

Village Comparison Document

Retirement Villages Act 1999 (Section 74)

ABN: 86 504 771 740

This form is effective from 1 January 2024



Name of village: Palm Lake Resort Beachmere Sands

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 www.palmlakeresort.com.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 *1 February 2023* 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 Palm Lake Resort Beachmere Sands Street Address 218 Bishop Road Suburb Beachmere State QLD Post Code 4510
1.2 Owner of the land on which the retirement village scheme is located	Name of land owner Palm Lake Resort Pty Ltd Australian Company Number (ACN) 005 277 038 Address Level 4 Southport Central 3, 9 Lawson Street Suburb Southport State QLD Post Code 4215
1.3 Village operator	Name of entity that operates the retirement village (scheme operator) Palm Lake Resort Pty Ltd Australian Company Number (ACN) 005 277 038 Address Level 4 Southport Central 3, 9 Lawson Street Suburb Southport State QLD Post Code 4215 Date entity became operator 7 October 2005

1.4 Village management and onsite availability	Name of village management entity and contact details
	<p>Palm Lake Resort Pty Ltd ACN 005 277 038</p> <p>Australian Company Number (ACN) 005 277 038</p> <p>Phone 1800 338 382 Email salesbeachmere@palllake.com.au</p> <p>An onsite manager (or representative) is available to residents:</p> <p><input checked="" type="checkbox"/> Full time</p> <p>Onsite availability includes:</p> <p>Weekdays</p> <p>Weekends for emergencies only</p>

Part 2 – Age limits	
2.1 What age limits apply to residents in this village?	<p>55 years of age or over unless otherwise agreed to in the sole discretion of the Scheme Operator.</p> <p>.....</p> <p>.....</p>

ACCOMMODATION, FACILITIES AND SERVICES

Part 3 – Accommodation units: Nature of ownership or tenure

3.1 Resident ownership or tenure of the units in the village is:	<input type="checkbox"/> Freehold (owner resident) <input checked="" type="checkbox"/> Lease (non-owner resident) <input type="checkbox"/> Licence (non-owner resident) <input type="checkbox"/> Share in company title entity (non-owner resident) <input type="checkbox"/> Unit in unit trust (non-owner resident) <input type="checkbox"/> Rental (non-owner resident) <input type="checkbox"/> Other <p>.....</p>
---	--

Accommodation types

3.2 Number of units by accommodation type and tenure	There are 181 units in the village, comprising single story units;
---	--

Accommodation Unit	Freehold	Leasehold	Licence	Other	
Independent living units		181			
Studio					
- One bedroom					
- Two bedrooms					
- Three bedrooms					

Serviced units				
- Studio				
- One bedroom				
- Two bedrooms				
- Three bedrooms				
Other				
Total number of units		181		

Access and design

3.3 What disability access and design features do the units and the village contain?

- ☐ Level access from the street into and between all areas of the unit (i.e. no external or internal steps or stairs) in all units
- ☒ Alternatively, a ramp allows entry into some units
- ☒ Step-free (hobless) shower in some units
- ☒ Width of doorways allow for wheelchair access in some units
- ☒ Toilet is accessible in a wheelchair in some units
- ☒ Other key features in the units or village that cater for people with disability or assist residents to age in place -
Easy access to clubhouse and other facilities
- ☐ None

Part 4 – Parking for residents and visitors

4.1 What car parking in the village is available for residents?

- ☒ All units with own garage or carport attached or adjacent to the unit
- ☒ Other parking e.g. caravan or boat
Caravan and Boat Storage area

4.2 Is parking in the village available for visitors?

If yes, parking restrictions include

- ☒ Yes ☐ No
- Adhere to Resort etiquette and park in communal parking areas, do not block streets

Part 5 – Planning and development

5.1 Is construction or development of the village complete?

- Year village construction started 2008
- ☒ Fully developed / completed
- ☐ Partially developed / completed
- ☐ Construction yet to commence

5.2 Is there development approval or a development application pending for further development or

Development application pending

- ☐ Yes ☒ No

.....

