



Independent living FAQs

Q. What sort of independent living arrangements are available to me through The Selwyn Foundation?

- A.** The Selwyn Foundation offers accommodation in both villas and apartments under an Occupation Right Agreement. Depending on the location, there may be waiting lists for both types of accommodation.

Q. What is an Occupation Right Agreement?

- A.** An Occupation Right Agreement ("ORA") is the name of the agreement between you and The Selwyn Foundation. It gives you the right to occupy your villa or apartment in one of The Selwyn Foundation's villages. The type of ORA that The Selwyn Foundation uses is an occupation licence. This is a common form of ORA used by retirement villages in New Zealand.

Under the ORA, you do not own your villa or apartment or the land on which it is located. Title to the land and buildings remains with The Selwyn Foundation. You do gain a right to live in your villa or apartment and to enjoy the use of the village facilities according to the terms recorded in the ORA. When you terminate the ORA, you are not entitled to any capital gain, even if the retirement village or your villa or apartment has increased in value. All ORAs for villas or apartments at Selwyn villages are secured by first ranking encumbrances over village land in favour of the Statutory Supervisor.

The operation of retirement villages is governed by the Retirement Villages Act 2003 ("RV Act"). All Selwyn retirement villages are registered with the Registrar of Retirement Villages. The RV Act, its regulations, the Code of Residents' Rights and the Code of Practice set out the rights available to retirement village residents. Your solicitor must explain these rights to you and you should ask your solicitor to take you through the ORA and its attendant documents. You must sign the ORA in the presence of your solicitor.

Q. When should I start thinking about moving into a retirement village?

- A.** Today. The Selwyn Foundation believes you should start thinking about moving into the village while you are still fit and well. Inspect the Selwyn village you are interested in, but also look at others.

You do not have to make your decision straight away, but you should register your interest so we can keep you informed. Our residents tell us that the worst time to make a move is when a crisis happens in the family.

Q. What will it cost me to enter a Selwyn Village?

- A.** The fees vary from village to village and are based upon the market value of the unit you are interested in and the operating costs of the village. We suggest you make a choice and then we can discuss higher or lower cost options from there.

Q. What rules apply in Selwyn villages?

- A.** A resident must adhere to a Code of Conduct, a copy of which is included as a schedule to your ORA. Residents also have obligations under the Code of Residents' Rights.

Q. Who manages the village?

- A.** Each Selwyn village has a Village Manager who is responsible for the day-to-day operation of the village. He or she is supported by staff dedicated to meeting the needs of residents, and who subscribe to the values of The Selwyn Foundation. The Village Manager, in turn, reports to a General Manager who is a member of The Selwyn Foundation Executive team.

Village Managers meet regularly with residents to share information and to discuss matters of interest. In larger villages, the residents may elect a "Residents' Committee". They also meet regularly with the Village Manager.

Q. In the unlikely event I need care, what assistance is available to me?

- A.** If you have an accident or suddenly become ill and need immediate attention, simply press one of the emergency call buttons in your villa or apartment and a staff member (usually a nurse) will attend to you. If you are registered with the onsite medical centre (where available), the staff member may summon the doctor. Otherwise, if it is necessary, or if that is your wish, an ambulance will be called.

If you have influenza or some other illness, or are recuperating after time in hospital, at some villages you may order care to be provided to you in your villa or apartment (including assistance with dressing, bathing, medication and housekeeping). You may also (subject to availability) go into the "sickbay", which is a room set aside for this purpose in the rest home.

If you need care on a permanent basis, we can - in some cases - provide care services to you in your villa or apartment, or we can assist you to enter into the District Health Board assessment process for transfer to a rest home or hospital. Where available, we will give you priority access to our on-site rest home or hospital.

Even if you are not unwell but just want a break, we can, at your cost, do your laundry or housework for you (there are limitations at some sites).

Q. Will I always be treated with courtesy? Will my rights be respected?

- A.** The Selwyn Foundation wishes you to think of your villa or apartment as your home in a friendly and neighbourly community. You should expect to be treated with courtesy and respect, and you should complain if you are not. The Selwyn Foundation has obligations under the Code of Residents' Rights in this respect. Residents are surveyed on a regular basis about how they are treated by the staff and management of the village.

