











IRT's Retirement Living Guide

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Have you considered a retirement village?

This guide introduces you to the many benefits of living in a retirement village and helps you navigate the process of finding your new home. It explores what to consider when starting this journey, to help you find a home that suits your individual needs.

Imagine living the lifestyle you deserve in a home that truly suits your needs – now and in the future. Where you're part of a friendly community where you can do as much – or as little – as you choose. With retirement living, all this is possible and more.

IRT has served Australian seniors and their families since 1969 with retirement villages, aged care centres and home care services. With more than 50 years' experience developing purpose-built homes and communities for older Australians, we're here to guide you on your search for a retirement living solution that works for you.

We can't wait to show you around and introduce you to the benefits of village life and the freedom of low-maintenance living.

For more information or to book your personal tour – either virtually or in person – call us on 134 478 or visit www.irt.org.au



Patrick Reid
IRT Group CEO



What is a retirement village?

A retirement village is a community of independent like-minded people over the age of 55 – it's not an aged care centre! You live independently in your own home and enjoy the benefits of community living and peace of mind that everything has been specifically designed to make life easier and better as you grow older. One of the great things about living in a retirement village is that you can find a home for life, one that's purpose-built to suit your needs and adapt with you as you get older.

How can a retirement village support you with age?

- ✓ Smaller single-level homes that are purpose-built to maximise accessibility and mobility
- ✓ Assistive technology such as emergency alarm systems or safety devices
- ✓ Specific maintenance taken care of, so you can spend more time on hobbies and activities you enjoy
- ✓ Access to home care services to help with housework or personal care
- ✓ Close proximity to public transport, nearby shops, medical services and recreation
- ✓ Ageing in place home design – homes are typically specifically designed to adapt with you as you age with features that aim to keep you independent for longer

Ageing in place with IRT

At IRT we pride ourselves on being specialists in designing senior-friendly homes that suit your ageing needs – now and in the future. No design elements are left to chance. From wider doorways to easy access ovens, we consider your ageing needs to make your home fit for purpose for years to come.

Home design varies from village to village, so be sure to check with your sales consultant for specific ageing in place inclusions.

Retirement villages also offer a range of health, leisure and support services. Many include recreational and medical facilities, such as community halls, swimming pools, and rooms for visiting doctors or allied health professionals.

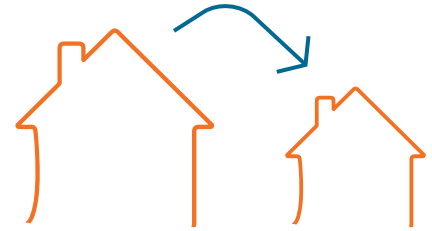
Key takeaways:

- ✓ Independent living (not an aged care centre)
- ✓ Low-maintenance home that supports you with age
- ✓ Community environment and lifestyle



Is it time to move?

As we grow older, we tend to outgrow the family home. As a result, the older we get, the more we end up struggling to move about our home or relying on others to help with household activities and maintenance.



A move to a retirement village offers a supportive and sociable living situation to move to. After years of worrying about a larger home and all the responsibilities that this entails, retirement villages offer the chance to enjoy the independence of a brand-new home in beautiful surroundings, without the stresses that come with the upkeep of an older property and gardens.

Question – Do you or your older family member:

- ? Have a home that's no longer working for you or is dangerous?
- ? Feel overwhelmed by repairs and maintenance?
- ? Live in a house that's too big and difficult to clean?
- ? Feel isolated?
- ? Feel it's time for a change?
- ? Want to make the most of your retirement years?

If you answered yes to one or more of these questions, a move to a retirement village may be a good choice now.

Research from the Villages.com.au National Village Survey 2018 shows that **86%** of retirement village residents said they were satisfied, to very satisfied, living in a retirement village and **80%** said they would move to a village again. The big important areas of quality of life as we age performed well in retirement villages:

Physical health



27% of people said their health improved

Mental well-being



40% said their mental health improved

Financial security



37% felt more financially secure

“The neighbours have been fantastic and every now and then we sit out the front in the afternoon and have a chat, the place has got a really good vibe. I love it, absolutely love it. – Rick Baerwinkel, resident at Henry Brooks Estate at IRT Kanahooka

Discover the benefits of retirement villages

It's natural to want to stay at your current home for as long as possible. However, most homes are not designed with the ageing needs of seniors in mind. With time, it can become increasingly difficult to manage daily activities and there may be health and safety concerns, including poorer mental health due to increased isolation. A retirement village offers an alternative solution and a way to "age in place" so you can still stay at home in the long run, minus the isolation and safety risks.

