



HBH SENIOR
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**Welcome to HBH
Howick Views
Apartments**

***Sales Information
booklet***

**139 Union Road
Howick**

August 2026

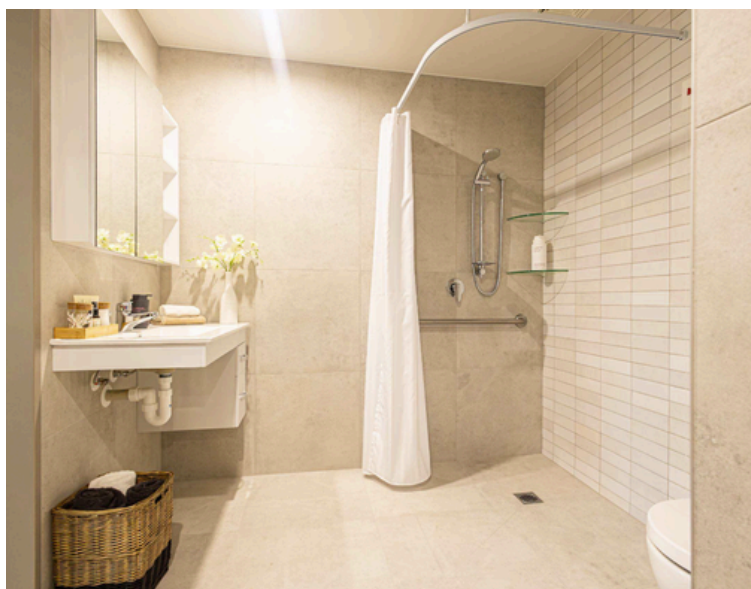
HBH Howick Views Apartments

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HBH Howick Views Apartments

Price List Ground Floor

Apartment 5 (Green)	Bedrooms	Price	Approx. m2
Ground Floor West facing/street front	2 bedroom	\$665,000	54.5m2

Apartment 5 - HBH Howick Views

This spacious two-bedroom ground floor apartment with a sunny west-facing outlook and a generous private patio, perfect for enjoying the afternoon sun. Designed for easy, comfortable living, it features a modern kitchen, light-filled living areas, quality carpet, a heat pump, and a beautifully renovated bathroom with underfloor heating, non-slip tiles, a walk-in shower, and a mobility-friendly design. Residents also enjoy the peace of mind of a 24/7 emergency call system, optional support services, and a welcoming community.

Please note: Images are indicative only and may not represent the exact apartment.

Apartment 7 (Blue)	Bedrooms	Price	Approx. m2
Ground Floor West facing/street front	2 bedroom	\$675,000	54.5m2

Apartment 7 - HBH Howick Views

Enjoy relaxed retirement living in Apartment 7, a well-appointed ground floor, two-bedroom apartment with a sunny west-facing aspect. One of its standout features is the exceptionally large private patio, providing plenty of space to unwind, entertain guests, or simply soak up the afternoon sunshine. Inside, you'll find a stylish modern kitchen, spacious open-plan living filled with natural light, quality carpeting throughout, and a heat pump to keep you comfortable in every season. The recently renovated bathroom has been thoughtfully designed with accessibility in mind and includes underfloor heating, non-slip flooring, and a level-entry walk-in shower.

For added reassurance, every apartment is fitted with a 24-hour emergency call system. Residents also have access to optional support services while enjoying the friendly and welcoming atmosphere that makes HBH Howick Views feel like home.

Please note: The images shown are for illustrative purposes only and may not be of Apartment 7.

HBH Howick Views Apartments

Price List Top Floor

Apartment 29 (Red)	Bedrooms	Price	Approx. m2
Top Floor West facing/street front	2 bedroom	\$655,000	54.5m2

Apartment 29 - HBH Howick Views

Positioned on the top floor, Apartment 29 is a spacious two-bedroom retirement apartment offering a sunny west-facing outlook and a private balcony where you can relax and enjoy the afternoon sun. A bonus retractable awning provides welcome shade, allowing you to make the most of your outdoor space throughout the year.

The apartment has been tastefully updated with a modern kitchen, bright and airy living spaces, quality carpeting, and a heat pump to ensure year-round comfort. The fully renovated bathroom combines style with practicality, featuring underfloor heating, non-slip tiles, a walk-in shower, and a mobility-friendly layout designed for easy everyday living.

Residents enjoy the reassurance of a 24-hour emergency call system, access to optional support services if required, and the warm, friendly community that makes HBH Howick Views a wonderful place to call home.

Please note: Images are indicative only and may not represent the exact apartment.