Q. Will my independence and privacy be respected?

- A.** Your independence is encouraged and assistance is available, but only when you want it. You will live in a community of people with different personalities, personal circumstances and



Independent Living FAQs

varying degrees of wellness. A range of activities will be available to you and you choose which ones you wish to participate in. If you prefer your privacy and/or to pursue interests outside the village, you are free to do so.

However, many of our residents gain a great deal of satisfaction from becoming volunteers in the village, actively leading resident programmes or becoming members of the Residents' Committee.

Q. Can my family and friends come to stay?

A. Yes. This is your home. Your family and friends are very welcome to stay with you for short periods (up to three weeks), provided you tell us before they arrive. If you would like someone to stay for longer than three weeks, you must obtain the written permission of the Village Manager first.

Q. Can I invite my family or friends for a meal?

A. Yes. At those villages with a café, you can invite friends and family in for a drink and a light snack at any time the café is open. Young children will especially be fussed over! For more substantial meals and catered functions, it is necessary to book in advance. Function rooms are available, and most villages can cater for family birthdays and funerals.

Q. What happens when I go on holiday?

A. You are able to leave your villa or apartment at any time and take a holiday. Please advise us in advance if you intend to be absent for more than seven days in a row. For a small charge, we will air your home and/or water your plants.

Q. May I bring my pet with me?

A. You must seek our approval in writing first, and approval is most likely to be granted if you live in a villa or a ground floor apartment. We will want to reach agreement upfront over who will care for the pet when you cannot, and we will want to obtain the agreement of your future neighbours to your having your pet. We will also want to agree what will happen if your neighbours subsequently complain about your pet. We will agree all this with you in writing.

Q. What is the minimum age for entry into a Selwyn retirement village?

A. The minimum age of entry is 65 years for each partner. Applications for entry on health grounds by partners aged less than 65 years will be considered sympathetically, although the younger partner's ability to independently live alone will be taken into consideration. Most residents in Selwyn villages are older than 65.

Q. Can I rent my villa or apartment to someone else?

A. No. The villa or apartment is solely for use by the persons named in the ORA.

Q. Can I change the decor in my villa or apartment - for example, floor and wall coverings?

A. Yes, although you must seek our approval in writing first. You are encouraged to use The Selwyn



Independent Living FAQs

Foundation's approved contractors. When you vacate your villa or apartment, you may be required to reinstate the villa or apartment to how it was originally.

Q. Can a Family Trust purchase an ORA?

A. No. An ORA can only be issued in the name(s) of the resident(s) occupying the villa or apartment, although the funds used to acquire an ORA may be paid from a Family Trust. You can also request that your Exit Payment be paid to a Family Trust. You should talk with your solicitor, if you wish to use funds from a Family Trust.

Q. Can I bequeath my Occupation Right to a family member?

A. No. The ORA is not transferable and automatically terminates when you pass away.

Q. If I have a concern or a complaint, who do I raise issues with?

A. We suggest that you talk with your Village Manager first. If the matter cannot be resolved to your satisfaction, you can lodge a formal complaint. The Retirement Villages Act and the Code of Practice have defined processes for handling formal complaints and give you the right to escalate the complaint. A copy of The Selwyn Foundation's complaints process is available upon request.

Q. Who is the Statutory Supervisor and what is its role?

A. The Statutory Supervisor for all Selwyn villages is Covenant Trustee Services Limited ("Covenant"). Covenant's role is to monitor the villages' financial position, to act as an independent stakeholder for all deposits or progress payments made by residents for an ORA and to secure the interests of the residents through a first registered encumbrance over the village land. The Selwyn Foundation is required to consult with and inform Covenant on matters which may affect residents.

Q. What do you mean by the "cooling off" period?

A. Under the RV Act, you have a 15 working day "cooling off" period after you have signed your ORA in the presence of your solicitor. This means that, at any time in the 15 working days after you have signed your ORA, you may cancel the ORA without penalty.

If you do cancel, the deposit you paid will be returned to you with interest. Note, however, that your solicitor may still charge you a fee for the services they have provided.

The Selwyn Foundation has a policy that it will generally not allow you to take up occupation of your villa or apartment until the cooling off period has expired.

If your villa or apartment is still under construction, you have an additional cooling off period.