



Royal Queensland Yacht Squadron

RAMP (Risk Assessment
Management Plan) –
Liquor & Gaming Regulation

Updated August

2024

LIQUOR REGULATION 2002 – Section 41

Unacceptable liquor practices and promotions in licensed venues

Community Club Licence
Licence No 83992 Issued 31 October 2019

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1. RISK ASSESSMENT MANAGEMENT PLAN OVERVIEW and OUR LICENCE

The Risk Assessment & Drinks Management Plan is for the Royal Queensland Yacht Squadron (hereinafter referred to as “The Squadron”), which is a Community Sporting Club located in Manly, Brisbane, whose primary purpose is for the engagement of members with sailing and boating interests and the ancillary provision of hospitality products and services.

Purpose: The purpose of this document is to outline how the Squadron Management and staff will manage alcohol consumption and related promotions on our premises in accordance with the first object of the *Liquor Act 1992* – “to minimize harm caused by alcohol abuse and misuse”.

The Squadron holds a Community Club License with the principle activity of the license as follows:

2. PRINCIPAL ACTIVITY:

1. The principal activity of a business conducted under a community club license is the provision of facilities and services to the club's members and the achievement of the objects of the Squadron.
2. The authority under a community club license to sell or supply liquor does not apply unless a business is conducted on the licensed premises with the principal activity as mentioned in subsection (1).

3. OUR OBJECTIVE

The Squadron's aim is to provide an entertainment venue that is an enjoyable and safe atmosphere for our members and guests. All members and guests in our venue will be served in a friendly, responsible and professional manner. Staff will assist patrons in their decision to drink in moderation and where appropriate arrange transport home.

Staff Meetings and Training Sessions are conducted on a regular basis, which also allow staff to discuss any concerns and to share information. Management and Committee guarantee full support for any staff member who has to refuse service in accordance with the Responsible Service of Alcohol.

4. RESPONSIBLE SERVICE OF ALCOHOL AT THE PREMISES

At the Squadron, we acknowledge that our business operates within a broader community and that community is not obliged to tolerate inconvenience or disturbance as a result of the way our business is conducted.

Responsible Service of Alcohol is important to our premises for legal, health and social reasons. We must ensure members and guests do not become unduly intoxicated and present a problem for management, staff and the community, or a safety risk to themselves. This also means liquor cannot be sold or supplied to unduly intoxicated or disorderly persons or to anyone who is under the age of 18.

Strategies the Squadron will undertake to ensure responsible service of alcohol are:

- Ensure all hospitality staff are aware and understand this Risk Assessed Management Plan;
- Provide a wide range of low alcohol and non-alcoholic beverages at a generally cheaper price than full- strength liquor;
- Provide a safe environment for all staff and patrons;
- Provision of food all days of trade;
- Service half measures of spirits as requested;
- Not sell triples;
- Promote awareness of drink spiking;
- Prohibit contests where part of the contest involves the consumption of liquor;
- Display signs that discourage excessive drinking such as “no more it's the law” at key locations in the premises;
- Display signs issued by OLGR explaining reasons for staff actions at key locations in the premises;
- Conduct both formal and informal staff training with respect to responsible hospitality practices;
- Refuse service to unduly intoxicated and disorderly persons and give staff

autonomous authority with respect to such refusal;

- Assist persons believed to be approaching an unduly intoxicated or disorderly state in their departure from the premises, and call taxi's if required;
- Make water freely available to patrons at any time;
- Prohibit liquor promotions that may encourage excessive consumption of liquor unless for strictly limited periods of time and accompanied by food.

4.1 Drink Promotions

The Squadron will ensure it upholds the guidelines as outlined under the Alcohol beverages advertising code when advertising alcoholic products. We understand under the code the external advertising of free drinks, multiple drinks and/or drink discounts is prohibited. The external advertising of the sale price of liquor is also banned. The prohibition on advertising does not apply inside the premise, except where the advertising inside the premises is audible or visible from outside. If staff notices that any such advertising is visible or audible from outside, the Manager must be immediately notified.

Drinking promotions such as happy hours and two for one offer are not banned provided that they are conducted responsibly and do not lead to rapid or excessive consumption of alcohol. However, the advertising of such promotions is prohibited.

