

McKENZIE VILLAGE LIVING




McKENZIE
LifestyleVillage
GERALDINE





WELCOME

We are pleased that you are considering the option of McKenzie Lifestyle Village. Moving house is always a big decision.

Considering the choice of a 'licence to occupy' over traditional home ownership requires a shift in thinking.

We hope the information contained here will answer your questions and help you understand the advantages that our Village lifestyle offers.







THE McKENZIE LIFESTYLE

We call our development a 'lifestyle' village because we aim to provide an environment that provides the best possible lifestyle for people of maturing years.

Our Village offers a combination of freedom and security. The villa you occupy is your home, with the freedom to come and go as you please while we take care of the external maintenance of buildings and grounds. This means you can lock the door to go away for the weekend, or even longer, knowing your home is secure.

We foster a village-style community with social activities for those who are so minded. This means help is discreetly on hand, should you need it, and in the event that it is required in the future, we offer preferential access to the adjoining McKenzie Healthcare aged care facility.





THE VILLAGE FACILITIES

The most important facility at McKenzie Lifestyle Village is, of course, your architecturally designed home. Your villa is modern and energy efficient so you can relax and enjoy living. Village residents also have access to the McKenzie Leisure Centre, an expansive communal area offering many resources.*

There is a heated indoor swimming pool, hot spa; a gymnasium, library, salon, and a spacious lounge area with a big screen TV. Multi-functional meeting and craft rooms, and the kitchen has a sit-down dining room which can also be used for indoor bowls, dancing and fitness workouts.

In the outdoor spaces you can enjoy a barbecue, and play games like lawn bowls, mini-golf, croquet or petanque. There is a workshop (a.k.a men's shed), a number of vegetable allotments, a shade house and parking for camper vans, caravans and boats etc.

The Leisure Centre provides some grocery necessities and frozen meals for those who need a break from cooking, plus a letter box if you have mail to send.

And for getting out and about, there is also a 12-seater Village bus for excursions, shopping and trips into town. A golf cart/buggy assists with transport around the Village.

**Please see page 15 for a full list of McKenzie Leisure Centre amenities.*





THE FINE DETAILS

At McKenzie Lifestyle Village we take care of the details leaving you free to enjoy life.

We offer four basic villa types:

A: Orari; B: Belfield; C: Woodbury; D: Arundel.

Each villa's floor plan has a different configuration, in particular the duplex units which offer a choice of east or west wings. There are also optional extras to choose from, including a conservatory, wall heaters, fireplaces and additional carpeting.

And, if you buy off the plans, we can help you fine-tune even more of the details (colour schemes, fabrics etc.) in your new home in beautiful Geraldine.

Call Sales Manager Hayley Grant today on 0800 845 524 or 03 693 8340 to learn more about the specifics of each McKenzie Lifestyle villa.

He can help you design the home that best suits your lifestyle.





LIFE IN GERALDINE

The picturesque, South Canterbury town of Geraldine is nestled into the foothills of the Southern Alps which provide a sheltered microclimate.

The town and surrounding hinterland has a population of some 5,000 people and has been described as the little town with a big heart. There are art galleries, a theatre, many interesting shops and boutiques, an independently-owned cinema, two museums, a wide range of good places to eat - and always something happening.

For the more adventurous there are river and forest walks nearby, opportunities for biking, plenty of places to explore, and a choice of two local golf clubs.

Geraldine also plays host to several annual festivals which add to the buzz of this vibrant community.





McKENZIE HEALTHCARE

McKenzie Lifestyle Village offers quality care in McKenzie HealthCare's well-established aged care facility. A range of inpatient care services are provided including hospital level, dementia, respite, palliative, short stay, convalescent, and rest home care. Outpatient services include podiatry and personal health and hygiene.

The qualified staff are committed to delivering high quality professional care, individually tailored to the needs of each client. There is a registered nurse on duty at all times to ensure medical and nursing needs are swiftly met.