Apartment 33 (Orange)	Bedrooms	Price	Approx. m2
Top Floor West facing/street front	1 bedroom + Study	\$615,000	54.5m2

Apartment 33 - HBH Howick Views.

Enjoy easy retirement living in Apartment 33 at HBH Howick Views. This 1-bedroom plus study, top-floor apartment enjoys a sunny west-facing position with a private balcony, perfect for relaxing in the afternoon sun.

Inside, you'll find a modern kitchen, bright open-plan living, quality carpet, a heat pump, and a beautifully renovated bathroom featuring underfloor heating, non-slip tiles, a walk-in shower, and a mobility-friendly design.

Residents also enjoy the reassurance of a 24/7 emergency call system, optional support services, and a friendly, welcoming community.

Please note: Images are indicative only and may not represent the exact apartment.

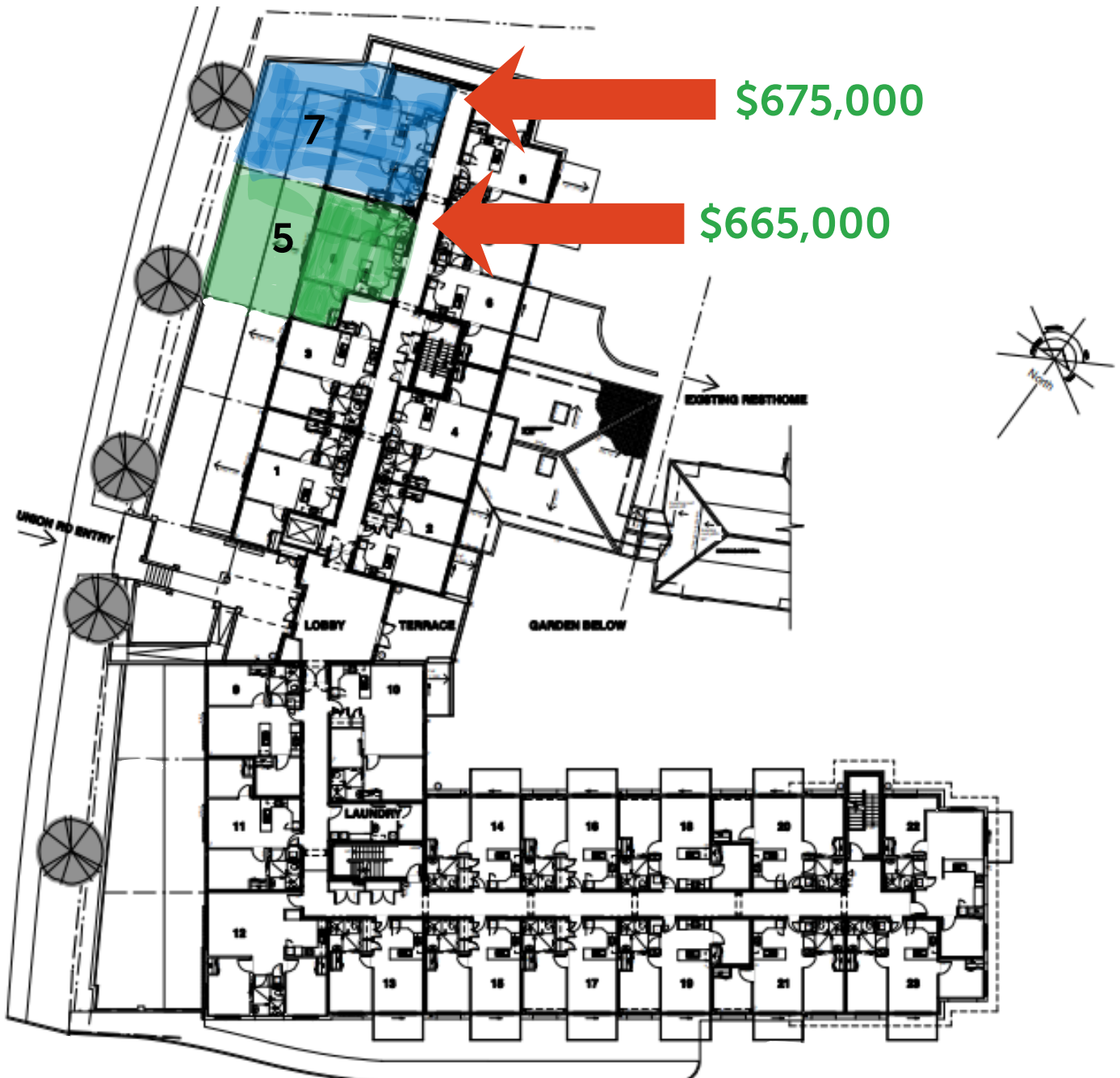
HBH Howick Views Apartments

Apartment layout

Ground floor



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- ***Prices for purchasing Occupational Right Agreements (ORAs) are reviewed regularly against market data. Please ask to ensure you have the most up to date price for a particular apartment. This price list does not represent a binding quote.***