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 the General Services Charge paid by residents)?

Management and administration, minor maintenance, gardening in common areas, recreation or entertainment facilities, swimming pool maintenance, cleaning of Resort facilities, operation of the Resort bus and any Resort vehicles, emergency alarm system operation, water and sewerage charges, Council rates and all other services giving rise to Operating Costs.

7.2 Are optional personal services provided or made available to residents on a user-pays basis?

☐ Yes ☒ No

7.3 Does the retirement village operator provide government funded home care services under the *Aged Care Act 1997 (Cwth)*?

☐ Yes, the operator is an Approved Provider of home care under the *Aged Care Act 1997* (Registered Accredited Care Supplier – RACS ID number)

☐ 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 *Aged Care Act 1997 (Cwth)*. These home care services are not covered by the *Retirement Villages Act 1999 (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 emergency systems

8.1 Does the village have a security system?

☐ Yes ☒ No

8.2 Does the village have an emergency help system?

☒ Yes - all residents ☐ Optional ☐ No

If yes or optional:

<ul style="list-style-type: none"> the emergency help system details are: the emergency help system is monitored between: 	<p>Emergency call button system provided by SafetyLink</p> <p>24 hours 7 days per week.</p>
<p>8.3 Does the village have equipment that provides for the safety or medical emergency of residents?</p> <p>If yes, list or provide details e.g. first aid kit, defibrillator</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>First Aid Kit, Defibrillator</p>

COSTS AND FINANCIAL MANAGEMENT

Part 9 – Ingoing contribution - entry costs to live in the village

An ingoing contribution is the amount a prospective resident must pay under a residence contract to secure a right to reside in the retirement village. The ingoing contribution is also referred to as the sale price or purchase price. It does not include ongoing charges such as rent or other recurring fees.

<p>9.1 What is the estimated ingoing contribution (sale price) range for all types of units in the village</p>	Accommodation Unit	Range of ingoing contribution
	Independent living units	
	- Two bedrooms	\$450,000.00 to \$750,000.00
	- Three bedrooms	\$550,000.00 to \$850,000.00
	Full range of ingoing contributions for all unit types	\$450,000.00 to \$850,000.00
<p>9.2 Are there different financial options available for paying the ingoing contribution and exit fee or other fees and charges under a residence contract?</p> <p>If yes: specify or set out in a table how the contract options work e.g. pay a higher ingoing contribution and less or no exit fee.</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Yes, different financial options are considered on a case by case basis.</p>	
<p>9.3 What other entry costs do residents need to pay?</p>	<p><input type="checkbox"/> Transfer or stamp duty</p> <p><input checked="" type="checkbox"/> Costs related to your residence contract</p> <p><input checked="" type="checkbox"/> Costs related to any other contract e.g.</p> <p><input checked="" type="checkbox"/> Advance payment of General Services Charge</p> <p><input type="checkbox"/> Other costs</p>	

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 Charge 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 (weekly)	Maintenance Reserve Fund contribution (weekly)
All units pay a flat rate	\$124.04	\$23.46

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

Financial year	General Services Charge (range) (weekly)	Overall % change from previous year	Maintenance Reserve Fund contribution (range) (weekly)	Overall % change from previous year (+ or -)
2023	\$124.62	+ 2.83%	\$12.88	- 8.37%
2022	\$121.20	+ 0.5%	\$14.05	- 14.33%
2021	\$120.60	- 4.2%	\$16.40	- 11.35%

10.2 What costs relating to the units are not covered by the General Services Charge? (residents will need to pay these costs separately)

- ☒ Contents insurance
☐ Home insurance (freehold units only)
☒ Electricity
☒ Gas

- ☐ Water
☒ Telephone
☒ Internet
☐ Pay TV
☒ Other
 Caravan Parking

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
 Repair damage that is not the result of fair wear and tear
 Repair equipment & appliances when they are broken
 Replace equipment & appliances if they are worn out or cannot be repaired

	Repair or replace light fittings, light globes, electric switches which are broken Repair or replace all plumbing fixtures needing repair including leaking taps, cisterns and blocked drains Repair and replace all broken locks and handles on doors and windows Repair and maintain any alteration you make to your villa
10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit? If yes: provide details, including any charges for this service.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If repairs require specialised trades will can assist if covered under warranty. If not we can organise but we ensure they understand it will be at their own cost.