McKenzie HealthCare provides a homely, caring environment. Client rooms are predominantly single with ensuite bathrooms (with a limited number of double rooms also available). An appetising and nutritious menu that uses fresh ingredients is regularly reviewed by a registered dietician.

McKenzie HealthCare serves Geraldine and surrounds in addition to the residents of McKenzie Lifestyle Village.





VILLAGE LIVING

YOUR QUESTIONS ANSWERED

This section contains all the information needed to help make the decision to move to McKenzie Lifestyle Village. If anything is not clear, please don't hesitate to call **David Connolly** on 0800 845 524 or 03 693 8340.

KEY POINTS OF A LICENCE TO OCCUPY

A 'Licence to Occupy' gives residents the right to live in the villa or apartment for their lifetime and the right to use and enjoy, in common with others, the land, buildings and facilities intended for common use in the Village.

On termination of the Occupation Licence, a Village contribution is payable. This Village contribution is not paid by the resident in cash but is deducted from their exit payment which we pay after termination. The Village contribution is calculated at 6.25% per annum of the purchase price over the first four years of occupancy, limited to 25% of the purchase price.

The Statutory Supervisor is Covenant Trustee Services and they hold a Memorandum of Encumbrance over the Village land and they also have a first charge General Security over the Village assets. These secure the interests of the residents pursuant to the Deed of Supervision. The Retirement Villages Association, of which McKenzie Lifestyle Village is an accredited member, also protects the interests of residents.

Further details are available in a copy of the Occupation Licence and Disclosure Statement.

WEEKLY FEE: The weekly fee pays for the communal services provided and includes:

- Rates
- Insurance (house and chattels)
- Village bus
- Security patrols (if required)
- Rubbish removal
- Lawn and garden maintenance
- 24 hour emergency call facility
- Repairs and maintenance to the exterior of your dwelling
- Leisure Centre electricity, cleaning and maintenance
- Exterior window and exterior walls cleaning

The weekly fee a resident pays is fixed for life at the rate it is set at the time the resident moves into their villa or apartment. Additional optional services are available from the Village on a user-pays basis.

CODE OF RESIDENT'S RIGHTS

A summary of the basic rights given to residents by the Retirement Villages Act 2003.

SERVICES AND OTHER BENEFITS Residents have the right to services and other benefits promised in the Occupation Right Agreement.

INFORMATION Residents have the right to information relating to any matters affecting, or likely to affect, the terms or conditions of their residency.

CONSULTATION Residents have the right to be consulted by the operator about any proposed changes in the services and benefits provided, or the charges that they pay that will, or might have, a material impact on their occupancy or ability to pay for the services and benefits provided.

RIGHT TO COMPLAIN Residents have the right to complain to the operator and to receive a response within a reasonable time.

DISPUTES Residents have a right to a speedy and efficient process for resolving disputes between themselves and the operator or between themselves and other residents of the Village.

USE OF SUPPORT PERSON OR REPRESENTATIVE Residents have the right, in their dealings with the operator or other residents of the Village, to involve a support person or person to represent them. The cost of involving a support person or person to represent them must be met by the resident.

RIGHT TO BE TREATED WITH COURTESY AND HAVE RIGHTS RESPECTED

Residents have the right to be treated with courtesy and have their rights respected by the operator, the people who work at the Village, and the people who provide services at the Village.

RIGHT NOT TO BE EXPLOITED Residents have the right not to be exploited by the operator, the people who work at the Village, and the people who provide services at the Village.

RESIDENTS' OBLIGATIONS TO OTHERS Residents' rights exist alongside the rights of other residents and the rights of the operator, the people who work at the Village, and the people who provide services at the Village. In the same way that these people are expected to respect residents' rights, it is expected that residents in return will respect their rights and treat them with courtesy.

OPERATOR'S CONTACT PERSON If residents want more information about their rights or wish to make a complaint against the operator or another resident, the operator's contact person is: Hazel Harrison, phone 03 693 8340.

OTHER CONTACTS If a resident wishes to make a complaint about a breach of their rights they may contact the Statutory Supervisor, Covenant Trustee Services on 09 302 0638, or the Registrar of Retirement Villages.