Home vs retirement living

| | Home | Retirement village |
|----------------------|--|--|
| Social life | Isolation from friends increases with age and is a scary prospect for many. It can lead to loneliness, depression and even impact physical health. | Community living with the warm company of neighbours and resident interaction. Engaging social events and activities to participate in regularly, on your terms. |
| Security | Anxiety about not having help when you need it | 24/7 personal alarm system* |
| Maintenance | Repairs, maintenance and gardening require extra time and effort, especially in a larger family home. | Relief of maintenance provided by professional staff*. Hassle-free. Smaller home is easier to maintain. |
| Exercise | Less access to fitness programs and equipment. | On-site facilities and opportunities to improve wellbeing or easy access to local sporting and recreation venues nearby. |
| Independence | Increased dependence on family and outside help for routine activities | Being more independent yet having support |
| Accessibility | Can have stairs, steep or difficult entrances. Doesn't adapt well with you as you age. Moving is inevitable. | Purpose-built for easy access. Homes are designed to adapt with you and support ageing in place so it is less likely you have to move again. |
| Dining | Eating alone | The choice to enjoy a meal with neighbours in a communal dining or BBQ area |

“We wanted to live in a community of like-minded people. – Kevin Minogue, resident at Henry Brooks Estate at IRT Kanahooka”



IRT residents: our greatest advocates

As part of our 2021 Customer Experience survey, we asked over 1000 of our residents how they feel about living in an IRT retirement village.



Over 97% said they feel connected to their IRT retirement village community



Over 90% of our residents told us they feel safe and secure in their IRT retirement village



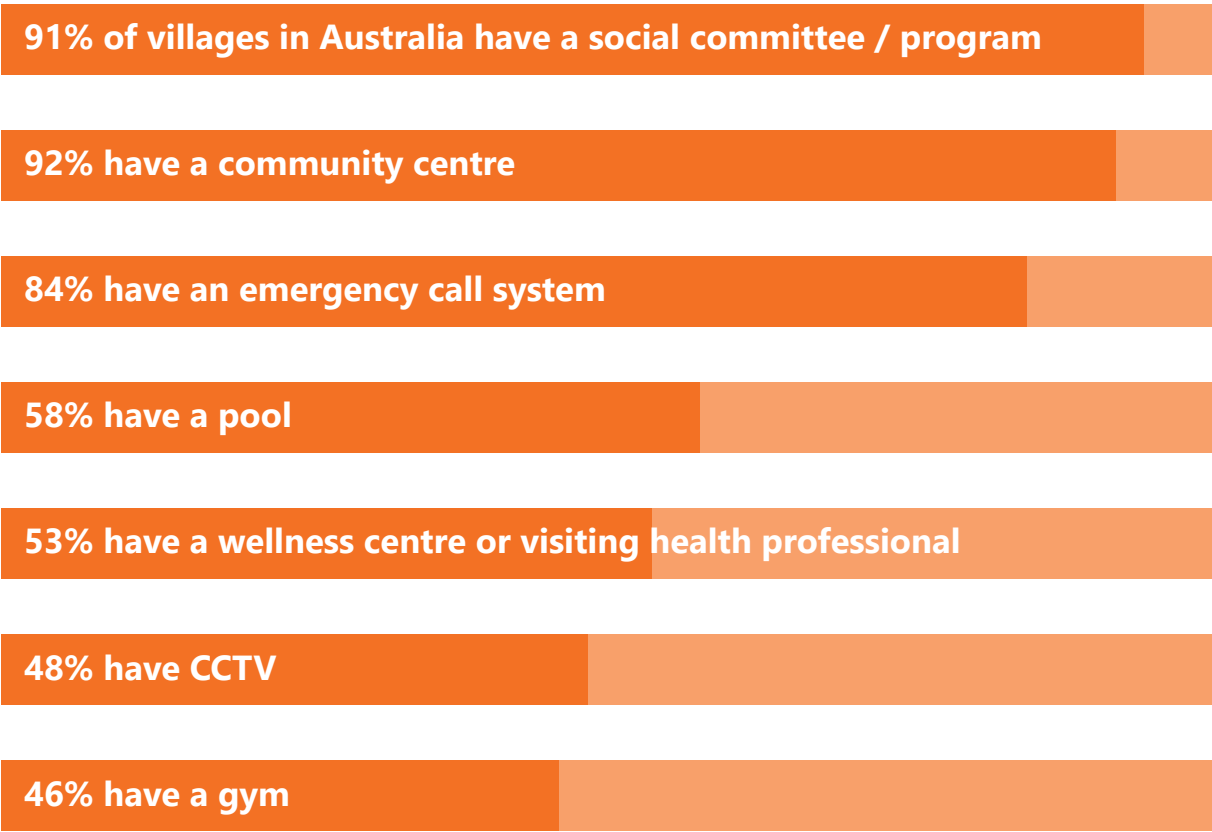
Over 87% of our residents would recommend their local IRT retirement village to a friend