Part 11– Exit fees - when you leave the village

A resident may have to pay an exit fee to the operator when they leave their unit or when the right to reside in their unit is sold. This is also referred to as a 'deferred management fee' (DMF).

11.1 Do residents pay an exit fee when they permanently leave their unit? If yes: list all exit fee options that may apply to new contracts	<input type="checkbox"/> Yes – all residents pay an exit fee calculated using the same formula <input type="checkbox"/> Yes – all new residents pay an exit fee but the way this is worked out may vary depending on each resident's residence contract <input type="checkbox"/> No exit fee <input checked="" type="checkbox"/> Other – all residents pay an exit fee but the way this is worked out may vary depending on each resident's residence contract
Time period from date of occupation of unit to the date the resident ceases to reside in the unit	Exit fee calculation based on
1 year	5% of your ingoing contribution
2 years	10% of your ingoing contribution
5 years	25% of your ingoing contribution
10 years	35% of your ingoing contribution
Note: if the period of occupation is not a whole number of years, the exit fee will be worked out on a daily basis. The maximum (or capped) exit fee is 35% of the ingoing contribution after 7 years of residence. The minimum exit fee is 5% (pro rata)	

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?

We must pay to You Your Exit Entitlement on the Exit Entitlement Date.

Your Exit Entitlement is calculated as follows:

- (a) We repay Your interest free Loan;
- (b) Plus: any Capital Gain;
- (c) Less: the Exit Fee which You authorise Us to offset against the Loan repayment;
- (d) Less: the other components listed below:
 - (i) the cost of Reinstatement Work;
 - (ii) any Alterations and Additions Cost;
 - (iii) Capital Loss (if any);
 - (iv) the Documentation Fees;
 - (v) the Costs of Sale of a New Lease;
 - (vi) any Service Charge Arrears;
 - (vii) any GST; and
 - (viii) any other amounts payable by You to Us under the terms of the lease, the Deed of Loan or any other amounts payable by You to Us under the Act which We are lawfully able to recover.

Period of time between the Commencement Date and the Exit Date (i.e. the period of occupation of the accommodation unit)	$\frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
Up to 1 year	
1 year or greater but less than 2 years	$5\% \text{ plus } \frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
2 years or greater but less than 3 years	$10\% \text{ plus } \frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
3 years or greater but less than 4 years	$15\% \text{ plus } \frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
4 years or greater but less than 5 years	$20\% \text{ plus } \frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
5 years or greater but less than 6 years	$25\% \text{ plus } \frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
6 years or greater but less than 7 years	$30\% \text{ plus } \frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$

Period of time between the Commencement Date and the Exit Date (i.e. the period of occupation of the accommodation unit)	$\frac{\text{No. of days of occupation in final year of occupation}}{\text{No. of days of final year of occupation}} \times 5\%$
Up to 1 year	
7 years or greater	35%
MAXIMUM	35%

14.2 When is the exit entitlement payable?	<p>By law, the operator must pay the exit entitlement to a former resident on or before the earliest of the following days:</p> <ul style="list-style-type: none"> the day stated in the residence contract which is 18 months after the termination of 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). <p>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.</p>
14.3 What is the turnover of units for sale in the village?	<p>1 accommodation units were vacant as at the end of the last financial year</p> <p>8 accommodation units were resold during the last financial year</p> <p>7 months was the average length of time to sell a unit over the last three financial years</p>

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?	General Services Charges for the last 3 years		
	Financial Year	Deficit/Surplus	Change from previous year
	2023 - \$275.00	(\$170,095.00)	-355.36%
	2022 - \$270.50	\$66,611.00	11.05%
	2021 - \$274.00	\$74,883.00	90.38%
	Balance of Maintenance Reserve Fund for last financial year OR last quarter if no full financial year available		\$663,857.00
	Balance of Capital Replacement Fund for the last financial year OR last quarter if no full financial year available		\$223,142.00

	<p>Percentage of a resident ingoing contribution applied to the Capital Replacement Fund</p> <p>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.</p>	
<p>OR</p> <p><input type="checkbox"/> the village is not yet operating.</p>		

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 towards 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:

☒ Yes ☐ No

If yes, the resident is responsible for these insurance policies:

Contents and personal effects.

