### Frequently asked questions

#### What title do residents receive?

Purchasing a life right means you will acquire, for a capital sum, the right to occupy the housing unit for the remainder of your life. This right is not the same as ownership of a property; the housing unit remains the property of The RA Welfare Development Trust (the seller of the life right) and therefore you do not receive a title deed and transfer duty is not applicable. A couple or two non-related persons may purchase a life right and they are then regarded as joint purchasers. When one person passes away or transfers to the care centre, the other person may continue to occupy the unit.

#### What is the capital cost?

The cottage or apartment is available for a cash payment of the purchase amount. Unfortunately we cannot permit occupation until the full purchase price has been paid. Eighty percent of the original purchase price will, upon leaving or in the event of death, be re-paid. The costs of permanent frail care are applicable only to those residents using the care centre and are not built into the operating cost of cottages and apartments.

#### What will the levy be?

There will be a monthly levy charged for the units based on the actual annual cost of services such as rates, sewerage, electricity, water, servicing of unit, external maintenance, insurance, administration costs, security and 24 days per annum per unit recuperation in the care centre. The levy is calculated at cost and every endeavour is made to keep escalation to the bare minimum.

### What happens should transfer to the care centre be necessary?

Residents remain responsible for the charges for frail care. However, a percentage of the original purchase price will be available towards this cost as explained hereunder:

#### Single occupancy:

An amount equal to eighty percent of the original purchase price will be placed in an interest bearing trust with the interest credited to your frail care account.

#### Double occupancy:

On transfer of the first person to the care centre, an amount equal to thirty five percent of the original purchase price is placed in an interest bearing trust with the interest credited to your frail care account.

On transfer of the second person to the care centre, an amount equal to forty five percent of the original purchase price is placed in an interest bearing trust with the interest credited to your frail care account.

Preferential rates apply for purchasers transferring to the care centre.

#### What happens on death?

On death, in a cottage or apartment of a joint purchaser there is no accrual to the estate of the deceased person. On death, in a cottage or apartment of the last surviving person, eighty percent of the original purchase price will accrue to the estate. On the death of the first purchaser after frail care, no amount accrues to the estate of the deceased person. On the death of the last surviving person after frail care, any capital balance remaining in the trust will accrue to the estate of that person.

The twenty percent of the purchase price retained by Rand Aid will be used for the continuous provision of services to the less advantaged.



**PHIN LODG** 



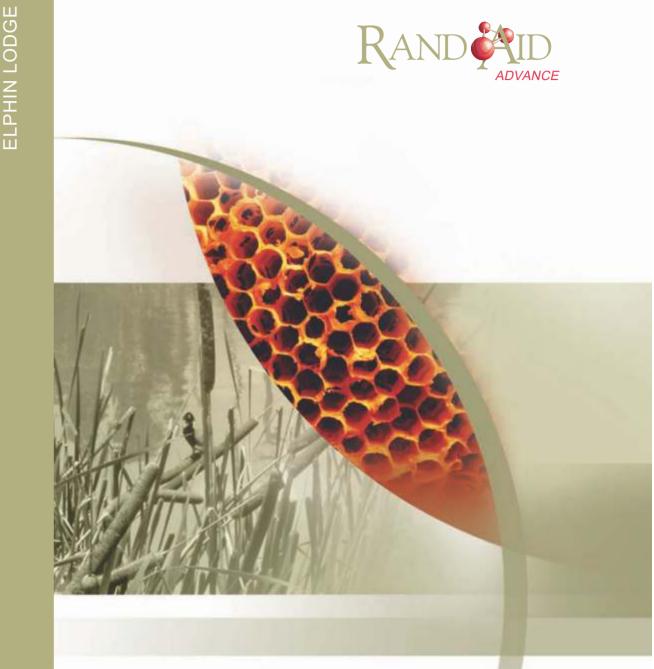
RAND AID ASSOCIATION . NON-PROFIT ORGANISATION REGISTRATION NUMBER: 000 605 NPO

#### Contact details:

Elphin Lodge Complex Manager or Deputy Complex Manager T (011) 882 6296 F (011) 443 4026 Modderfontein Road, Edenvale PO Box 891039, Highlands North, 2037 www.randaid.co.za