Over 80% are happy with the service they receive from their IRT retirement village team

Selected village attributes

Specific village features vary from site to site, however, according to 2020 PwC / Property Council Retirement Census:



Common myths about retirement living



Now that you understand why a retirement village can be a better choice than staying in your current home, let's debunk some of the common myths.

? **Myth #1: Retirement villages are aged care centres**

This is a common misconception, but the two are very, very different. Aged care centres (also called nursing homes) are for people who cannot live independently at home and have been assessed by an Aged Care Assessment Team as needing a higher level of care. In a retirement village you live independently in your own home and enjoy a vibrant and active lifestyle with the benefits of community life.

? **Myth #2: I'll lose my independence and be forced to socialise**

A common fear for people is that they might feel pressured to socialise or have no way to escape and enjoy their own company. However, the community is there for you to engage with as you please. If you wish to get actively involved with activities and be part of a new social circle, there's plenty to do, but you can also simply relax at home or do your own thing.

? **Myth #3: You can't bring your dog**

Contrary to popular belief, many retirement villages do allow pets. When you're considering a retirement village, just be sure to check the guidelines on what's acceptable and what's not. Some won't allow pets while others may have a limitation in terms of the type of pet, its size or certain rules around where they can be off leash on the grounds. You'll also want to check if there is a vet and suitable walking paths nearby.

? **Myth #4: You can't maintain your own garden**

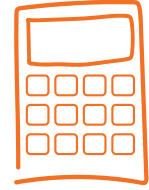
One of the main benefits of living in a retirement village is the fact that gardening and maintenance is done for you, however, this doesn't mean you're not allowed to have your own garden. In most cases you're very welcome to tend your own garden. Once again, be sure to check the guidelines on what you're allowed to plant or do.

? **Myth #5: The ongoing costs will cost me more than living in my family home**

This is a big one. People tend to assume it'll be more expensive living in a retirement village, but actually the opposite is true! Industry research shows that a typical village unit costs 68% of the local median house price. Then the ongoing cost of living in a village can be notably less than the costs typically faced running a family-sized home. Village life makes home administration easy by wrapping up a series of bills you would normally pay individually into a service charge or recurrent fee. We typically take care of council rates, waste, water, communal area electricity, building insurance, maintenance management, security and, most importantly, time and access to a Retirement Village Manager.

To find out more about costs, keep reading!

What are the costs?



All retirement villages have various costs, aside from the cost of your new home. However, you're buying more than a new home, you're buying a lifestyle and peace of mind that comes with taking care of your needs – now and into the future.

At IRT, we want to make it as easy as possible to understand the costs involved with living in a retirement village. It's worth taking the time to understand how it all works, and we're here to help each step of the way.

You can think of the costs in three main life stages:

- 1 Ingoing contribution (when you move in)
- 2 Ongoing contribution (while you're living at the village)
- 3 Outgoing contribution (when you permanently vacate)

1 Ingoing

You can think of your ingoing contribution as the purchase price of your new home, but the process for buying and selling a retirement village home is a bit different to the way you usually buy or sell a property. Before moving in, you pay a lump sum or ingoing contribution, which represents the purchase price of your new home. This gives you the right to reside in your villa or apartment in accordance with your residence contract.

Your ingoing contribution amount depends on the community, villa or apartment and payment option you choose. It also varies slightly by state due to different retirement village legislation.

A key difference when buying a home in a retirement village, however, is that you generally don't have to pay stamp duty or transfer fees.

2 Ongoing

Recurrent charges are essentially service fees that village residents pay to cover the cost of operating and maintaining the village. They're paid either fortnightly or monthly, depending upon the village, and cover things such as:

- Council rates
- Waste
- Electricity in common areas
- Maintenance
- Emergency response systems
- Assistance from the retirement village team
- Water – for the village community
- Facilities, such as a swimming pool
- Building insurance
- Village garden maintenance and landscaping
- Village security

Providers are not legally allowed to make a profit from these contributions and they are calculated based on actual day-to-day operating costs required to run the village.