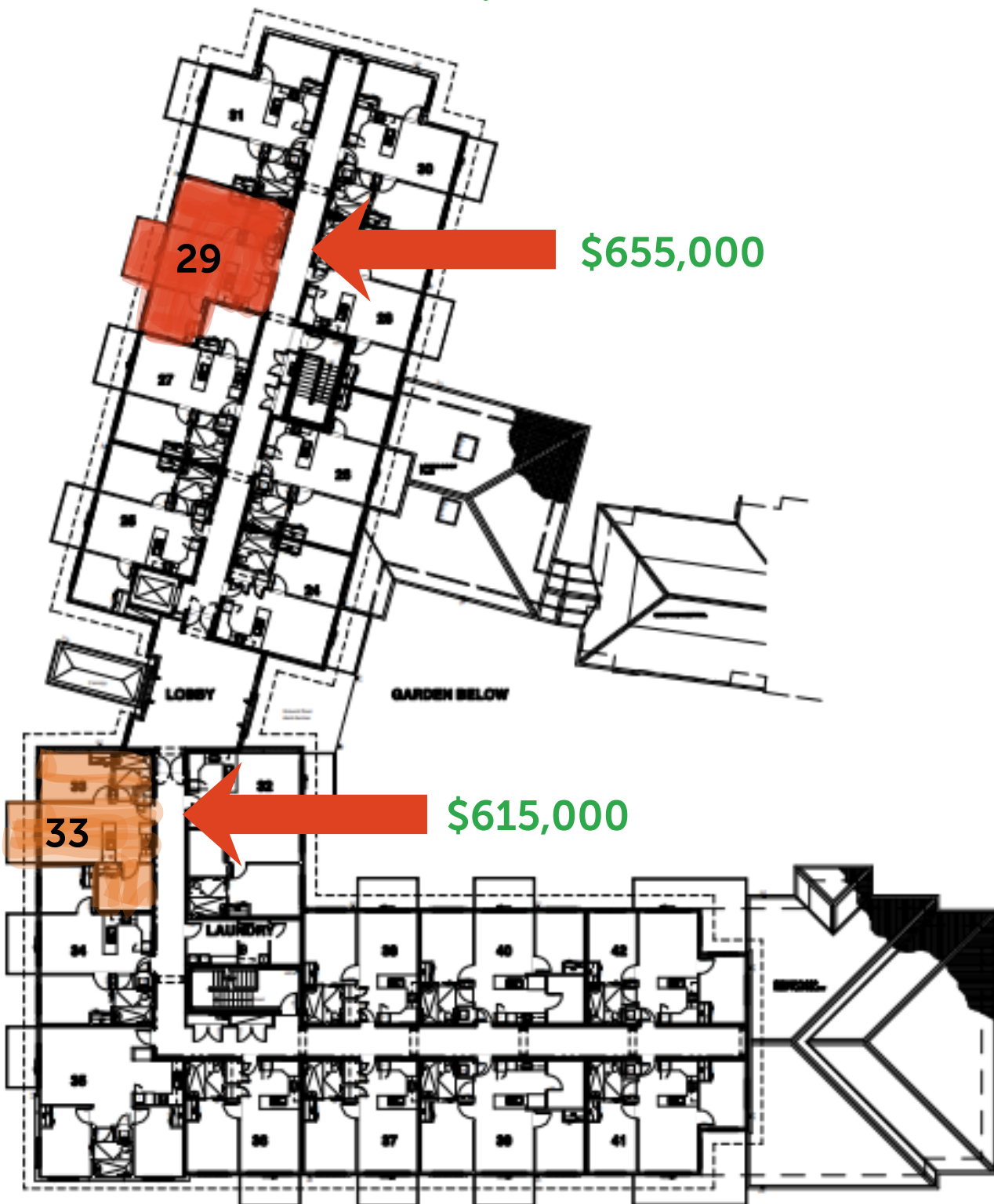
HBH Howick Views Apartments

Apartment layout



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Top floor



- *Prices for purchasing Occupational Right Agreements (ORAs) are reviewed regularly against market data. Please ask to ensure you have the most up to date price for a particular apartment. This price list does not represent a binding quote.*

HBH Howick Views Apartments

Fees

Effective from 1st July 2026



Weekly outgoings fee

- Single person: \$159.00
- Couple: \$190.00

The outgoings fee is reviewed on 1 July each year. Any increase is based on the rate of inflation. Outgoing fee stops once the apartment is vacated and keys are handed back.