The promotion bans capture all forms of advertising, including touting, internet, SMS, media and all forms of signage outside of the premises. In order to comply with these requirements, all decisions regarding advertising and promotions will be made at a management level. It is the policy of management that all venue advertising will be carried out responsibly and with due regard for the proper, controlled and moderate use of alcohol.

4.2 Drinking Practices

Management and staff will ensure that the following drinking practices are not conducted on premises:

- (a) A competition or game in which –
 - (i) Contestants or players consume alcohol on the premises; or
 - (ii) Free or discounted alcohol is given away as a prize for consumption on premises; or
- (b) Other activities prescribed under Liquor Regulation Section 37H, which may encourage the rapid or excessive consumption of liquor or promote intoxication.
- (c) The Squadron is committed to ensuring that risk of patrons is minimized from consuming excessive amounts of alcohol, or consuming liquor more rapidly than they would do otherwise. Our commitment to the very limited number of 'drink promotions' conducted, includes the following:
 - I. Providing free water and coffee to patrons;
 - II. The number of drinks purchased at any one time by one person is two (2);
 - III. Non allowance of stockpiling of drinks;
 - IV. General RSA principles;
 - V. Where considered necessary, an RSA Marshall is engaged during the period of the promotion.
 - VI. Where possible link with a food promotion, eg "Beer & Prawns" special

5. LIQUOR ACCORDS

The Squadron believes individual licensees need to work cooperatively with each other to develop approaches that benefit both the industry as a whole and the broader community. The Squadron is a financial member and supporter of the Bayside Licensed Venues Association and of the benefit of Accords in general, between licensees as they promote the responsible service of alcohol, encourage improvements in safety and security and involve improved communication and co-operation between licensees and the community. Management also have contact with key stakeholders such as Wynnum Police, Brisbane Liquor Licensing Officers, State and Local members and Community Groups such as the Manly Harbour Village Chamber of Commerce.

The Squadron is a supporter of the Code of Practice for the Responsible Service, Supply and Promotion of

Liquor which was developed by a working party including the Department of Tourism, Fair Trading and Wine Industry Development, Clubs Queensland, RSL and Services Club Associations, Queensland Health, Queensland Police.

6. FUNCTIONS ON PREMISES

6.1 Advertising of Functions & Events

The Squadron holds a large range of events & functions throughout the year – some are booked as private functions by members and non-members and these are managed by our Hospitality team in accordance with RSA legislation.

Other events can be “hosted” by the Squadron for the benefit of members and their guests, and these are advertised through our internal media channels including a weekly newsletter (to members only), on our website, posters displayed on an internal noticeboard or occasionally posted on social media such as Instagram. Any such advertising for these events will include member and non-member prices to be clear that it is a “members only” club, and that tickets or bookings must be purchased or made in advance.

An example of a Squadron “hosted” event could be a Winemaker’s Dinner, a new Member’s Night, New Year’s eve, Australia Day, Presentation Night or afternoon entertainment event following a regatta.

6.2 Off-site Catering

The Squadron does not currently provide or offer an “off site” catering service, but takeaway food can be ordered for consumption on or off-site.

6.3 Functions, Private parties & Event Management

Planning for large events, functions and private parties requires additional preparation for staff & management to ensure that minors do not have access to liquor.

Private function organisers will be advised in advance of the laws and that minors must not be supplied with liquor by guests. Any guest found breaching this law will be asked to leave the premises immediately. This is particularly a focus whenever 18th & 21st birthday parties are held, and organisers will be required to cover the cost of additional security for the purpose of monitoring these concerns.