3 Outgoing

You may choose a purchase option which enables you to reduce the amount of the ingoing contribution by agreeing to pay a fee when you leave. This departure fee is only payable when you permanently vacate your home, which means you retain more of your money to support your lifestyle while you live at the village.

The departure fee amount will depend upon the pricing option you chose when you entered the village, so it's best to talk to the village sales consultant for specific details.

Do I own the villa or apartment?

Most providers offer long-term residence rights via a lease or licence. This gives you the right to occupy the home for as long as you like, without having to purchase the property and pay stamp duty.

Residence contracts differ from village to village, so please speak to our team to find out more and be sure to obtain independent legal advice.

Price options

Option 1 - Non-refundable Ingoing Contribution

You pay the lowest possible ingoing contribution upon entry and the amount paid is non-refundable.

Ingoing contribution: \$480,000

Service fees: single \$234 and couples \$314 per fortnight

Refund: \$0

Option 2 - Lower ingoing contribution, higher departure fees

You pay more going in but when you leave the ingoing contribution will be refunded less a departure fee. This minimum refund under this option is 70% of the ingoing contribution. For this village, the departure fee is calculated on a daily basis at a rate of 5% p.a. of the ingoing contribution for a maximum of 6 years. If you stay for 6 years or longer, you will receive a refund of 70% of the ingoing contribution.

Ingoing contribution: \$600,000

Period of occupancy: 10 years

Service fees: single \$234 and couples \$314

Refund: \$420,000

Option 3 - Higher ingoing contribution, lower departure fees

With this option you pay a higher ingoing contribution than for option 2, but when you leave the departure fee will be lower. For this village, the departure fee is calculated on a daily basis at a rate of 2.5% p.a. of the ingoing contribution for a maximum of 6 years. If you stay for 6 years or longer, the refund will be 85% of the ingoing contribution.

Ingoing contribution: \$720,000

Period of occupancy: 10 years

Service fees: single \$234 and couples \$314

Refund: \$612,000

Option 4 - Fully refundable

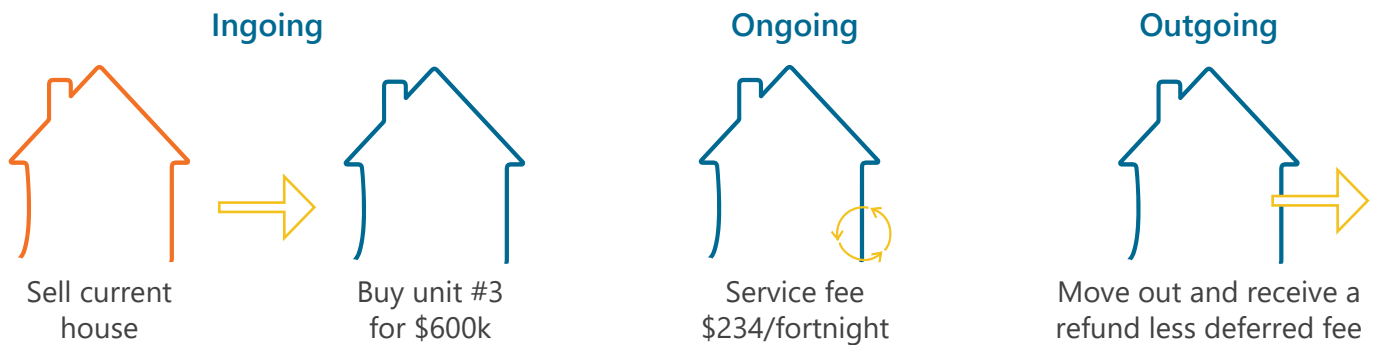
You pay the full ingoing contribution, which will be refunded to you on departure from IRT.

Ingoing contribution: \$840,000

Service fees: single \$234 and couples \$314

Refund: \$840,000

Case study: traditional deferred fee contract



Costs on departure:

Exit fee at 30% of entry price = \$180k

Customer receives \$420k

| | |
|--|--|
| Ingoing contribution Based on buying unit #3 | <ul style="list-style-type: none"> \$600k ingoing contribution Deferred Management Fee grows at 5% p.a. over 6 years (max 30%) |
| Monthly costs during residency | <ul style="list-style-type: none"> Service fee \$234/fortnight |
| Share of capital gains / losses | <ul style="list-style-type: none"> No resident capital gain or capital loss |
| Amounts paid to resident on departure | <ul style="list-style-type: none"> In this example, resident receives \$420k No fees in normal circumstances (such as legal, marketing or reinstatement) |

The figures provided are a worked example and for illustration purposes only. Units are individually priced so please speak to the Sales Consultant for specific pricing relating to the unit you prefer.