Outgoings fee

The outgoings fee covers the following: hot and cold water, external maintenance, gardening, maintenance and use of common areas, co-ordination of activities, shopping bus, security, smoke detection and sprinkler system, emergency call system, rubbish collection, rates and water rates, insurance (building), exterior window cleaning, Wednesday happy hour weekly, Sky dish.

Additional costs

The following costs are covered by the resident: contents insurance, phone & electricity, Sky (if required), broadband (if required), all usual personal living expenses.

Basement Car park costs

\$10,000 one-off fee. This fee is refunded when the car park is relinquished. Wait list currently applies.

Village fee (Deferred Management Fee)

This is deducted once the apartment is vacated and re-sold. The village fee is a maximum of 28% of the capital sum accrued as follows:

- 5% of the Capital Sum on the Commencement Date;
- 8% of the Capital Sum for the first calendar year from the Commencement Date;
- 7% of the Capital Sum for the second calendar year from the Commencement Date;
- 6% of the Capital Sum for the third calendar year from the Commencement Date;
- 2% of the Capital Sum for the fourth calendar year from the Commencement Date.



HBH Howick Views Apartments

Extra services

Effective from 1st July 2026



Additional Services and Costs

From **1 July 2026** our service costs will be as follows:

Personal Assistance & Supervision Services:

Assistance with dressing/hygiene/showering/bed making/linen change (per 30 mins)	\$16.00
Additional assistance with support needs e.g. breakfast preparation, kitchen support (e.g. bench tops, rubbish, dishes) (per 15 mins)	\$8.00
Medication Supervision (from prepacked medication, per visit/contact)	\$9.00
Simple wound dressing	\$17.00
Visit from Nurse (per 15 mins)	\$24.00

Meals:

Breakfast tray (served to your room)	\$9.00
Lunch (soup, sandwich, fruit)	\$13.50
Lunch (Sandwich only)	\$6.50
Frozen Meals	\$14.00
Dinner - Main Only	\$15.00
Dinner - 2 course	\$19.00
Dinner – 3 course	\$25.00
Meals Child	\$13.00

Household:

House work - regular	\$32.00 per hour
House work - spring clean	\$53.00 per hour
Linen change	\$10.00
Laundry Service	\$20.00 per bag

Please note all prices include GST and **charges for these services will only apply if you use the particular service or purchase the specific item.**

NB: Emergency Services will be attended by a qualified senior staff member. This is included as part of your service fee. We also provide regular wellbeing check-ins as part of our service to residents, however all medical care is the responsibility of each resident and their respective GP. We are happy to provide assistance with referrals for community care and other support services should you require them.

Introduction to HBH Howick Views Apartments



1. Your apartment at HBH Howick Views

Welcome to HBH Senior Living's Retirement Village at HBH Howick Views. We hope that this document will help you to understand more simply the nature of what we can offer you and help you make a decision to join us. We have built our apartments to give older people the choice to maintain independence and to live with dignity and safety in their own apartment, whilst having the peace of mind that support and nursing care is available should it be required. Our apartments are a part of the HBH Group whose founding philosophy is to provide the highest standards of care with Christian compassion and love. When you put your trust in us to provide for your future needs, you can be assured we will not let you down.

2. What is an Occupation Right Agreement (ORA)?

The ORA is the contract between you and Howick Baptist Healthcare Limited, the operator of the Village. An ORA allows you to occupy your apartment under a licence that is personal to you. Ownership of the apartment and the land the apartment is built on remains with Howick Baptist Healthcare Limited. We have appointed Covenant Trustee Services as a Statutory Supervisor, whose role is to monitor the financial position of the Village and ensure we honour our obligations. Your right to occupy is secured by a first charge mortgage over the title to the Village in favour of the Statutory Supervisor.

Introduction to HBH Howick Views Apartments



3. What payments do I have to make under the Occupation Right Agreement?

Before you can move in you need to make a capital payment which is the purchase price of a licence for your apartment. While you are living at HBH Howick Views you need to make certain payments including the weekly outgoings fee – This fee covers the day-to-day costs of operating the Retirement Village such as land and water rates, building insurance, village activities and services, grounds and building maintenance.

