



2026

Choices and Successful Transition To Village and Community Living



Government of South Australia
Supported by Office for Ageing Well

What is a Retirement Village?

A **retirement village** is a managed community of homes for people aged 55 and over, operating under the Retirement Villages Act 2016 (SA) and registered with the Office for Ageing Well.

They are

Independent-living communities with shared facilities.
Designed for people no longer working full-time.

They are not

Nursing homes or aged care facilities.
Residential parks or low-cost rental housing.

Types of Villages

- **Lifestyle / Resort-style:** Emphasise recreation and social connection.
- **Community Villages:** Smaller, community-focused, often not-for-profit.
- **Serviced Apartments:** Offer semi-independent living with optional services.
- **Rental Units:** Self-contained, covered by the Residential Tenancies Act; some pensioners may be eligible for Rent Assistance.

Financial and Legal Essentials

Entry Contributions and Deferred Management Fees (DMF)

Villages require an upfront payment and some require a DMF on exit. Always check how the fee is calculated and when refunds are paid.

Maintenance / Recurrent Charges

Regular fees (fortnightly or monthly) cover administration, staff, insurance and maintenance. Confirm what is included.

Disclosure Statement and Contract

You must receive these at least 10 business days before signing.

The disclosure outlines all fees and exit conditions in plain language.

Ask for written clarification for anything unclear.

Other Financial Considerations to Ask Yourself

- How will my move affect my Superannuation and retirement savings?
- Will it reduce my pension or entitlements?
- If I decide to leave the village later, what exit fees might apply?
- Could I be eligible for rent assistance or other support because of the type of contract I sign?





Moving is a personal decision that shapes your retirement lifestyle. Take your time to compare options and seek advice. The best choice is one that fits your lifestyle, community, and budget.

Leaving a Retirement Village

Exit entitlements are paid within the period stated in your contract, or within 12 months of leaving, whichever is sooner. You can generally remain in your unit while remarketing occurs, and your disclosure statement explains how your entitlement is calculated. In some cases, early access may be available if moving into aged care, but it is best to look into this in advance.

2026 Brings New Legislation

- Clearer contracts and fee examples.
- Holding deposit protection.
- Entry condition reports.
- Cap on capital fund contributions (max. 12.5% of market value).
- Shorter repayment timeframe (12 months).
- Limits on charge increases (CPI if not otherwise stated).
- Stronger dispute resolution and regulator oversight.

Retirement Village Readiness Checklist

- Compare options** – Visit several villages and compare fees, lifestyle, and location.
 - Clarify costs** – Understand entry, ongoing, and exit fees. Ask for worked examples.
 - Review the disclosure and contract** – Read both carefully and seek legal advice.
 - Ask about facilities and services** – What's included and what costs extra?
 - Inspect maintenance and safety** – Are communal areas well-kept and accessible?
 - Ask about village rules** – Pets, visitors, parking, renovations, or resale.
 - Understand exit arrangements** – Length to receive funds back, and how remarketing works.
 - Consider future needs** – Can support be added if your circumstances change?
 - Talk to residents** – Ask about their experience of management and community life.
- Remember to take your time.** Don't sign until you feel fully informed and comfortable.





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Office for Ageing Well

For more information or to discuss your options, please contact:

Catalyst Foundation

Information sheets, online directory, one-on-one contact.
Tel. 8168 8776 | information@catalystfoundation.com.au

SA Retirement Villages Residents' Association (SARVRA)

Tel. 8232 0422 | www.sarvra.asn

Office for Ageing Well / Retirement Villages Unit

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