7. BUILDING REGULATIONS & VENUE OPERATIONS

7.1 Bar, Dining & Function capacities:

A summary of our internal licensed areas and approx. maximum capacity levels are listed below:

Boardwalk Bar	80 sqm	up to 80 patrons
Boardwalk Bistro internal (alfresco) Dining area	290 sqm	up to 250 patrons
Club Restaurant (full members lounge & burgee rm)	160 sqm	up to 95 patrons
Girdis Function Room*	320 sqm	up to 220 patrons
Flags Function Room	215 sqm	up to 150 patrons
Commodore’s Lounge	50 sqm	up to 20 patrons
Auditorium (this is not an F&B area)	90 sqm	up to 97 patrons
Committee/Board room	60 sqm	up to 20 patrons

**Girdis Function room bifold doors & windows must only be operated by employees of Royal Queensland Yacht Squadron or the Caterer, The Consortium Queensland. Employees must ensure the doors are completely secured after each event has closed for both safety and security reasons. Guests and/or Event Organisers must be advised of this procedure.*

We have two (2) outdoor lawn areas where the service and consumption of alcohol are included and these are identified as Rigging Lawn 1 and Rigging Lawn 3.

The Manly Marina Cove Motel consisting of 39 rooms is located on our site, but does not sell or provide alcohol on these premises and is operated by an independent lessee, not employed by the Squadron.

7.2 Trading Hours

Under our Liquor Licence our trading hours for service of alcohol are only permitted between hours of 8.00am – 12.00am (midnight), 7 days per week (excluding Christmas Day, New Years Eve, Good Friday and Anzac Day, where the hours of trade are prescribed in the Liquor Act 1992)

7.3 Lighting

The Squadron maintains appropriate and adequate lighting both internally and externally in all areas of the venue and licensed areas. Lighting is checked by maintenance on a daily basis to ensure all are working. The outside areas also includes flood lighting of the carparks.

7.4 Noise Mitigation

Our licence requires noise levels from live entertainment be managed and maintained within certain time periods and to not exceed specified decibel levels at all times

The Manager on Duty is required to monitor any event or activity where noise levels may become excessive, and take appropriate steps such as closing external doors & windows, removing any particularly noisy groups or closing events down if necessary.

We are conscious and fully aware of the impact and disturbance to local residents and the community when such noise levels are exceeded.

7.5 Security

The Squadron retains the services of a certified Security Company who conduct random patrols 7 nights a week of the entire site, including marina facilities and other buildings on site.

The security company also manage & monitor gate entry security on weekends to ensure member only access, as well as provide Event Management security as and when required for events which are identified as being a potential risk due to number of guests or for an 18th or 21st birthday party, school formal event, etc.

The Squadron has CCTV's located strategically around the site and inside the venue.

7.6 Transport Services

The Squadron does not operate a local bus transfer but staff are encouraged to offer to call taxis or uber for anyone who looks like they need assistance.

A taxi number is displayed at the front entrance for this information.

Sometimes, it can be someone needing to be escorted to their vessel and staff will offer this assistance to make sure they safely reach their vessel. Security may also be called to help on these occasions.

8 ADULT ENTERTAINMENT

The Squadron does not provide this level or form of entertainment.

9 PROVISION OF FOOD AT THE PREMISES

The Squadron provides extensive, quality menus for restaurant dining, platters, takeaway food, snacks and functions. The Licensee is committed to ensuring that food is available throughout the day from opening time (approx. 7.30am) to closing time which varies from day to day and due to the seasonality of our sporting events and member visitation. The Licensee also believes that the availability of food service is consistent with managing levels of intoxication and is a key element of the Squadron's experience and its business strategy.

9.1 Footpath Dining

The Squadron has no dining areas which face or are adjacent to a road or pedestrian thoroughfare

10 STAFF TRAINING

The Management of the Squadron acknowledges that the Liquor Act 1992 expressly requires all staff involved in the service and supply of liquor have achieved National Competency SITHFAB201RSA Training. All relevant staff who does not hold a current RSA qualification must receive the relevant training in the responsible service of alcohol prior to commencing employment with the Royal Queensland Yacht Squadron.

The principles of the RSA training course are reinforced by Management at staff meetings and in-house

training sessions which are generally conducted on a quarterly basis and include review and update of RSA practices.

Induction training is also provided to new staff. Staff meetings include an opportunity for situational analysis of how to refuse service.

The Squadron employs Managers approved by OLGR (“Approved Managers”). The introduction of a manager’s license is intended to ensure the Managers of a licensed venue are responsible for ensuring compliance with the Act and the conditions of the license. An approved manager must be either present or reasonably available on the premises at all times the premises is open during the licensed hours.

