



# Peace of mind and **FREEDOM**

Columba Court

Retirement Living Oamaru

*enliven*  
PRESBYTERIAN SUPPORT OTAGO



## Some things make for happier, healthier living, no matter what your age.

A sense of community; friends, family, whānau; giving and receiving; making decisions for yourself; and most of all, practical support when you need it.

At Enliven we work alongside you and your family to achieve these things.

Your  
place



## Columba Court offers you freedom and peace of mind.

Freedom from worrying about all those things you just can't be bothered with any more, like painting and mowing the lawn. Peace of mind knowing a neighbour is close at hand when you want help or just a chat.

Columba Court is a purpose built retirement village of just seven units, designed to meet the requirements of older residents.

The warm and friendly environment offers independent living, amongst established private gardens, located in the elevated suburb of South Hill, Oamaru.

Units within the property are available to residents over 65 years under an Occupation Right Agreement.



Your space

## Living at Columba Court

Built of local Oamaru stone, all units have one bedroom with an ensuite, heat pump, and whiteware.

### Unit specifications

#### Units 1—4:

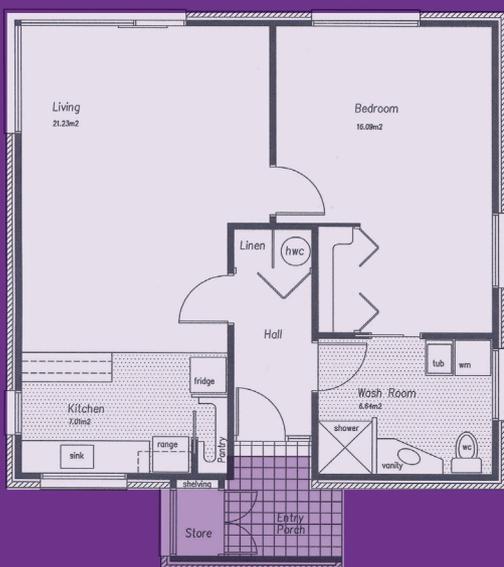
one bedroom - 60 sq metre in size

#### Units 5—7,

one bedroom - 70 sq metre in size

- Individual private gardens and maintained, shared common gardens
- Electric water heating
- Fridge/freezer, oven with cooktop, washing machine
- Heatpump
- Carpets and drapes
- Ensuite with shower, heater, heated towel rail and toilet hand rail
- Smoke detector
- Television and phone connections

*Note: Electricity supply to the village is by way of one meter. This reduces line charges and is therefore a cost saving for you. Power is charged to you separately by Presbyterian Support Otago*



**A typical 1 bedroom unit**

## What are you purchasing?

By signing the Occupation Right Agreement (ORA) you are purchasing the right to live in a unit within the Columba Court complex.

This system of residency is increasingly popular amongst New Zealand's retirees. Columba Court, like other registered retirement villages in New Zealand, operates under the Retirement Villages Act 2003. This Act protects the interests of residents both current and future, and ensures all villages operate responsibly.

The price of a Columba Court ORA will depend on the market at the time you make the purchase. Upon exiting the unit a new Occupation Right Agreement is sold by us to a new resident. You, or your estate, are settled following this sale, as specified in your ORA.

## Village Fee

The Village Fee covers expenses for operating the village and is paid monthly, in advance. Expenses covered by this fee include:

- Rates, levies and taxes
- Building insurance (occupiers pay their own contents insurance)
- Remuneration for people engaged in the operation and maintenance of the village
- Garden maintenance and rubbish removal (This does not include your private garden)
- Maintenance and repair of buildings, common areas and the village generally
- Cost of routine services provided by the Statutory Supervisor as required by the Retirement Villages Act 2003

## Deferred Management Fee

The Deferred Management Fee is deducted from the price you paid for your Occupation Right Agreement.

Details are available in the Columba Court Retirement Village Disclosure Statement and the Occupation Right Agreement.



