Retirement Villages Form 3

QUEENSLAND GOVERNMENT

Village Comparison Document

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 February 2019

ABN: 86 504 771 740

CABANDA RETIREMENT VILLAGE

Cabanda care

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.cabanda.org.au
- All amounts in this document are GST-inclusive, unless stated otherwise where that is permitted by law.

Notice for prospective residents

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

- Seek independent legal advice about the retirement village contract – there are different types of contracts and they can be complex
- Find out the financial commitments involved – in particular, you should understand and consider ingoing costs, ongoing fees and charges (which can increase) and how much it will cost you when you leave the village permanently
- Consider any impacts to any pensions, rate subsidies and rebates you currently receive
- Consider what questions to ask the village manager before signing a contract
- Consider whether retirement village living provides the lifestyle that is right for you. Moving into a retirement village is very different to moving into a new house. It involves buying into a village with communal facilities where usually some of the costs of this lifestyle are deferred until you leave the village. These deferred costs when you leave your unit may be significant.
- Seek further information and advice to help with making a decision that is right for you. Some useful contacts are listed at the end of this document, including:
  - Queensland Retirement Village and Park Advice Service (QRVPAS) which provides free information and legal assistance for residents and prospective residents of retirement village. See www.caxton.org.au or phone 07 3214 6333.

- The Queensland Law Society which can provide a list of lawyers who practice retirement village law. See www.qls.com.au or phone: 1300 367 757.

More information

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

The information in this Village Comparison Document is correct as at 1 July 2025 and applies to prospective residents.

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

Part 1 – Operator and management details

1.1 Retirement village location	Retirement Village Name: Cabanda Retirement Village Street Address: 59 John St Suburb: Rosewood State: Qld Post Code: 4340
1.2 Owner of the land on which the retirement village scheme is located	Name of land owner: Cabanda Care Ltd Australian Business Number (ABN): 23582672273 Address: 59 John St Suburb: Rosewood State: Qld Post Code: 4340
1.3 Village operator	Name of entity that operates the retirement village (scheme operator): Cabanda Care Ltd Australian Business Number (ABN): 23582672273 Address: 59 John St Suburb: Rosewood State: Qld Post Code: 4340 Date entity became operator: 1997
1.4 Village management and onsite availability	Name of village management entity and contact details: Cabanda Care Ltd Australian Company Number (ABN): 23582672273 Phone: 07 5464 2392 Email: info@cabanda.org.au

	An onsite manager (or representative) is available to residents: ☐ By appointment: Office Hours 8.00am to 4.30pm Monday to Friday Onsite availability includes: Weekdays: 8.00am to 4.30pm
1.5 Approved closure plan or transition plan for the retirement village	Is there an approved transition plan for the village? ☐ Yes ☒ No Is there an approved closure plan for the village? ☐ Yes ☒ No
1.6 Statutory Charge over retirement village land.	*In relation to licence schemes, a statutory charge over the land is normally registered on the certificate of title by the chief executive of the department administering the Act. It there is no statutory charge registered on a licence scheme, which may be the case for some religious, charitable or community purpose organisations, you should check if the security of tenure offered meets your requirements.* Is a statutory charge registered on the certificate of title for the retirement village land? ☒ Yes ☐ No If yes, provide details of the registered statutory charge: No's 602396006 & 703448136
Part 2 – Age limits	
2.1 What age limits apply to residents in this village?	Residents must by 65 years of age and over at time of entry
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:	☐ Freehold (owner resident) ☐ Lease (non-owner resident) ☒ Licence (non-owner resident) ☐ Share in company title entity (non-owner resident) ☐ Unit in unit trust (non-owner resident) ☒ Rental (non-owner resident) ☐ Other ……

Accommodation types

3.2 Number of units by accommodation type and tenure

There are 42 units in the village, comprising 42 single story units

Accommodation unit	Freehold	Leasehold	Licence	Other
Independent living units				
- Studio				
- One bedroom			4	
- Two bedrooms			36	
- Three bedrooms			2	
Serviced units				
- Studio				
- One bedroom				
- Two bedrooms				
- Three bedrooms				
Other [specify]				
Total number of units			42	