Join our neighbourhood

New home, new community, new life chapter

When you're considering transitioning into a retirement village, you're not just considering a new home, you're considering a lifestyle and your future livelihood. There's a lot to think about and when it comes to your security and wellbeing, so you want to make sure you get it right with a provider you can trust.

At IRT, we promise to make it as easy and rewarding as possible for you. We're here to help you along the way as you navigate this journey, so you can find the home and lifestyle you love and enjoy an easy transition into retirement living.



When medical practitioner and superintendent Dr Max Diment MBE envisioned IRT, he wanted older Australians to have their dignity and wellbeing ensured in safe supportive environments.

Today, more than 50 years later, we are one of Australia's largest community-owned providers of retirement villages, aged care centres and home care services, and our purpose remains the same: to provide better options in housing and care for older people.

Once you're an IRT resident, you'll experience the benefits for yourself. Enjoy connection, community, safety and security. Complete independence, but support if you need it.

What our residents say...

It's knowing that if one of us is unable to do something, everything will be OK... We are coming to the stage where I want to feel safe and this will be our last move - *Barb Minogue, resident at Henry Brooks Estate at IRT Kanahooka*

I love the companionship, knowing I'm very safe, the staff - I love all the staff, they're the friendliest lot - and the fun and laughter. - *Judith Thompson, resident at IRT Peakhurst*

I've been blessed living in this place. - *George Findley, resident at IRT Dalmeny*

How to choose the right retirement village and next steps

Moving to a retirement village can be exciting but with so much to consider, it can be hard to know where to begin! Here are our recommended steps when looking for your forever home.

At IRT we create safe, secure and resident-friendly villages. We also work hard to ensure you find not only an enjoyable and age-friendly place to live, but a socially-engaging community that enhances your wellbeing and maintains your independence.

1. Do your research

Moving is an important life decision so we recommend thoroughly doing your research. You're more likely to make the right decision if you take time to carefully read all the information, seek advice, and consider your options. Research as much as possible online, taking into account your lifestyle and preferences. This guide is a good place to start, but you might also want to:

- Look at government resources
- Read online blog articles
- Browse retirement village provider websites in your chosen area
- Speak to family and friends, especially if you know someone in a village

You can often do virtual tours on the retirement village's website as well. It's a great way to get a sense of what the village and homes are like, especially if you're not ready for a tour, or have a lot of village options and need to narrow down your list.

2. Book a tour

After you've researched some retirement living options online, the next step is to view new homes and villages.

Contact retirement communities in your desired area and schedule tours of potential communities. Inspect all available units and take your time exploring the village, its features and atmosphere.



3. Ask lots of questions

During each visit, ask as many questions as you can and really get a feel for the community, its service approach and lifestyle. Talk to residents or resident committee representatives about living there and find out about their experiences first-hand.

Tip: It's a good idea to prepare for your tour so you know what's important to you and what to ask the sales consultant. Consult the worksheet that accompanies this guide and bring it with you on each community visit. It provides key aspects to consider when searching for the best retirement community for your unique needs.

4. Understand the contract

Make sure you take the time to understand the retirement village contract and financial obligations. You can always ask to see a copy of the contract, the village rules and the full disclosure statement for the unit you're interested in. These documents provide information regarding the size and location of the village, the type of village contract you may need to sign as well as the safety and security measures in place.

5. Seek independent professional advice

Your sales consultant's role is to answer your questions so that you feel more comfortable about making a decision. However, some questions should be left to an expert looking after your personal interests so we always recommend obtaining independent professional advice.

Once you find a home you love, reach out to a financial advisor before signing a contract. This may also help with selecting the right pricing option to suit your budget and future plans. They can help you understand your financial position both in terms of the price of your home and any profit you're likely to make on your current property.

You should also speak to a solicitor with expertise in retirement village contracts and legislation.

6. Pay a deposit

Once you've been offered a home in a retirement village, you'll need to pay a holding deposit to secure the property. This is usually 10% of the ongoing contribution.

7. Start to organise and declutter your current home

Once you've decided to move, it's a good idea to start reducing your household possessions to fit in a smaller home. After many years of being in a large home, the task of decluttering can feel overwhelming, so start small. You might also want to enlist the help of an organisation service provider to make the process easier, especially once you've found your new home.