# Frequently Asked Questions

It's natural to have questions when you're contemplating a change like moving home. Below are answers to some of the more common questions we're asked – if you want to know more, please call us or visit our website.

## How old must I be to live in Columba Court?

One of the occupants must be 65 years or over.

## Who manages the village?

There is a full-time Manager who looks after both Iona and the Columba Court Retirement Village.

## Will my independence and privacy be respected?

Absolutely! You are free to do whatever you please, and the village has been designed to provide you with as much privacy as possible. It's completely up to you how much you interact with the other residents.

## What happens if I want to go on holiday?

All we ask is that you let the Manager know.

## What happens if I need urgent assistance?

We encourage you to join a personal emergency assistance scheme. The village does not offer a 'call bell' emergency service.

## Can I move into Iona if my health deteriorates?

Yes, subject to accommodation being available and you meeting the Southern District Health Board Needs Assessment Service's requirements.



## Can I bring my pet with me?

Because we recognise the important role they can play in your life, we are open to you bringing a pet with you. We look at each request on a case-by-case basis, however, if your pet disturbs other residents or causes damage to your home or the village, it will not be allowed to stay.

## Can I have family and friends to stay?

Yes, this is your home. Your family and friends are very welcome to stay with you for periods of up to three weeks at any one time.

## Can I change the decor in my home?

Everyone likes their home to reflect their personality; however, you should talk with the Manager first and accept that when you vacate your home you may be required to re-instate the changes.

## Do I own the unit?

When you 'buy' a home in any retirement village, you are actually buying an Occupation Right Agreement (ORA). This gives you the right to occupy your home for your lifetime or for as long as you choose, but the title to the land and buildings remains with the village owner.

The ORA includes all the terms and conditions of the occupancy of your home in Columba Court. A copy of the ORA is available from our website.

## What if I change my mind once I've signed the agreement?

There is a 15-day 'cooling off' period from the time you sign the ORA. This means you can cancel the agreement without penalty or the need to give a reason, so long as you do so within 15 working days of signing it. The deposit you paid will then be returned to you with interest. Note, however, that your solicitor may still charge you a fee for the services they provided.

## What is the Village Fee?

The Village Fee is your contribution towards, but not limited to, gardening, general maintenance, rates, insurance and the cost of routine services provided by the Statutory Supervisor. This fee, charged monthly in advance, is reviewed annually. It continues if you have moved out but the new ORA hasn't yet been sold; reducing to 50% after six months.

## Who pays the insurance and rates?

PSO Retirement Villages Ltd pays for your unit insurances and rates. The cost of these outgoings is proportionally included in the Village Fee. You are responsible for insuring your household contents and your personal effects.





### Can I rent out my home?

No. The unit is solely for use of the persons named as the occupants.

### What are my rights?

The ORA lists your rights. Of course, you also have the right to be treated with courtesy and respect, and you should complain if you are not. Both PSO Retirement Villages Ltd and residents have obligations under the Code of Residents' Rights in this respect. If you have any concerns or complaints, we will do our best to resolve them with you informally; however there is also a formal complaints procedure. If satisfaction cannot be achieved through that complaints process within 20 working days, the matter can be escalated by lodging a Disputes Notice under the Retirement Villages Act 2003.

### What is a Statutory Supervisor?

It is an independent professional organisation (or person) approved by the Registrar of Retirement Villages, providing Occupation Right owners significant protection of their investment in Columba Court Retirement Village.

Statutory Supervisors are often a contact point and voice for residents, receiving and investigating complaints, conducting Village annual general meetings and other relevant meetings.

### PSO Retirement Villages Limited's Statutory Supervisor Service is provided by:

Covenant Trustee Services Ltd  
PO Box 4243, Shortland Street, Auckland 1015.

### What happens if I want to leave the village?

Your ORA is terminated and a new one for your home is then sold on the open market to a new resident. You will receive the price you paid less the Deferred Management Fee (village contribution fee), any money due and any costs incurred in finding a new resident.

The Deferred Management Fee is a contribution towards costs such as roads, drainage, street lighting, maintenance of communal infrastructure, Village management and services. Specific details are in the ORA.