The Approved Managers must have completed the RMLV and RSA courses and must be of good character. All approved managers employed by the Squadron must maintain the “fit and proper persons status for the duration of their employment.

11 DEALING WITH MINORS ON PREMISES

There are only five forms of photographic ID which are acceptable proof of age:

- A proof of age card issued by relevant authorities in each State or Territory;
- An Australian Driver License or permit
- foreign Drivers License (note that to be acceptable, a foreign drivers license must include a photograph, DOB and certification);
- An Australian or foreign passport;
- A Keypass issued by the Victorian Government or Australia Post.

Under the Liquor Act, minors are not permitted on premises unless exempted in accordance with Sections 155(4) and (5) of the Act, of which the Squadron apply the following exemptions; if the minor is an employee, person conducting lawful business, undertaking training or work experience, at a function, or accompanied by a responsible adult. However, minors are not permitted to be served alcohol whether by staff or by another patron at any time.

If a person is suspected to be a minor, staff will check for ID at the reception upon entry and throughout the premises as necessary. If the suspected person has no ID, it is safe to assume they are underage, and staff will refuse service of alcohol or entry if the minor is not exempt. If a person uses a tampered or false ID, it must be confiscated. All confiscated ID must be given to the Duty Manager who will complete a confiscation report and forward the ID with the Report to OLGR. If the patron is uncooperative, staff should notify management to help deal with the situation.

12 DEALING WITH UNDULY INTOXICATED AND DISORDERLY PATRONS

12.1 Unduly Intoxicated Patrons

Under the Liquor Act it is an offence to:

- Sell liquor to an unduly intoxicated patron;
- Supply or provide liquor to an unduly intoxicated patron;
- Allow another person to supply an unduly intoxicated patron with liquor;
- Allow an unduly intoxicated patron to consume liquor.

The Liquor Act defines “unduly intoxicated” as:

The person’s speech, balance, co-ordination or behavior is noticeably affected; and there are reasonable grounds for believing the affected speech, balance, coordination or behavior is the result of the consumption of liquor, drugs or another intoxicating substance.

All staff have the right to refuse service or entry to any patron who displays signs of undue intoxication, or any person who creates discomfort for other patrons. When an unduly intoxicated or disorderly person is found on the premises, staff should notify a Duty Manager and make them aware of the patron’s situation. If the

situation dictates and the Duty Manager deems necessary, the Duty Manager may escort the patron from the premises and assist with transport if necessary or requested. Assistance from Security should be obtained if there is any risk to other patrons or property. There are substantial fines and potentially other serious consequences associated with serving liquor to minors, unduly intoxicated and disorderly patrons. For information on these fines, staff should refer to the fact sheets contained on OLGR's website.

12.2 Disorderly Patrons

Liquor cannot be sold or supplied to a disorderly patron.

Disorderly patrons are not necessarily unduly intoxicated. In fact, many of the major trauma and deaths that have occurred on licensed premises in Queensland have been caused by disorderly people who have not consumed liquor on the premises at all. Numerous incidents are reported to the police and OLGR each year which involve violence, including fights, assaults or accidents where patrons are injured or inconvenienced in some other way by someone who have not been drinking. A disorderly patron may cause disturbances or interfere with the enjoyment of other patrons. Disorderly patrons come in many forms including patrons who are:

- Obnoxious behavior
- Behavior that poses a safety risk to the person or others
- Physical and verbal acts of aggression or violence
- Indecent acts
- Harassment
- Offensive or violent actions

Management and staff will assess the potential for a disorderly person to inadvertently cause harm to themselves or other patrons. Their general behavior may reduce the personal safety for all patrons and staff in a particular area.

12.3 RSA Training

As mentioned above, all staff involved in the service and supply of liquor must have completed Responsible Service of Alcohol training ("RSA"). RSA means acting in compliance with the Liquor Act by dispensing liquor in a reasonable fashion, looking after customers and being aware of the rights of neighbors and the general community to remain undisturbed by our business.