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 ☐ some units

☐ Alternatively, a ramp, elevator or lift allows entry into ☐ all ☐ some units

☒ Step-free (hobless) shower in ☒ all ☐ some units

☒ Width of doorways allow for wheelchair access in ☐ all ☒ some units

☒ Toilet is accessible in a wheelchair in ☐ all ☒ some units

☐ Other key features in the units or village that cater for people with disability or assist residents to age in place

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☐ None

Part 4 – Parking for residents and visitors

4.1 What car parking in the village is

☒ Some units with own garage or carport attached or adjacent to the unit

☒ Some units with own garage or carport separate from the unit

available for residents?	☒ Some units with own car park space adjacent to the unit ☒ Some units with own car park space separate from the unit ☒ General car parking for residents in the village ☒ Other parking e.g. caravan or boat …… ☒ Zero units with no car parking for residents ☐ No car parking for residents in the village Restrictions on resident's car parking include: Parking must be within designated parking areas
4.2 Is parking in the village available for visitors?	☒ Yes ☐ No Visitors must park within designated parking areas
Part 5 – Planning and development	
5.1 Is construction or development of the village complete?	Year village construction started 1997 ☒ Fully developed / completed ☐ Partially developed / completed ☐ Construction yet to commence
5.2 Construction, development applications and development approvals Provide details and timeframe of development or proposed development, including the final number and types of units and any new facilities.	Provide detail of any construction, development or redevelopment relating to the retirement village land, including details of any related development approval or development applications in accordance with the *Planning Act 2016* Not applicable
5.3 Redevelopment plan under the *Retirement Villages Act 1999*	Is there an approved redevelopment plan for the village under the *Retirement Villages Act*? ☐ Yes ☒ No

Part 6 – Facilities onsite at the village

6.1 The following facilities are currently available to residents:

- ☐ Activities or games room
- ☐ Arts and crafts room
- ☐ Auditorium
- ☒ BBQ area outdoors
- ☐ Billiards room
- ☐ Bowling green [indoor/outdoor]
- ☐ Business centre (e.g. computers, printers, internet access)
- ☐ Chapel / prayer room
- ☐ Communal laundries
- ☒ Community room or centre (for hire)
- ☐ Dining room
- ☐ Gardens
- ☐ Gym
- ☐ Hairdressing or beauty room
- ☐ Library
- ☐ Medical consultation room
- ☐ Restaurant
- ☐ Shop
- ☐ Swimming pool [indoor / outdoor] [heated / not heated]
- ☐ Separate lounge in community centre
- ☐ Spa [indoor / outdoor] [heated / not heated
- ☒ Storage area for boats / caravans
- ☐ Tennis court [full/half]
- ☒ Village bus or transport (fees apply)
- ☐ Workshop
- ☐ Other *[specify]*

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Details about any facility that is not funded from the General Services Charge paid by residents or if there are any restrictions on access or sharing of facilities (e.g. with an aged care facility).

Fees apply for the Community Hall and transport in Cabanda's vehicles

6.2 Does the village have an onsite, attached, adjacent or co-located residential aged care facility?

☒ Yes ☐ No

Name of residential aged care facility and name of the approved provider

Cabanda Care

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 fund paid by residents)?	Management and Administration Gardening and maintenance General Insurance cover Village community lighting Rates and utility charges 24 hour emergency alarm
7.2 Are optional personal services provided or made available to residents on a user-pays basis?	☒ Yes ☐ No Meals Laundry Home Cleaning Transport Social Support Nursing Care (The charges for these services are available on request)
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 18118)
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? If yes or optional: • the emergency help system details are: The emergency help system is monitored between:	☒ Yes - all residents ☐ Optional ☐ No All units have an emergency push button Tunstall system The Tunstall system is monitored 24/7 offsite through Tunstall
8.3 Does the village have equipment that provides for the safety or medical emergency of residents?	☐ Yes ☒ No

COSTS AND FINANCIAL MANAGEMENT

Part 9 – Ingoing 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.