### Can a family trust own an ORA?

An ORA can only be issued in the names of the residents occupying the unit, although the funds used to acquire an ORA may be paid from a Family Trust. Any termination proceeds can also be paid to a Family Trust when you leave. You should discuss this with your solicitor.

### Can I bequeath my ORA to a family member?

The ORA is not transferable and automatically terminates when you leave the village.

### What happens to my home in a disaster?

Firstly, we will provide alternative accommodation for you if your home is not fit to live in. We have full replacement insurance for the buildings and infrastructure so will repair or replace your home to a design and standard equal or similar to that prior to the damage or destruction.

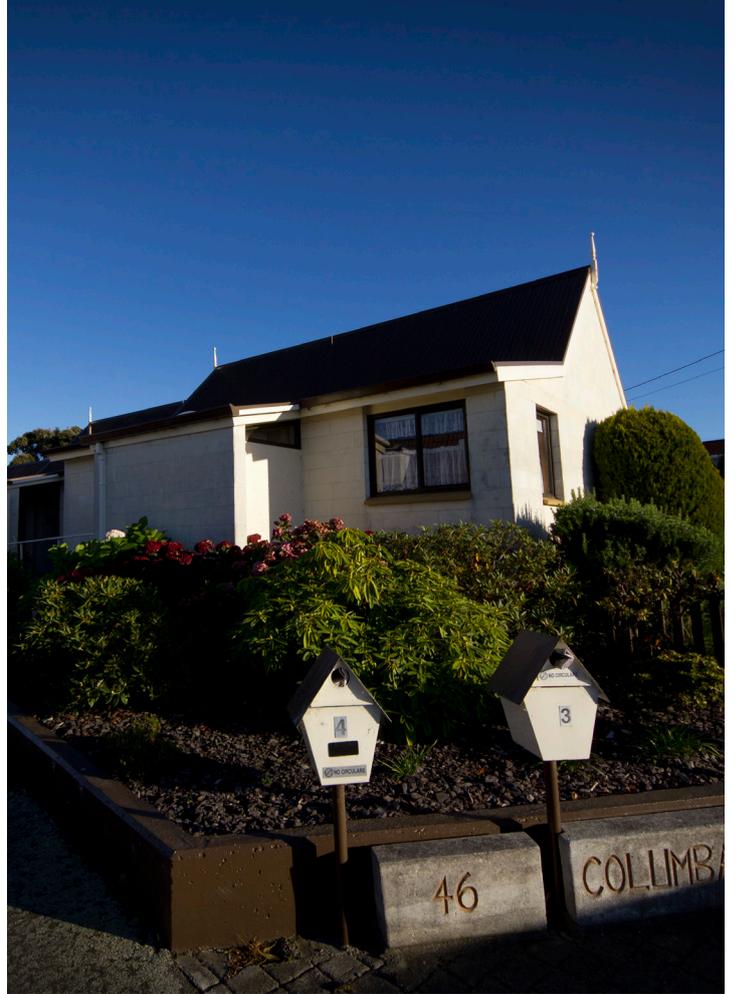
If your ORA is terminated because an event means the Village can no longer operate, then you will receive the full amount you paid for that ORA. No deduction will be made for the Deferred Management Fee.

### You can find out more about living in a retirement village at these websites:

[www.retirement.org.nz](http://www.retirement.org.nz)

[www.retirementvillages.org.nz](http://www.retirementvillages.org.nz)





For sales enquiries and further information about the Occupation Right Agreement process, contact Presbyterian Support Otago Director of Finance:

**Presbyterian Support Otago**

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[psotago.org.nz](http://psotago.org.nz)

To view a unit please contact Iona manager:

**Iona**

t: 03 437 1870 | e: [iona@psotago.org.nz](mailto:iona@psotago.org.nz)

**Columba Court**

46 Hull Street, South Hill, Oamaru 9400



*Columba Court Retirement Village is a member of the New Zealand Retirement Villages Association.*