

# Part 13- Capital gain or losses

13.1 When the resident's interest or right to reside in the unit is sold, does the resident share in the capital *gain* or capital *loss* on the resale of their unit?

No

# Part 14 - Exit entitlement or buyback of freehold units

An exit entitlement is the amount the operator may be required to pay the former resident under a residence contract after the right to reside is terminated and the former resident has left the unit.

# 14.1 How is the exit entitlement which the operator will pay the resident worked out?

Exit entitlement equals new ingoing contribution minus your exit fees, minus exits costs (equal to but not exclusive to – general services change and cost of sale).

# 14.2 When is the exit entitlement payable?

By law, the operator must pay the exit entitlement to a former resident on or before the **earliest** of the following days:

- the day stated in the residence contract
  - > no date is stated in the residence contract
- 14 days after the settlement of the sale of the right to reside in the unit to the next resident or the operator
- 18 months after the termination date of the resident's right to reside under the residence contract, even if the unit has not been resold,

	unless the operator has been granted an extension for payment by the Queensland Civil and Administrative Tribunal (QCAT).
	In addition, an operator is entitled to see probate or letters of administration before paying the exit entitlement of a former resident who has died.
14.3 What is the turnover of units for sale in the village?	<b>Zero</b> accommodation units were vacant as at the end of the last financial year
	Two accommodation units were resold during the last financial year
	Six months was the average length of time to sell a unit over the last three financial years

# Part 15 - Financial management of the village

15.1 What is the financial status for the funds that the operator is required to maintain under the Retirement Villages Act 1999?

Financial	Deficit/	Balance	Change from
Year	Surplus		previous year
2024/2025			%
2023/2024	-\$14,182	\$12,015.00	-%
2022/2023	-\$14,916	\$23,905.00	-61.15%
Balance of <b>General Services Charges Fund</b> for last financial year <i>OR</i> last quarter if no full financial year available			\$31,114.03
Balance of <b>Maintenance Reserve Fund</b> for last financial year <i>OR</i> last quarter if no full financial year available			\$275,179.86
Balance of <b>Capital Replacement Fund</b> for the last financial year <i>OR</i> last quarter if no full financial year available			\$246,050.55
Percentage of a resident ingoing contribution applied to the Capital Replacement Fund			%
The operator pays a percentage of a resident's ingoing contribution, as determined by a quantity surveyor's report, to the Capital Replacement Fund. This fund is used for replacing the village's capital items.			

OR  $\square$  the village is not yet operating.

Part 16 - Insurance				
The village operator must take out general insurance, to full replacement value, for the retirement village, including for:  communal facilities; and the accommodation units, other than accommodation units owned by residents.				
Residents contribute towa	ards the cost of this insurance as part of the General Services Charge.			
16.1 Is the resident responsible for arranging any insurance cover? If yes, the resident is responsible for these insurance policies:				
Part 17 – Living in the vi	illage			
Trial or settling in period in the village				
17.1 Does the village offer prospective residents a trial period or a settling in period in the village?	☐ Yes ⊠ No			
Pets				
17.2 Are residents allowed to keep pets?				
Visitors				
17.3 Are there restrictions on visitors staying with residents or visiting?	☐ Yes ☒ No			
Village by-laws and villa				
17.4 Does the village have village by-laws?	☐ Yes ⊠ No			
	By law, residents may, by special resolution at a residents meeting and with the agreement of the operator, make, change or revoke by-laws for the village.  Note: See notice at end of document regarding inspection of village by-laws			
17.5 Does the operator have other rules for the village.	☐ Yes ☒ No  If yes: Rules may be made available on request			

$\boxtimes$	The annual financial statements and report presented to the previous annual meeting
	of the retirement village
$\boxtimes$	Statements of the balance of the capital replacement fund, or maintenance reserve fund or general services charges fund (or income and expenditure for general services) at the
	end of the previous three financial years of the retirement village
	Statements of the balance of any Body Corporate administrative fund or sinking fund at the end of the previous three years of the retirement village
$\boxtimes$	Examples of contracts that residents may have to enter into
	Village dispute resolution process
	Village by-laws
$\boxtimes$	Village insurance policies and certificates of currency
$\boxtimes$	A current public information document (PID) continued in effect under section 237I of the
	Act (this applies to existing residence contracts)

An example request form containing all the necessary information you must include in your request is available on the Department of Housing and Public Works website.

# Further Information

If you would like more information, contact the Department of Communities, Housing and Digital Economy on 13 QGOV (13 74 68) or visit our website at <a href="https://www.housing.qld.gov.au">www.housing.qld.gov.au</a>

## **General Information**

General information and fact sheets on retirement villages: <a href="www.qld.gov.au/retirementvillages">www.qld.gov.au/retirementvillages</a>
For more information on retirement villages and other seniors living options:
<a href="www.qld.gov.au/seniorsliving">www.qld.gov.au/seniorsliving</a>

## Regulatory Services, Department of Housing and Public Works

Regulatory Services administers the *Retirement Villages Act 1999*. This includes investigating complaints and alleged breaches of the Act.

Department of Housing and Public Works

GPO Box 690, Brisbane, QLD 4001

Phone: 07 3013 2666

Email: regulatoryservices@housing.qld.gov.au

Website: www.housing.gld.gov.au/regulatoryservices

## Queensland Retirement Village and Park Advice Service (QRVPAS)

Specialist service providing free information and legal assistance for residents and prospective residents of retirement villages and manufactured home parks in Queensland.

Caxton Legal Centre Inc.

1 Manning Street, South Brisbane, QLD 4101

Phone: 07 3214 6333

Email: caxton@caxton.org.au

Website: caxton.org.au

## Services Australia (Australian Government)

Information on planning for retirement and how moving into a retirement village can affect your

pension

Phone: 132 300

Website: https://www.servicesaustralia.gov.au/retirement-years

# **Seniors Legal and Support Service**

These centres provide free legal and support services for seniors concerned about elder abuse, mistreatment or financial exploitation.

Caxton Legal Centre Inc.

1 Manning Street, South Brisbane, QLD 4101

Phone: 07 3214 6333

Email: <a href="mailto:caxton@caxton.org.au">caxton@caxton.org.au</a>

Website: caxton.org.au

# **Queensland Law Society**

Find a solicitor Law Society House 179 Ann Street, Brisbane, QLD 4000

Phone: 1300 367 757 Email: <u>info@qls.com.au</u> Website: <u>www.qls.com.au</u>

# **Queensland Civil and Administrative Tribunal (QCAT)**

This independent decision-making body helps resolve disputes and reviews administrative decisions.

GPO Box 1639, Brisbane, QLD 4001

Phone: 1300 753 228

Email: enquiries@qcat.qld.gov.au Website: www.qcat.qld.gov.au

#### **Department of Justice and Attorney-General**

Dispute Resolution Centres provide a free, confidential and impartial mediation service to the

community.

Phone: 07 3006 2518 Toll free: 1800 017 288

Website: www.justice.gld.gov.au

## **Livable Housing Australia (LHA)**

The Livable Housing Guidelines and standards have been developed by industry and the community to provide assurance that a home is easier to access, navigate and live in, as well as more cost effective to adapt when life's circumstances change.

Website: www.livablehousingaustralia.org.au/