The RSA Course increases knowledge of the licensing laws, teaches the assessment of intoxication and refusal of service requirement and in turn increases excellence in the hospitality industry. The content of the RSA Course includes the following:

1. Determine why we need to be aware of the Responsible Service of Alcohol;
2. Comply with the legislative framework within which the business operates;
3. Know the effects of alcohol on the body and health in general together with the positive and negative impacts on all parties concerned;
4. Implement the RSA strategies to reduce the harm associated with liquor use on licensed premises; these could include suggesting to the patron only half nips, or only offer half nips after a certain time at night or no jugs of cocktails, spirits or beer after a certain time;
5. Identify the outcomes that a licensee can measure to determine whether the Responsible Service of Alcohol strategies have been effective.

12.4 Recognising an Unduly Intoxicated Person

The definition of "unduly intoxicated" set out above establishes the legal standard which must be applied. Its strict interpretation is therefore a legal matter, and staff are not expected to determine the application of the definition in all circumstances.

A simpler method of determining whether a person is unduly intoxicated is by observing changes in that person's behaviour due to the effects of alcohol and/or drugs or another intoxicating substance. Certain behavioural signs and observations are described in the publication attached at Appendix 1. These were previously published by the Liquor Licensing Division. If a person displays a combination of these signs, and they are caused by the consumption of alcohol and/or drugs or another intoxicating substance, it should be assumed that the person is unduly intoxicated or approaching undue intoxication and therefore must be refused service.

12.5 The Role of Staff in Refusal of Service

Bar/Wait Staff

All staff involved in the service and supply of liquor should contribute to the goal of responsible service of alcohol. If a Duty Manager needs to refuse service to an unduly intoxicated or disorderly patron, the following is recommended:

- Use non-aggressive body language, tact and diplomacy. Politely inform the patron you can not serve them any more alcohol. If possible, avoid speaking to the patron in front of others – take them aside and speak calmly but firmly, and remain professional. .
- Don't be persuaded into giving them one last drink after you have stated that they have had enough;
- Repeat firmly, that by law they cannot be served another drink. Offer a non-alcoholic drink;
- Point to posters such as “No More it's the Law” in the service area to reinforce your decision or refer to this RAMP;
- Don't call your patron a drunk but warn them politely that their behaviour is unacceptable;
- Don't raise your voice, if they raise theirs, lower yours;
- Notify security if necessary;
- Record details in incident register or daily shift diary.
- If considered necessary, management may impose a short-term ban;
- A “pacer” (glass of non-alcoholic drink) may be recommended to a person who seems to be rapidly consuming alcohol.

If a patron is required to be evicted, ask them politely to leave. If they are uncooperative in leaving, call for assistance from Security. If a patron is asked to leave the premises, there should be at least two staff members involved. “The Premises” refers to the total licensed area which is described on the Liquor License Document and includes areas in the immediate vicinity of the entry. However, all staff must also be aware that we have a duty of care to our patrons and our neighbors which extends to the area surrounding the licensed premises. If requested, we will arrange a taxi for any person who has been asked to leave the premises.

Management

Management has the important role of supporting staff in their decision to refuse service. Management may be called on to assist staff in the removal of unduly intoxicated or disorderly patrons and should justify why the patron has been refused further service. Note that the obligations include ensuring the person is not permitted to consume liquor, which could occur if the person is supplied with liquor by another patron.

13 COMMUNITY IMPACT

13.1 The Goal

Maintain a safe environment – the Liquor Act and Workplace Health & Safety legislation requires business owners and licensees provide a safe environment for employees and patrons. This safe environment extends to areas adjacent, in or around the venue. At the Squadron, we accept and understand the responsibility we have to our members and respect to our local community to provide a safe environment and have a venue which operates in full compliance with legislation.

13.2 Our Assets

Our key asset is our staff. They are the interface between the ideals of management and the community. Staff are expected to build and maintain loyalty with our Members and guests. The professionalism we expect can only be achieved through cultivating and enhancing the skills of our human resources – be it through formal instruction or on the job mentoring from those more experienced. We are committed to meeting these requirements, enabling our staff to achieve a level of excellence in their work and to gain personal satisfaction and financial security.