STATUTORY SUPERVISOR The principal duties of the Statutory Supervisor is: to provide a stakeholder facility for intending residents for deposits and progress payments; to monitor the financial position of the interests of residents; to monitor the security of the interests of the residents; and to monitor the management of the Village.

INFORMATION The Retirement Commissioner publishes information on the Code of Residents' Rights and Disputes Procedures available under the Retirement Villages Act 2003 that may assist to resolve a complaint.

FREQUENTLY ASKED QUESTIONS

CAN MY FAMILY AND FRIENDS VISIT ME AT MCKENZIE LIFESTYLE VILLAGE?

Yes, definitely! Your dwelling is your home and your visitors are most welcome to visit and use the Village amenities with you.

WHAT HAPPENS TO MY HOME WHEN I GO ON HOLIDAY? We will care for your home and garden while you are away for short or extended periods. We ask to be advised of any extended absence and any change of plans you may make while you are away.

CAN I RENT OR LEASE OUT MY HOME? No. The dwelling is for the sole use of the person named in the Occupation Licence and their visitors.

IS THERE A 24 HOUR EMERGENCY FACILITY? All homes are equipped with an emergency call system and smoke detectors which are connected 24 hours a day to a specialist Call Centre. If the Call Centre receives a signal from a villa in our Village, the person on duty will phone that villa in an effort to speak to the person who pushed the emergency call button. If nobody answers, the Call Centre will then phone the Village Manager or their deputy who will then respond immediately, involving emergency services if necessary. Response calls will be either by phone or visit.

CAN I BRING A PET? Yes, subject to the operator's approval at the time of your application. Your current cat, caged bird or small dog will definitely be considered.

CAN I HAVE MY OWN GARDEN? We encourage residents to take an active part in the creation of their gardens but there is no obligation to do so. The Village landscape gardeners who look after the Village grounds and communal gardens can also tend to your garden on a temporary basis. Residents are provided with their own raised vegetable box adjacent to their villa. In addition, a large communal vegetable garden allotment is provided.

WHAT OTHER EXPENSES WILL I BE RESPONSIBLE FOR? In addition to your weekly fee, and optional care services that you have requested, you are responsible for your own electricity, telephone, TV, contents insurance and the interior maintenance of your home. The Village has its own electricity network which provides residents with electricity at reduced rates.

IS THERE REGULAR FINANCIAL REPORTING TO RESIDENTS? Yes. The annual financial reports are available to all residents. These include the past year's Village outgoings, financial statements and the budgets for the coming year. The accounts are reviewed by the Company Auditor and the Statutory Supervisor.

WHAT COMMUNITY FACILITIES ARE AVAILABLE? The McKenzie Leisure Centre is the community centre for the Village featuring a heated swimming pool and therapy/spa pool, a well-equipped gymnasium, library, arts and crafts room, two meeting rooms - one of which can be used as a chapel or cinema room - hairdressing/beauty salon, health consultants' room, spacious lounge area, big-screen TV, bar/coffee club, pool table and dartboard, kitchen, and a dining room which can also be used for indoor bowls or fitness sessions. Outside the Leisure Centre is a barbecue area, bowling green, petanque, croquet, table bowls, mini-golf and a children's play area. There is also a workshop, vegetable allotments, parking for caravans etc, a golf cart and the Village Bus. Village WiFi is provided for a small fee.

CAN I BORROW AGAINST MY INVESTMENT IN THE VILLAGE? Yes you can. Please refer to the Occupation Right Agreement.

IF I HAVE A COMPLAINT, WHO DO I RAISE ISSUES WITH? Firstly with McKenzie Village Lifestyle management. The Village Residents Committee can also take any complaints to Village management. Covenant Trustee Services and the Retirement Villages Association are available to the residents and will assist with any problems not able to be remedied by Village Management.