For more information on moving and decluttering, [click here](#)



8. Start making arrangements to sell your home

If you're selling your family home, engage a local real estate agent to help you. Speak to a few different reputable agents who know the local market and find an agent who best suits your needs. They will guide you through the entire sale process, but be sure to keep updating us on how the sale is progressing until the sale is completed. Keeping us in the loop enables us to work with you to find a suitable settlement date so that your new home is ready when you are.

You may need to complete odd jobs such as painting, repairs and yard maintenance to get your home 'market ready'. You might want to consider calling in professional help so your home stands out and attracts the right buyers!

9. Get ready to move

Once your settlement date has been set, it's time to start packing! You'll also need to take care of things like redirecting your mail, arranging contents insurance and terminating services you no longer need, such as certain utilities and services. Individual requirements and things like utilities vary from village to village so check with your sales consultant. They will usually meet you a couple of days before you move in to give you your keys and provide a welcome pack to help you settle in.

Find out more practical tips about moving [here](#)

10. Enjoy your new home and lifestyle

Once you move in, you'll meet your retirement village team and there will be a handover from your sales consultant. Your retirement village team is there to help welcome you to the village and will be your first point of call for all future questions. Now it's time to simply enjoy your new home and community and take advantage of all that village life has to offer!



Cooling off period

After you have entered into a residence contract you are given a cooling off period of 7 business days in NSW or ACT and 14 business days in Qld. This means that you can end the contract during this timeframe if you change your mind.

Each resident is also given a settling in period, which allows the resident to terminate the resident contract in the first 90 days. You may be charged a fair market rent for your time of occupation as well as other cancellation charges, so please refer to the contract for the terms and conditions that apply in this situation.

Leaving the village

If you decide to leave a retirement village, it's important for you and your family to understand what's required of you. As the process is different to selling a residential property, we've set out the steps to sell your home to a new resident:

1. Give notice

You must provide us with written notice of your intention to vacate together with the date that you will permanently vacate your home

2. Vacate

You need to remove all of your belongings from the unit and return your keys to the sales staff by the vacation date

3. Home is listed for sale

We advertise your home to potential buyers

4. Refurbishment works

We arrange for the unit to be refurbished at our cost under our new contracts. At IRT villages, you do not need to do any refurbishment, we will complete this on your behalf.

5. Settlement

Following any refurbishment works, the sales consultant will manage any offers received. Once an offer is accepted and all legal conditions are met, you will be notified about your refund*.

6. Payment

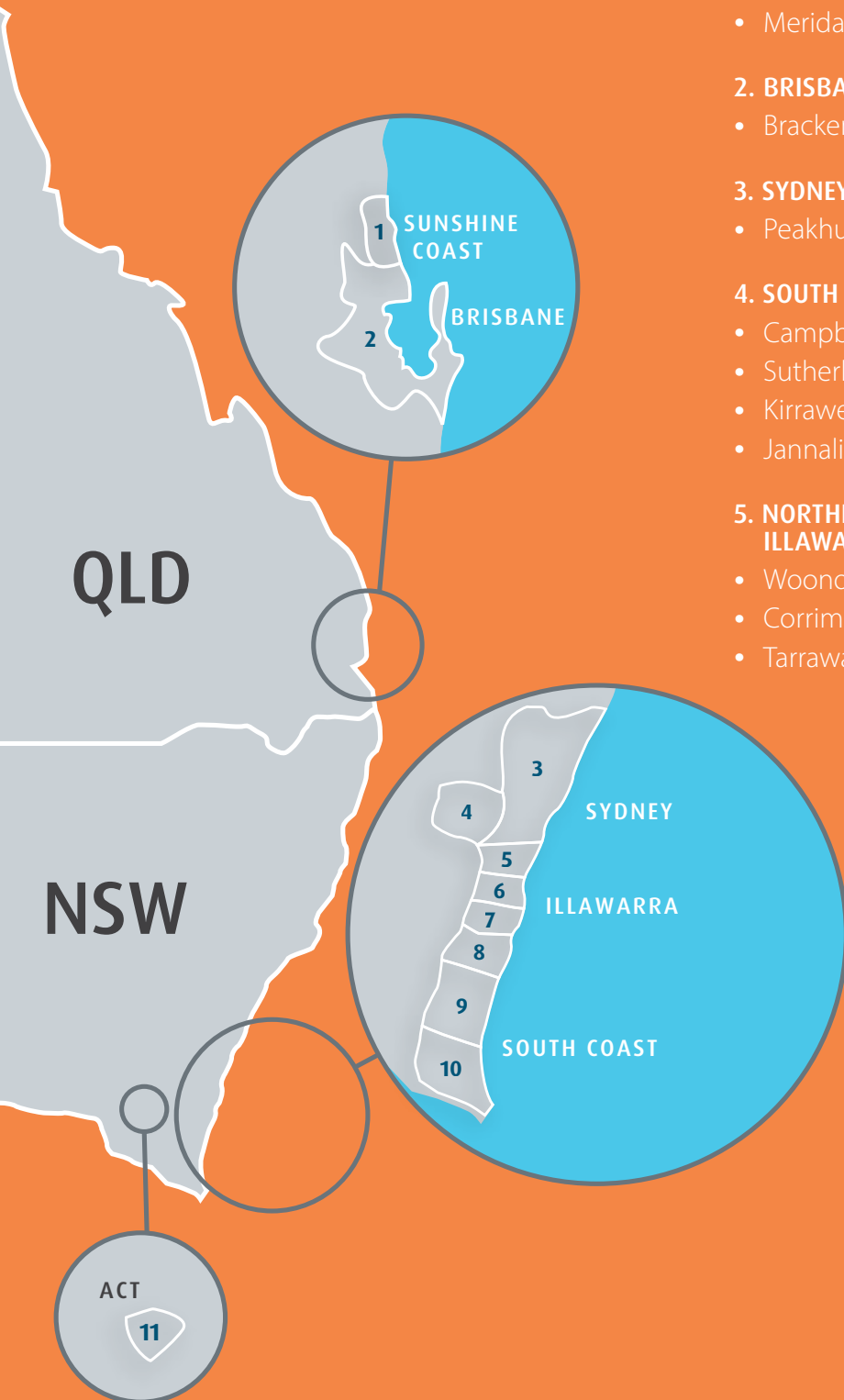
You'll be refunded once we receive full payment from the new resident or within 14 days of them taking up residence, or within 12 months after the date you permanently vacate your home, whichever comes first.