The delivery of quality service is reliant upon the nature of the environment in which it is provided. This is, of course, the Squadron itself. For this reason, the premises are scrupulously maintained, updated when needed and services are presented and delivered in a manner that minimizes the risk of harm without

compromising the quality of our product.

13.3 Our Commitment

The Squadron is located in Manly, Brisbane and has been operating from this site since 1964. The nearest permanent residents are located across the road from the premises, most of whom are also members of the Squadron. The Squadron is committed to maintaining a good working relationship with any person or group who may be affected by trading activities. In this regard, it is the management policy of the venue to make available to any concerned person the name and contact particulars of any Managers or Licensee if appropriate, and to meet with any person requesting such in order to identify and address any issue or concern which may arise. It is the expectation of Management, that the Manager on Duty and Staff are courteous and understanding in their dealings with neighbours regardless of the circumstances.

1. DOSA (Designated Outdoor Smoking Area)

The Squadron takes pride in encouraging members, visitors & guests to respect our goal to be a non-smoking/non-vaping venue & facility. In the event that a smoking/vaping request is made, the Squadron has allocated one dedicated area for smokers:

- Located at the western end of the members' carpark and is checked and cleaned daily by our grounds staff.
- Members are obviously able to smoke/vape on their own vessels but not elsewhere around the site.

APPENDIX 1

Behavioural Signs of Unduly Intoxicated persons, include:

Speech

- Incoherent or Muddled Speech;
- Loss of train of thought;
- Rambling or unintelligible conversation;
- Slurring words.