GPS Co-ordinates

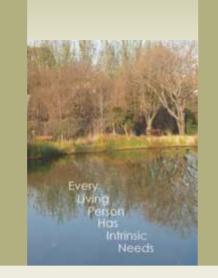
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#### A registered non-profit organisation that provides hope and

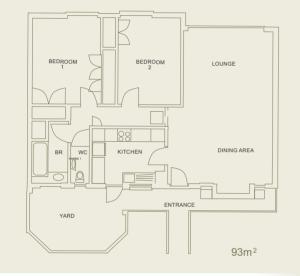
enables people to shape their purpose in life.

# **TYPICAL LAYOUT OF UNITS** Cottages

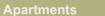


Elphin Lodge is situated on13 hectares of land on Modderfontein Road between Edenvale Hospital and the National Health & Laboratory Services (NHLS), with the Jukskei river on its eastern boundary. A footbridge links Elphin Lodge with Tarentaal Village and Inyoni Creek situated on the opposite side of the riverbank.











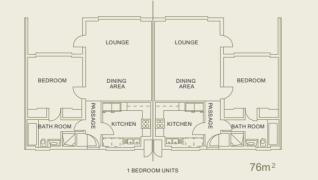
Each cottage consists of two bedrooms, kitchen, full bathroom with shower, separate toilet, lounge/dining room, patio and enclosed yard. A lock up garage is no more than 30 metres from the cottage to which it is assigned.

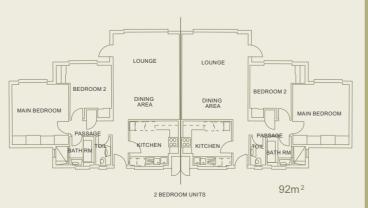
- · All cottages are north facing, being either south or north entry.
- Fully-equipped kitchens with ample cupboard space. Provision has been made for a dishwasher, washing machine and refrigerator/freezer.
- · Carpeted. Telephone sockets.
- DSTV aerial.
- There are two different sizes of cottages, i.e. 93sq. metres and 101sq. metres, excluding the garage.

## **Elphin Lodge Apartments**

Each apartment consists of lounge/dining room, kitchen, full bathroom with shower, separate toilet, and one or two bedrooms, patio or balcony. A lock up garage is no more than 30 metres from the apartment to which it is assigned.

- All apartments are north facing.
- Fully-equipped kitchens with ample cupboard space. Provision has been made for a dishwasher, washing machine, refrigerator/freezer. · Carpeted.
- Telephone sockets.
- DSTV aerial.
- The one-bedroom apartment is 76sq. metres and the two-bedroomed apartment is 92sq. metres, excluding the covered patio or balcony and garage.







Emergency Call System. 24-Hour security: gate control, patrolling personnel and electrified fence.

Garden service. Weekly servicing of cottages and apartments. Postal delivery.

waiting list by paying a small refundable deposit. This deposit will also secure a place on the waiting list of any other Rand Aid facility, should this be requested.

Waiting list



# of residents are:

- Recreation centre comprising of a large, well-equipped hall and snooker and card rooms. Swimming pool.

- for celebrating occasions with friends and family. Hairdresser.
  - Hairdresser. A physiotherapist, podiatrist, beautician and manicurist, providing services by appointment.

- providing Laundrette. Dining room seating area. DSTV in communal areas. Elphino's coffee shop and tuck shop. Residential care facilities (frail care onsite at the Ron Smith Care

Rand Aid, a registered South African non-profit organisation, serves a dual purpose. Quality accommodation for the discerning retiree - which provides a portion of the funding needed to carry out its welfare work - assisting the aged in need, and people suffering from substance abuse.

