

1. How do I own it?

- Shares are issued to each buyer in a company which acts as the TRUSTEE of a Property Unit Trust. The Shareholders of the company have effective control of the property, and the company is the registered owner on the Title.

- The Property Unit Trust issues the ownership shares. These Unit Shares give the owner beneficial ownership of the property, with exclusive use of a bedroom, en-suite and courtyard. Further, Unit Shares give each owner the rights to all common areas.

- Secure Housing Australia's Accountants will provide the Company Registration and Unit Trust Deed for each house, which will be forwarded to each Purchasers Lawyer & Accountant. Company Registration and Unit Trust Deed costs prior to forwarding to third parties are included in the price of the House.

2. Is my ownership secure?

- YES, by owning shares in the company you or your nominee is the registered Shareholder, having effective control of the property. The person you nominate (which can be your child) as the Unit Holder in the Property Unit Trust is the beneficial owner of the property.

3. How do I buy it?

- While every persons circumstances will be different, some purchasers may be able to receive assistance from a family member or other close associate. If that third party is in a financial position to do so, they may choose to purchase the property as a gift for the owner, or perhaps to assist them in raising the finance.

- For example, they may be able to borrow against a property they own or to provide a guarantee. This will obviously depend on the particular circumstances of a third party, who should obtain independent legal and financial advice before entering into such an arrangement. In effect, a swap of equity between a family home and Shared Disability Home Ownership.

4. Can I sell my share?

- Yes, subject to the normal terms and conditions of the Unit Trust Deed.

5. Is my child's tenure secure for life ?

- YES - You, your child, or a nominee owns your Unit Trust share of the house for life, or until a decision is made to sell. Each Shareholder has the right to appoint a Trustee to act in the interest of every child.

6. Will he or she be treated with dignity?

- YES absolutely, standards and rules will be set by you.

7. Is a trusted entity looking after my child's interests after I am gone?

- YES, the Trustees appointed by the owners of the property have total and absolute control looking after the interests of each disabled child living in the home. Each owner has the right to choose their Trustee or change their Trustee at anytime, which ensures the interests of every child are enshrined forever.

8. Who maintains the property?

- Secure Housing Australia has appointed a Not For Profit (NFP) registered NDIS Provider to maintain each property for the first 12 months of tenure, having put in place a full and complete Home Maintenance Agreement.

9. Are homes limited to 3 people?

- NO, it's the decision of the Owners of each property to decide upon the number of Occupants.

10. Is the home furnished?

- There is a choice between Furnished or Unfurnished, which is the decision of the buyers.

11. Who makes the rules for home living?

- Secure Housing Australia provides a Home Rules Agreement for the Owners of the property. It's then up to the Owners of the property to discuss this agreement, and decide on a final binding agreement between the occupants.

12. Can I suggest friends to buy and live with me?

- YES, and this is encouraged as it's a way to achieve lifetime housing solutions for people with disabilities and their families. This creates the atmosphere of not being a house, but rather a lifestyle by bringing together people with common disability support needs, creating peace of mind for all family members.

13. Does Secure Housing offer/suggest finance options?

- NO, Secure Housing Australia does not offer any form of finance, nor make any recommendations. Each and every party should obtain independent legal and financial advice before entering into any arrangement. However, Secure Housing Australia can refer any interested parties to various financial institutions who are keen to be involved in this sector.

14. Do I need an Accountant and/or Lawyer.

YES, each and every Purchaser requires independent advice, so a Purchaser's Lawyer or Accountant or both must receive Company and Trust Deed documents from Secure Housing Australia's representatives.

15. Do I have to be SDA approved?

- NO.

16. Can I retain my current S.I.L. Provider?

- YES, however Secure Housing Australia will provide access to Carer Support if requested.

17. Can I use the Shared Ownership house as security?

- NO, the house for the Disabled Occupants must remain debt free forever.