*Please note: If you selected the non-refundable option when you made payment, this does not apply

Key takeaways

- ✓ Do your research
- ✓ Book a tour
- ✓ Ask lots of questions
- ✓ Seek independent financial and legal advice
- ✓ Start decluttering early
- ✓ Keep us updated during the sales process of your home
- ✓ Understand the leaving process

Our locations



1. SUNSHINE COAST

- Buderim
- Currimundi
- Meridan Plains

2. BRISBANE

- Bracken Ridge

3. SYDNEY

- Peakhurst

4. SOUTH SYDNEY

- Campbelltown
- Sutherland
- Kirrawee
- Jannali

5. NORTHERN ILLAWARRA

- Woonona
- Corrimal
- Tarrawanna

6. CENTRAL ILLAWARRA

- Towradgi
- Keiraville
- Wollongong

7. SOUTHERN ILLAWARRA

- Kanahooka
- Kiama

8. SHOALHAVEN NORTH

- Nowra
- Culburra Beach

9. SHOALHAVEN SOUTH

- St Georges Basin
- Milton

10. EUROBODALLA

- Batemans Bay
- Moruya
- Dalmeny

11. ACT

- Belconnen



FAQs



How old do I have to be to live in a retirement village?

As long as you're 55 or over, you can join one of our villages! Despite the name, you don't need to be retired to be in a retirement village, in fact, many of our residents are still working.

Is the unit furnished?

No, your home is not furnished. Villas, apartments and units are sold unfurnished, but we do sometimes show furnished pictures on our website or in our sales materials to help give you a sense of what it can look like with furniture and decor.

What is a retirement village?

A retirement village is a community of people of at least 55 years of age living in homes specifically designed to make life easier and more enjoyable. You live independently in your own home while enjoying the benefits of community living. Site maintenance and landscaping is taken care of, there are communal areas and you can usually access support such as home care services. A retirement village is not an aged care centre.

Are there security measures in place for the residents?

All of our villages have some level of security in place for residents. Most villages have CCTV, access control to buildings and apartments and overnight security patrols. It's best to ask your village sales consultant about the specific security measures in place at the village you're considering as your new home.

What does the fortnightly service fee include?

The fortnightly (or monthly) fees cover the cost of operating the village, including water and council rates, waste, electricity in common areas, building insurance, maintenance management, assistance from the retirement village manager and village security. The retirement village does not profit from these fees, which is in line with retirement village legislation.

Is there a waitlist involved?