The weekly outgoings fee does not cover any additional services that you may request, such as meals, cleaning, personal care, laundry, medical support etc. Fees for these services are charged separately.

In addition to the weekly outgoings fee you will need to pay for your own normal living expenses such as food, electricity, telephone and internet and contents insurance.

4. Does the outgoing fee change?

Yes, the fee does change and we review it on an annual basis. We try to keep any increases in line with increases in the Consumer Price Index and/or NZ Superannuation. As the fee is designed to cover the costs of running the Village, we will present a budget to you every year and you will get a copy of the Howick Baptist Healthcare Limited annual financial accounts.

Introduction to HBH Howick Views Apartments



5. What is the village fee (sometimes called the Deferred Management Fee (DMF))?

This is a fee that is calculated when your ORA is terminated and will be deducted from your capital sum (the price you paid for your ORA) when your apartment is re-licensed (re-sold). A good way to think of this fee is that it covers the long-term costs of the retirement village as well as the re-licensing and refurbishment of your apartment after your license ends. You do not pay this fee in cash monthly like the outgoings fee. Instead, the village fee accrues from the commencement date of your ORA up to a maximum charge equal to:

- 28% of the Capital Sum.

The 28% accrues over 4 years, with 5% accruing on the commencement date, 8% of the capital sum in the first calendar year, 7% in the second calendar year, 6% in the third calendar year and 2% in the fourth calendar year, accruing daily during each year.

6. Can my family and friends come and stay?

Yes of course. It is your home and we expect that your family will want to come and spend time with you. However, they cannot come and stay on a permanent basis and there is a limit on all guests of 60 days in any period of 12 months.

Introduction to HBH Howick Views Apartments



7. Who is responsible for repairs?

We are responsible for all repairs to the building and its surrounds, and to the chattels we supplied in your apartment, unless you cause damage beyond fair wear and tear, in which case we reserve the right to charge you for the damage.

8. Is there garaging available?

A permanent covered car park is available under the apartment building as an optional extra for \$10,000. There are 19 carparks and a waiting list operates when all carparks are allocated. The \$10,000 is in addition to your occupation right agreement. However, if your circumstances change and you no longer need a car park, you can surrender your car park and receive a full refund.



Introduction to HBH Howick Views Apartments



9. What happens if I get sick and too unwell to live in my apartment?

If you have an accident or need emergency help, just press one of the emergency call buttons and we will be with you straightaway. If your health or that of your partner deteriorates so you need help to live independently, we will work with you and your family to obtain an assessment by the District Health Board (DHB). The DHB may arrange for support services to help you with meals, cleaning, personal care etc. or you may pay for HBH staff to provide these services. If the DHB assess you as needing rest home or hospital level of care you will be given priority to move to HBH facilities if you wish and if there are suitable rooms available. If this is the case your ORA will be terminated. Please refer to the Village Disclosure Statement for further details.

10. What happens when I leave?

- The apartment must be cleared and cleaned by you and/or your family.
- Once cleared and cleaned you must hand the keys back to us.
- Your outgoings fee and village fee will be stopped from the day we receive your keys back and the apartment is empty and clean.
- We will refurbish the apartment. This can take between 1-3 months depending on the level of refurbishment required.
- If there is damage to the apartment, over and above fair wear and tear, you will be charged for the cost to re-instate the damaged areas.
- If the apartment is not clean you will be charged for the cost to clean the apartment.
- We will market the apartment to find a new licensee.
- You will receive your original purchase price, less the village fee once the new licensee's ORA is settled. On average this can take 6 months (after refurbishment) as most new licensees need to sell their own home.

Introduction to HBH Howick Views Apartments



For a full description of the payments due under your occupation right agreement, please refer to the Village Disclosure Statement.

Please do not hesitate to contact your Sales Manager if you have any further questions about living in an apartment at HBH Howick Views



Kylie Windle
Howick Views Apartments Sales
T: 09 538 0827
M: 022 199 2150
E: Kylie.Windle@hbh.org.nz
www.hbh.org.nz



Maree Chisnall
Howick Views Apartments Sales
T: 09 538 0827
M: 022 199 2150
E: sales@hbh.org.nz
www.hbh.org.nz

Aged Care that's guided by purpose, not profit.

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HBH Howick Views Apartments Rules



1. Suitable standards of dress and behaviour

A suitable standard of dress is expected in all common areas. For example dressing gowns and slippers are not appropriate attire outside your Apartment. To ensure the quiet enjoyment of all the residents at the Village, noisy or offensive language or behaviour is unacceptable throughout the facility. The Resident and Licensee is responsible for the conduct of her visitors.