9.1 What is the estimated ingoing contribution (sale price) range for all types of units in the village

Accommodation Unit	Range of ingoing contribution
Independent living units	
- Studio	$ …… to $……
- One bedroom	$350,000
- Two bedrooms	$400,000
- Three bedrooms	$450,000
Serviced units	
- Studio	$ …….. to $……
- One bedroom	$ …… to $……
- Two bedrooms	$ …… to $……
- Three bedrooms	$ …… to $……
Other *[specify]*	$ …… to $……
Full range of ingoing contributions for all unit types	$300,000 to $450,000

9.2 Are there different financial options available for paying the ingoing contribution and exit fee or other fees and	☐ Yes ☒ No

charges under a residence contract?	
9.3 What other entry costs do residents need to pay?	☐ Transfer or stamp duty ☒ Costs related to your residence contract ☐ Costs related to any other contract e.g. …… *[specify]* ☐ Advance payment of General Services Charge ☐ Other costs *[specify]* ……

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

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

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

The budgets for the General Services Charges Fund and the Maintenance Reserve Fund are set each financial year and these amounts can increase each year. The amount to be held in the Maintenance Reserve Fund is determined by the operator using a quantity surveyor's report. **Note:** The following ongoing costs are all stated as weekly amounts to help you compare the costs of different villages. However, the billing period for these amounts may not be weekly.

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

Type of Unit	**General Services Charge** *(weekly)*	**Maintenance Reserve Fund contribution** *(weekly)*
Independent Living Units		
- One bedroom		
- Two bedrooms		
- Three bedrooms		
All units pay a flat rate	$124.25	$23.38

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 -)*
2022/23	$102.55	5.7%	$20.37	1.4%
2023/24	$110.25	7.5%	$21.37	7.2%
2024/25	$120.96	9.7%	$22.54	5.4%

10.2 What costs relating to the units are not covered by the General Services Charge? (residents	☒ Contents insurance ☐ Home insurance (freehold units only) ☒ Electricity	☐ Water ☒ Telephone ☒ Internet

will need to pay these costs separately)	☒ Gas	☒ Pay TV ☐ Other …….
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 Residents are responsible for the maintenance and repairs of all additional fixtures, fittings and appliances privately installed Residents are responsible for all damages considered not normal wear and tear	
10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit?	☐ Yes ☒ No Only for village owned assets	

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?	☒ Yes – all residents pay an exit fee calculated using the same formula

Time period from date of occupation of unit to the date the resident ceases to reside in the unit	Exit fee calculation based on • *your ingoing contribution*
1 year	6% of your ingoing contribution
2 years	12% of your ingoing contribution
3 years	18% of your ingoing contribution
4 years	24% of your ingoing contribution

5 years	30% of your ingoing contribution
10 years	30% 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 30% of the ingoing contribution after 5 years of residence. The minimum exit fee is $5,000	

11.2 What other exit costs do residents need to pay or contribute to?	☐ Sale costs for the unit ☐ Legal costs ☒ Other costs: Repairs charges for unfair wear and tear of property and/or equipment

Part 12 – Reinstatement and renovation of the unit

12.1 Is the resident responsible for reinstatement of the unit when they leave the unit?	☐ Yes ☒ No *Reinstatement work means replacements or repairs that are reasonably necessary to return the unit to the same condition it was in when the resident started occupation, apart from:* • *fair wear and tear; and* • *renovations and other changes to the condition of the unit carried out with agreement of the resident and operator.* *Fair wear and tear includes a reasonable amount of wear and tear associated with the use of items commonly used in a retirement village. However, a resident is responsible for the cost of replacing a capital item of the retirement village if the resident deliberately damages the item or causes accelerated wear.* Entry and exit inspections and reports are undertaken by the operator and resident to assess the condition of the unit.
12.2 Is the resident responsible for renovation of the unit when they leave the unit?	☒ No *Renovation means replacements or repairs other than reinstatement work.* By law, the operator is responsible for the cost of any renovation work on a former resident's unit, unless the residence contract provides for the resident to share in the capital gain on the sale of the resident's interest in the unit. Renovation costs are shared between the former resident and operator in the same proportion as any capital gain is to be shared under the residence contract.