IRT villages no longer involve waitlists for potential residents, instead you can simply join a free expression of interest list and we'll keep you up-to-date with available homes and events such as open days. To join, simply fill out our form on our website or call us on 134 478 and one of our friendly team members will help you get all the info about the village and we'll keep you updated as homes become available.

Do I own my house or apartment?

No. IRT grants you a lease or licence to occupy your home. This gives you a variety of options to better suit your financial circumstances. These options may vary from village to village (and even state to state), so speak to your sales consultant to find the option that works best for you.

Can I make changes to my home?

Yes, you can. You just need to ensure you obtain written approval from the village manager before going ahead.

Am I free to come and go from the village as I please?

Absolutely! One of the benefits of living in an IRT retirement village is you're free to lock up and leave whenever; there's nothing stopping you from going away. In fact, many of our residents love the extra peace of mind of knowing their home is safe and secure within the village when they're off visiting family or travelling on holiday.

Are pets allowed?

Many villages allow you to have small pets, but they need to be approved before you move in. What's allowed varies from village to village, and in some cases pets aren't allowed at all, so it's always best to check with the specific village you're considering before moving in.

Are transport services available?

The great thing about IRT retirement villages is that most of them are conveniently located to everything you need, including public transport, shops and medical facilities. IRT buses are also used for regular social outings throughout our communities.

Can I have visitors stay over?

This is your home, so family and friends are very welcome to visit and stay with you! Many of our homes have spare bedrooms that our residents use specifically for this purpose. Make sure you check the rules about a visitor's permitted length of stay as they can't live there permanently if they're not a village resident.

Is there caravan storage?

Generally speaking, caravan storage is not available, however many residents use local storage facilities for their campervans where necessary. Your retirement village manager can also assist with connecting you with these providers.

What if I require emergency assistance?

At IRT, we want your new home at our retirement village to be your home for life. IRT is proud to partner with Essence, a world-class emergency call system provider, to enable you to remain in your home for longer and improving your safety. The Essence Care@Home platform, for example, enables you to live independently in your home, utilising voice activated technology to provide seamless health monitoring and emergency response 24/7.

Please check with individual villages for further details. There is an additional cost associated with establishing and running this system. The village manager can provide more information.

What is the Retirement Villages Act?

Each state has its own Retirement Villages legislation, which is designed to protect your rights. It is very important for you to understand your rights and the Retirement Villages legislation outlines the obligations that residents and operators owe to each other.

If you would like a copy of the Retirement Villages legislation that will apply to you, please contact the appropriate legislative body in your state or give us a call on 134 478.

What happens if I have an issue or complaint?

At IRT, we're always striving to improve the services we deliver to our valued residents. As a resident, you can contact your village manager or provide feedback **online**. The best way we can improve is to listen to you, and your feedback will highlight what we do well and guide us on what we can do better.

IRT also adheres to The Retirement Living Code of Conduct, which aims to improve standards across the industry and promotes and protects the interests of residents. As one of the first operators to register for the code, IRT is committed to providing high standards and attaining high resident satisfaction at our retirement villages.

Who runs retirement villages?

Retirement villages are owned and operated by private operators as well as not for profit and community organisations such as churches and charities.

What is a departure fee?

Under two of the purchase options, a departure fee is payable when you leave the village in order to reduce your upfront entry payment and make your home more affordable. This also allows you to retain more money to support your lifestyle until you leave. For more information on the departure fee and pricing, check page 10.

What happens if my needs change?

We want your IRT retirement village to be your home for life. If your needs change, you can choose to receive additional support through IRT's home care services, whether it's a hand around the house with cooking and cleaning or help with transport and getting out and about. You can also take advantage of our trusted network of allied health providers, and other service providers.

Unlike most family homes, many of our villas and apartments feature age friendly design. This means there's plenty of room for mobility aids, and easy-grip door knobs and taps. If either you or your loved one ends up needing 24/7 support, many of our retirement villages are co-located with an aged care centre where you can receive ongoing professional care. You'll feel safe and supported in your community with the help of your Retirement Village Manager and network of like-minded neighbours.

Australians are living longer.

We're working to help them live *better*.

This information was drawn from more than 50 years of experience building purpose-built communities to improve the lives of older Australians in NSW, ACT and Qld.

This guide was designed to assist you with your search for a home that you love, so that you can live the life you want, the way you want.

Consider your needs carefully, visit different communities, do your research, and if we're the right fit for you, we'd love to have you join us.

If you need additional assistance, we're always more than happy to help.

Visit us at irt.org.au or call 13 44 78.