Part 17 – Living in the village

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?

☒ Yes ☐ No

If yes: specify any restrictions or conditions on pet ownership

Conditions include: Completion of the Pet approval process.

Visitors

17.3 Are there restrictions on visitors staying with residents or visiting?

☒ Yes ☐ No

If yes: specify any restrictions or conditions on visitors (e.g. length of stay, arrange with manager)	Residents must not have a visitor stay for longer than 28 days in a 12 month period without consent from the Scheme Operator.
Village by-laws and village rules	
17.4 Does the village have village by-laws?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <i>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.</i> <i>Note: See notice at end of document regarding inspection of village by-laws</i>
17.5 Does the operator have other rules for the village.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes: Rules may be made available on request
Resident input	
17.6 Does the village have a residents committee established under the <i>Retirement Villages Act 1999</i>?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <i>By law, residents are entitled to elect and form a residents committee to deal with the operator on behalf of residents about the day-to-day running of the village and any complaints or proposals raised by residents.</i> <i>You may like to ask the village manager about an opportunity to talk with members of the resident committee about living in this village.</i>
Part 18 – Accreditation	
18.1 Is the village voluntarily accredited through an industry-based accreditation scheme?	<input checked="" type="checkbox"/> No, village is not accredited <input type="checkbox"/> Yes, village is voluntarily accredited through:
Note: Retirement village accreditation schemes are industry-based schemes. The <i>Retirement Villages Act 1999</i> does not establish an accreditation scheme or standards for retirement villages.	
Part 19 – Waiting list	
19.1 Does the village maintain a waiting list for entry?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Access to documents

The following operational documents are held by the retirement village scheme operator and a prospective resident or resident may make a written request to the operator to inspect or take a copy of these documents free of charge. The operator must comply with the request by the date stated by the prospective resident or resident (which must be at least seven days after the request is given).

- ☒ Certificate of registration for the retirement village scheme
- ☒ Certificate of title or current title search for the retirement village land
- ☒ Village site plan
- ☒ Plans showing the location, floor plan or dimensions of accommodation units in the village
- ☒ Plans of any units or facilities under construction
- ☒ Development or planning approvals for any further development of the village
- ☒ The annual financial statements and report presented to the previous annual meeting of the retirement village
- ☒ Statements of the balance of the capital replacement fund or maintenance reserve 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
- ☒ Examples of contracts that residents may have to enter into
- ☒ Village dispute resolution process
- ☒ Village by-laws
- ☒ Village insurance policies and certificates of currency
- ☒ 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 Housing and Public Works on 13 QGOV (13 74 68) or visit our website at www.hpw.qld.gov.au

General Information

General information and fact sheets on retirement villages: www.qld.gov.au/retirementvillages

For more information on retirement villages and other seniors living options:
www.qld.gov.au/seniorsliving

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 3008 3450

Email: regulatoryservices@hpw.qld.gov.au

Website: www.hpw.qld.gov.au/housing

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: www.caxton.org.au

Department of Human Services (Australian Government)

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

Phone: 132 300

Website: www.humanservices.gov.au/individuals/subjects/age-pension-and-planning-your-retirement

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: caxton@caxton.org.au

Website: <https://caxton.org.au>

Queensland Law Society

Find a solicitor
Law Society House
179 Ann Street, Brisbane, QLD 4000
Phone: 1300 367 757
Email: info@qls.com.au
Website: www.qls.com.au

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.qld.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/