2. Apartment presentation

To ensure that all areas throughout the facility retain a quality appearance the Resident and Licensee and her visitors shall abide by the following:

- Only approved fixings to all walls.
- No laundry is to be dried or aired in any public or common areas including balconies.
- Should there be a requirement for window dressings other than that provided, approval must be sought.
- Deck furniture and pot plants need to be appropriate and safe as determined by the manager of the Village.
- If the Apartment has an individual garden, the garden must be maintained to an appropriate standard and if additional plantings are desired then they must be approved by the manager of the Village. Inter tenancy garden gates have been installed to allow the manager of the Village access to the gardens should that be required.
- The common garden area will be maintained by the manager of the Village and no plantings by the Resident and Licensee will be permitted.

HBH Howick Views

Apartments

Rules



3. Refuse disposal

Wheelie bins have been located in the laundries on each floor. Each resident is responsible for depositing household refuse in the bins provided. Care must be taken when transporting refuse to ensure there are no spills or leaks.

4. Use of common room television

The Resident and Licensee must be considerate of the enjoyment of others when watching common room television especially with regard to volume, channel selection and usage.

5. Books and games in the library

Books and games are for the enjoyment of all residents of the Village. The Resident and Licensee must return books promptly and games are to remain in the lounge/library area.

6. Smoking/Vaping

The Village has a smoke free policy and smoking/vaping is not permitted anywhere on the property including the adjoining Rest Home and Hospital.

7. Mobility scooters

Care must be taken when using mobility scooters to prevent damage. In general, they are not permitted past the basement car park. Smaller indoor scooters and motorised wheel chairs may be used in the apartments with the approval of the Manager.

HBH Howick Views Apartments Rules

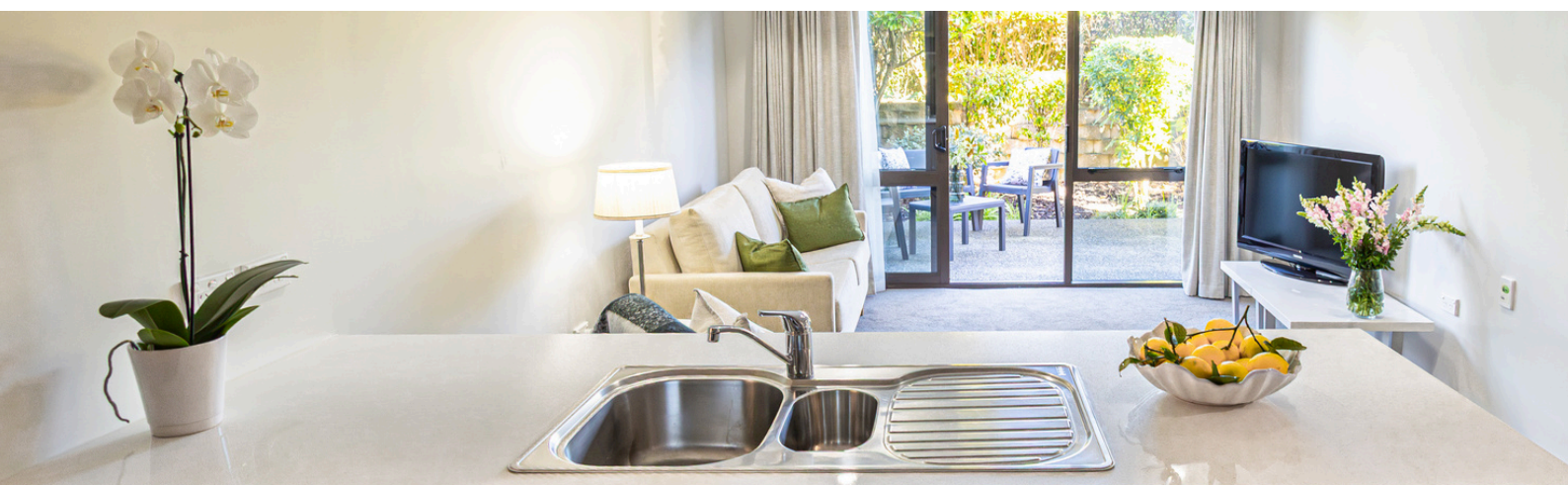


8. Security

The manager of the Village will provide contracted security but it is the Resident and Licensee's responsibility to ensure that their Apartment remains secure and when using the common areas, security is not compromised. Special attention is required for the main entrance and parking lot entrance and the secure door to the corridor from the basement.