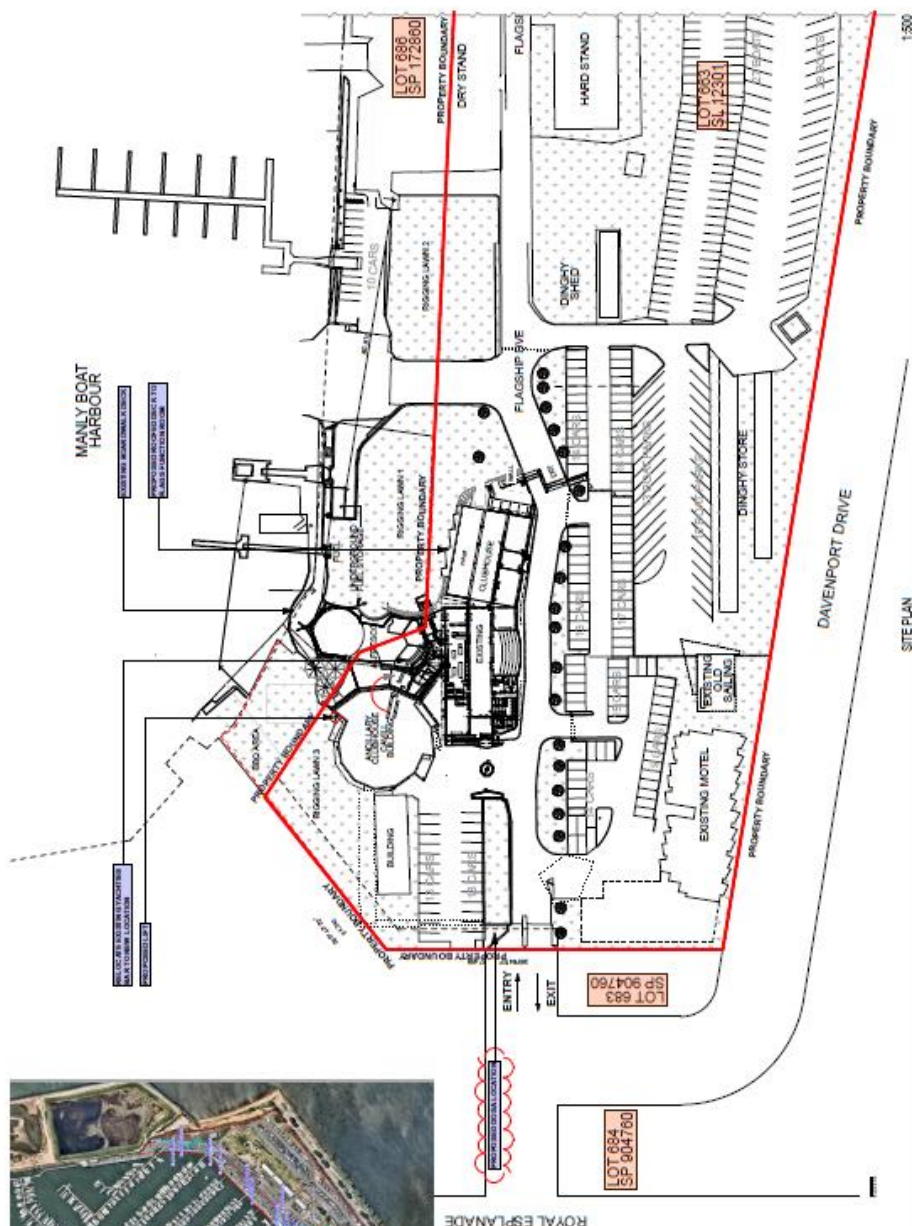
Balance

- Bumping into or knocking over furniture or people;
- Falling down or unable to stand;
- Difficulty walking straight;
- Staggering or stumbling
- Swaying uncontrollably;
- Unsteady on feet.

Coordination

- Aggressive;
- Annoying/pestering other customers & employees
- Becoming agitated or argumentative
- Bad tempered;
- Belligerent
- Confused;
- Difficulty paying attention;
- Not understanding normal conversation;
- Disorderly;
- Drowsiness or sleeping at a bar/table;
- Exuberant;
- Inability to pick up change or credit card from the bar
- Inability to light a cigarette
- Inappropriate sexual advances;
- Loss of inhibition;
- Loud/boisterous;
- Offensive;
- Overly friendly;
- Physically violent;
- Rude or crude behaviour
- Spilling drinks and the inability to fine one's mouth with a glass
- Using offensive language;
- Vomiting.

ANAL PHOTO OF SUBJECT SITE



SITE PLAN

E - 1987/24 DOWA REG. COATED

PROJECT: PROPOSED SITE PLAN

Year	Age	Gender	Occupation	Education	Income	Health	Family	Community	Environment	Policy	Program	Impact
2010	18-24	Male	Student	High School	\$10,000	Good	2 Children	Urban	Urban	Policy	Program	Impact
2011	25-34	Female	Teacher	College	\$20,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2012	35-44	Male	Engineer	College	\$30,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2013	45-54	Female	Manager	College	\$40,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2014	55-64	Male	Retired	College	\$50,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2015	65-74	Female	Retired	College	\$60,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2016	75-84	Male	Retired	College	\$70,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2017	85-94	Female	Retired	College	\$80,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2018	95-104	Male	Retired	College	\$90,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2019	105-114	Female	Retired	College	\$100,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2020	115-124	Male	Retired	College	\$110,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2021	125-134	Female	Retired	College	\$120,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2022	135-144	Male	Retired	College	\$130,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2023	145-154	Female	Retired	College	\$140,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2024	155-164	Male	Retired	College	\$150,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2025	165-174	Female	Retired	College	\$160,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2026	175-184	Male	Retired	College	\$170,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2027	185-194	Female	Retired	College	\$180,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2028	195-204	Male	Retired	College	\$190,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2029	205-214	Female	Retired	College	\$200,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2030	215-224	Male	Retired	College	\$210,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2031	225-234	Female	Retired	College	\$220,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2032	235-244	Male	Retired	College	\$230,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2033	245-254	Female	Retired	College	\$240,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2034	255-264	Male	Retired	College	\$250,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2035	265-274	Female	Retired	College	\$260,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2036	275-284	Male	Retired	College	\$270,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2037	285-294	Female	Retired	College	\$280,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2038	295-304	Male	Retired	College	\$290,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2039	305-314	Female	Retired	College	\$300,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2040	315-324	Male	Retired	College	\$310,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2041	325-334	Female	Retired	College	\$320,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2042	335-344	Male	Retired	College	\$330,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2043	345-354	Female	Retired	College	\$340,000	Good	1 Child	Urban	Urban	Policy	Program	Impact
2044	355-364	Male	Retired	College	\$350,000	Good	1 Child	Urban	Urban	Policy		

WATER

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