TERMS OF OCCUPATION LICENCE ▪ DISCLOSURE STATEMENT

Comparison to normal industry practice

	MCKENZIE LIFESTYLE VILLAGE	INDUSTRY NORM
Share in Selling Price increases (Gain Share)	Available	Very few offer this
Capital Loss - risk of selling price reducing lies with:	The Village	Normally the resident
Village Contribution	25% (Amortised over 4 years)	Range 20%-30%. Most between 25%-30%. Some over 2 years
Weekly Fee increases	Weekly fee is fixed for life (Will have varying rates in Village with later entrants normally paying more)	Based on actual running costs (Can be troublesome to have annual budgets approved)
Weekly Fee stops (Outgoings)	Within 1 month of exit	When sold – or after 6 months, a possible 50% reduction
Optional Care Services payment stops (part of Weekly Fee)	When resident vacates	1-2 months after exit
What if it takes a long time to re-sell a villa?	Repayment is made when villa is sold, but interest is accrued after 6 months if villa is unsold	Repayment made when villa is sold and generally, no interest is paid
Transfer to another dwelling	Transfer to smaller unit encouraged if a resident can't cope in present home. It costs them nothing and Village will re-sell the bigger unit. (Excess is paid to resident.) Village Contribution paid only ONCE on highest priced villa lived in.	Some will require payment of Village Contribution for each transfer
90 day money back guarantee	Yes	Very few offer this
Administration Fee	None charged	Typically up to \$1,000 (on entry)
Care Services to residents in villas or in serviced apartments	Have a flexible offering to meet individual needs	May have a choice of packages
Residents having visitors to stay without special consent	Up to 2 months	Some require consent before visitors arrive, however most will allow 15 days to 1 month
Alternative accommodation if resident's unit destroyed	Best endeavours will be made to provide alternative accommodation	Some opt out of any commitment
Pets (small dogs/cats/birds)	Allowed but must not be a nuisance to other residents. Replacement considered for pets able to be contained within own premises.	Many don't allow pets or if they do, don't usually allow replacement
Residents own gardens	Allow resident's participation, but the main shrubs are in before residents arrive. No trees over 2 metres.	Some discourage residents using own initiative



CONTACT US TODAY

Of course we are always pleased to answer your queries personally. If there is anything more you would like to know, or if you would like to look around the Village:

Contact Hayley Grant now:
0800 845 524 or 03 693 8340
sales@mlv.org.nz

All of the information in this pack can also be found on our website.

www.mlv.co.nz



THE BENEFITS OF VILLAGE LIVING

SECURITY Living within a community plus electronic monitoring

EMERGENCY CALL SERVICE Help and assistance available 24 hours

COMPANIONSHIP Organised activities, games and events

MEALS Special occasions for residents and guests, regular meal delivery,
grocery deliveries can be arranged

CONTINUING CARE (AGEING-IN-PLACE) Nursing, showering
and medication services can be arranged

ORGANISED TRIPS Travel within New Zealand

VILLAGE BUS Shopping trips, outings to local places, events, functions

ON-SITE SERVICES Visiting medical practitioners, hairdresser,
and exercise advisers

IN HOME PACKAGES Cleaning, laundry, rubbish removal

DESIGNER LANDSCAPING Gardens and level paved walkways

FULL HOUSE EXTERIOR MAINTENANCE Includes scheduled
window and exterior walls washing

GARDEN MAINTENANCE Regular lawnmowing,
plant replacement, weeding

WEEKLY FEE FIXED Residents are secure in the knowledge that
while their weekly fee will remain the same their national superannuation
may/will increase annually

FREEDOM With no house or garden maintenance residents can
spend time pursuing own interests, both new and existing

WORRY FREE LIVING All these services create peace of mind

FACILITIES AND ACTIVITIES Heated pool, therapy pool, library, lounges,
café/bar, kitchen, meeting room/cinema/chapel, hairdressing salon,
consultants' room, craft room, outdoor and indoor bowls, pool table,
petanque, croquet, gymnasium, workshop, on-site parking for caravans and boats,
barbeque area, children's play area, Village WiFi and more...