9. Animals

Pets may be brought subject to prior approval from the Manager and assuming suitability of the particular apartment. Generally speaking the apartments are not suitable for animals, however exceptions may be made by the Manager. All pets are subject to a six month trial period and final decision on suitability will take into account the pet, the owner and other resident's needs. If a pet is brought to the Village, its' care and all costs associated with this, are the total responsibility of the resident including if the resident is unwell, or away. The resident must also inform the manager in writing regarding who will look after the pet if the resident dies while a resident of the village.



SUMMARY OF KEY TERMS

Village: Howick Views Apartments (Howick Baptist Healthcare Limited)

Accommodation Type: ORA Apartments

Correct as at 01/07/2026

KEY TERMS		DETAILS FOR RESIDENT/UNIT	
Fees payable by resident			
Maximum Deferred Management Fee (DMF) (or equivalent fees) payable by resident for unit	Maximum total as a percentage of capital sum: <u>28</u> % Method of calculation: On entry <u>5</u> % Per annum: Year 1 <u>8.0</u> % Year 2 <u>7.0</u> % Year 3 <u>6.0</u> % Year 4 <u>2.0</u> % Year 5 <u>0.0</u> %		
Weekly fees payable by resident • How much? • Can these be increased by the operator? • If yes, how often?	\$159.00 per week for a single person \$190.00 per week for a Couple \$ <u> </u> per week for a <u> </u> ☒ Yes ☐ No ☒ Annually ☐ Any time ☐ Other -specify		
Are there any other regular fees payable by the resident to the operator and can these be increased? [For example, service fees.]	No other regular fees.		
Does the resident contribute to long term maintenance through a contribution to a specific village sinking or maintenance account?	☐ Yes ☒ No		
Fees payable on termination (excluding DMF) [For example, admin, marketing fees.]	No other fees payable on termination, other than repairs needed to rectify damage caused by more than fair wear and tear		
Capital gains/losses			
Does the resident share in any capital gain on the sale of the unit? • If yes, what share? [Specify]	☐ Yes ☒ No		
Is the resident exposed to any capital loss on the sale of the unit? • If yes, what is the exposure? [Specify]	☐ Yes ☒ No		
Leaving the unit			
Once the resident has left their unit when do they stop paying weekly fees?	☐ On leaving the unit ☒ Other – specify <u>when keys returned (Apt to be cleared & cleaned</u>		

KEY TERMS	DETAILS FOR RESIDENT/UNIT
When does the resident or their estate receive the capital refund (Less DMF and other fees/ charges)?	☒ When the unit is re-licensed ☐ At the end of the cooling-off period ☐ Some other formula
Do you offer any compensation if a unit is not resold within a specific period?	☐ Yes ☒ No
When leaving the unit is the resident required to contribute to the refurbishment of the unit, and if so, what amount or formula will be used ?	☐ Yes ☒ No We will pay to refurbish the apartment but you may be charged for repairs if the apartment has been damaged beyond fair wear and tear.
Transferring between units within the village*	
Does the resident have priority over non-residents to transfer to another unit at the village?	☐ Yes ☒ No
For the resident's new unit, is there a credit for any DMF (or equivalent fees) paid by the resident for their earlier unit(s) at the village?	☒ Yes ☐ No
Current aged care options at the village	
Is there an aged care facility currently available at the village?	☒ Yes ☐ No
If so how many rooms are currently available in each care category?	17 Rest home 107 Hospital 0 Dementia care 45 Other – specify Other : Standard Rest home rooms at our Gulf Views site.
Does your facility currently contain any standard aged care rooms, i.e. where there is no requirement to pay premium room charges or purchase an ORA?"	☒ Yes ☐ No
Does the resident have priority over non-residents to transfer to the care options outlined above?	☒ Yes ☐ No ☐ N/A

This Summary is a general statement of the key terms of the offer at **Howick Baptist Healthcare Limited**

For full details refer to the disclosure statement and occupation right agreement for this Village.

* Different terms [may] apply if the resident leaves the unit due to a damage or destruction event or if the operator has terminated the resident's occupancy.

Purchasing an Apartment

Below is an outline of the process that is used for purchasing an Occupational Right Agreement (ORA) at HBH Howick Views Apartments.

Please note that the Retirement Village Act requires all purchasers to seek independent legal advice before signing an ORA. This is a guide only and does not represent legal advice or a binding contract.

The steps involved in purchasing an ORA at HBH Howick Views Apartments are:

Step 1: Prepare an application

During your sales appointments, an Application Pack will be given to you by our sales staff. This will include an Application for ORA form, a medical certificate form and instructions on how to pay the deposit.