Part 13– Capital gain or losses	
13.1 When the resident's interest or right to reside in the unit is sold, does the resident share in the capital *gain* or capital *loss* on the resale of their unit?	☒ No

Part 14 – Exit entitlement or buyback of freehold units	
An exit entitlement is the amount the operator may be required to pay the former resident under a residence contract after the right to reside is terminated and the former resident has left the unit.	
14.1 How is the exit entitlement which the operator will pay the resident worked out?	The sum of the ingoing contribution less any retentions less any other unpaid fees and charges
14.2 When is the exit entitlement payable?	By law, the operator must pay the exit entitlement to a former resident on or before the **earliest** of the following days: • the day stated in the residence contract ➢ which is three (3) 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 In addition, an operator is entitled to see probate or letters of administration before paying the exit entitlement of a former resident who has died.
14.3 What is the turnover of units for sale in the village?	Six (6) accommodation units were vacant as at the end of the last financial year Three (3) accommodation units were resold during the last financial year Six (6) months was the average length of time to sell a unit over the last three financial

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	**General Services Charges Fund** for the last 3 years			
	Financial Year	Deficit/ Surplus	Balance	Change from previous year
	2022/2023	($59,956)	($59,956)	

Retirement Villages Act 1999?				
	2023/2024	$2,521	($57,435)	
	2024/2025	$17,694	($39,741)	

Balance of **General Services Charges Fund** for last financial year *OR* last quarter if no full financial year available	($39,741)
Balance of **Maintenance Reserve Fund** for last financial year *OR* last quarter if no full financial year available	$318,002
Balance of **Capital Replacement Fund** for the last financial year *OR* last quarter if no full financial year available	$485,984
Percentage of a resident ingoing contribution applied to the Capital Replacement Fund The operator pays a percentage of a resident's ingoing contribution, as determined by a quantity surveyor's report, to the Capital Replacement Fund. This fund is used for replacing the village's capital items.	0%

OR ☐ the village is not yet operating.

Part 16 – Insurance

The village operator must take out general insurance, to full replacement value, for the retirement village, including for:

- communal facilities; and
- the accommodation units, other than accommodation units owned by residents.

Residents contribute 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: • Personal contents insurance

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? If yes: specify any restrictions or conditions on pet ownership	☒ Yes ☐ No • Pet Rules are available on request
Visitors	
17.3 Are there restrictions on visitors staying with residents or visiting? If yes: specify any restrictions or conditions on visitors (e.g. length of stay, arrange with manager)	☒ Yes ☐ No Visitors are not permitted to stay for more than 7 consecutive days or 28 days per calendar year without the prior written approval of the General Manager. For Health and Safety reasons, all visitors staying overnight must be registered through the Administration Office.
Village by-laws and village rules	
17.4 Does the village have village by-laws?	☐ Yes ☒ No *By law, residents may, by special resolution at a residents meeting and with the agreement of the operator, make, change or revoke by-laws for the village.* *Note: See notice at end of document regarding inspection of village by-laws*
17.5 Does the operator have other rules for the village.	☒ Yes ☐ No If yes: Rules may be made available on request
Resident input	
17.6 Does the village have a residents committee established under the *Retirement Villages Act 1999*?	☐ Yes ☒ No *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.* *You may like to ask the village manager about an opportunity to talk with members of the resident committee about living in this village.*
Part 18 – Accreditation	
18.1 Is the village voluntarily accredited through an industry-based accreditation scheme?	☒ No, village is not accredited
Note: Retirement village accreditation schemes are industry-based schemes. The *Retirement Villages Act 1999* 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? If yes, • what is the fee to join the waiting list?	☒ Yes ☐ No ☒ No fee

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
☐ An approved redevelopment plan for the village under the *Retirement Villages Act*
☐ An approved transition plan for the village
☐ An approved closure plan for 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 general services charges fund (or income and expenditure for general services) at the end of the previous three financial years of the retirement village
☐ Statements of the balance of any Body Corporate administrative fund or sinking fund at the end of the previous three years of the retirement village
☐ 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/