When you are ready to make an Application please:

- Get your GP to complete the medical certificate and return it to the sales staff. The completed certificate needs to be reviewed and approved by our Clinical staff, preferably before the Application meeting.
- Ensure you have copies of your Enduring Power of Attorney (EPOA) for Care/Welfare and Property (We require both). If you are a couple we require separate EPOA'S for both of you.
- You will also need the contact details of your EPOA's (street address, email and phone number).
- Ensure you have your Solicitors contact details (firm name, postal address, email and phone number)
- Decide on a settlement date. Most people have a house to sell before they can settle their ORA, and therefore, a 3-month period before you go unconditional is standard. If you are unable to go unconditional within 3 months, we can discuss an extension.
- Ensure you can pay the \$10,000 deposit by bank transfer.
- Once you have all of the above information, let the sales staff know, and they will set up an Application meeting with the GM of Housing.

Purchasing an Apartment

Step 2: Application meeting

- Bring all the information from step 1 to the Application meeting
- The sales staff will complete the Application form with you during the meeting
- The main terms and conditions of the ORA will be discussed with you by the GM of Housing
- The Application will be signed by the GM Housing and yourself

Step 3: Pay the deposit

- During the meeting you need to pay the deposit of \$10,000 to Covenant Trustee Services, our Statutory Supervisor. Covenant Trustee Services will retain the deposit until settlement.
- Please provide bank confirmation of the deposit payment (an email copy of the screenshot is fine).
- If you have paid the \$10,000 deposit prior to the meeting, please provide confirmation of this payment.
- Bank account details for Covenant Trustee Services can be found in the Application Pack.

Covenant Trustee Services will issue a formal receipt for the deposit.

Purchasing an Apartment



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Step 4: Prepare Legal documents

- The signed Application for ORA is then sent to HBH Solicitors so they can draw up the ORA and Disclosure Statement documents. HBH Solicitor will send these documents directly to your nominated Solicitor.
- Bank confirmation of the deposit payment is sent to Covenant Trustee Services.

Step 5: Process legal documents

- Your nominated Solicitor will contact you and make a time to go through these documents with you. It normally takes up to 5 working days for your lawyer to receive the ORA documents from our Solicitor. If you do not hear from your Solicitor within 7 working days of paying the deposit, please follow up with them.

Step 6: Sign the legal documents

- Sign the ORA and Disclosure documents with your solicitor. You have a 15-working day cooling-off period from the date that you sign, meaning that you can withdraw from the purchase and have your full deposit returned within this period should you change your mind.
- It is important that you sign your ORA as early as possible because you cannot settle or move into the apartment until the 15-day cooling-off period has ended, and technically, the apartment is not sold to you until then. Once the 15-day cooling-off period has passed, you can move in quickly if you need to—for example, if your house sells faster than anticipated.

Purchasing an Apartment



Step 7: Decide when you will move in

- Once you have signed the ORA, contact us to discuss your move-in date (see the Moving into an Apartment document in the Application Pack for further details). This will depend on if you have to sell your house in order to settle the ORA.

Step 8: Final settlement and payment

- After the 15-day cooling-off period, the ORA is then able to be settled (i.e., paid in full) at the agreed settlement date, and you can then move in.



Howick Views Apartments

WEEKLY ACTIVITIES

Mon	Tue	Wed	Thur	Fri	Sat	Sun
10.00am Coffee Group In dining room 	10.00am Coffee Group In dining room 	10.00am Coffee Group In dining room 	10.00am Coffee Group In dining room 	10.00am Coffee Group In dining room 	10.00am Coffee Group In dining room 	10.00am Coffee Group In dining room 
11.00am Birthday Celebrations Every 3rd Monday of the month In dining room	10.15am Shopping trip See board for details	11.00am Exercises to music In Lounge		11.00am Exercises to music In Lounge	10.00am Sit Exercises In Lounge	10.00am Sit Exercises In Lounge
11.00am Resident casual meeting Every 4th Monday of the month In dining room	10.30am Church Service (Taken in Rest home)	2.00pm Fun Quiz In Library 	2.00pm Knit & Natter In Library	2.00pm Movie time In Lounge See board for details	11.00am Indoor Bowls with HBH Staff In dining room	11.00am Indoor Mini Golf with HBH Staff In dining room
2.00pm Choir Group In dining room 	1.45pm BINGO In dining room 	5.00pm Happy Hour In Bar 	Monthly Outing Every 4th Thursday of the month See board for details	