VILLAGE GUIDE

The ultimate guide to New Zealand **Retirement Villages**

All your questions answered, including:

- The costs of living in a retirement village
- Understanding contracts & paperwork
- Moving between different levels of care
- Questions to ask when visiting a retirement village
- What happens when you leave a retirement village

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Foreword

Choosing where to live in retirement is a big, life-changing decision. Downsizing is a time of great change, and where you live can have a big impact on your quality of life.

Retirement villages can be a great option for many New Zealanders, but it's important to do your research and understand your options before making a decision.

Retirement villages in New Zealand vary widely in size, amenities, location, and price. Some villages are large, with many homes and a wide range of facilities, such as swimming pools, gyms, libraries, and restaurants. Others are smaller and offer a more intimate feel.

Pricing also varies widely depending on the home you choose to occupy, the suburb where the village is located, and the amenities it offers. This guide will provide you with a comprehensive understanding of how retirement villages work in New Zealand, as well as guide you through the key questions you should be asking village and sales staff when visiting.

Moving to a retirement village can be a big change, but it can also be a fantastic way to enjoy your retirement years.

Best, Paula.



Paula Bishop

Founder and Managing Director of Village Guide



383,510

The estimated number of New Zealand's population that is 75+ years of age.

50,791

The number of residents in retirement villages in New Zealand.

JLL New Zealand Retirement Villages and Aged Care Report - August 2023.

Benefits of retirement village living

From community spirit to healthcare, here are some of the top perks of living in a retirement village in New Zealand.

Low-maintenance accommodation

Homes in retirement villages are purposebuilt for retirees, which means they are almost always low maintenance.

Whether you choose to live in a villa, townhouse or apartment, you'll be able to down your DIY tools and spend more time doing what you enjoy.

Community spirit

Most retirement villages have a warm and welcoming community. You will likely live alongside like-minded neighbours and make new friends. Many villages coordinate voluntary social activities to encourage neighbourly bonds, such as group outings, quiz nights, and hobby groups.

Healthcare

Around 65% of retirement villages have an on-site care home. You may be able to request medical assistance from care home staff if needed.

Common staff and contracted health practitioners include registered nurses, physiotherapists, and podiatrists. Healthcare services at villages vary widely, so it's important to research this carefully.



65% of retirement villages have an on-site care home.

JLL New Zealand Retirement Villages and Aged Care Report - August 2023

Security

Most retirement villages have good on-site security, such as monitored cameras or on-site security guards. The level of security differs from village to village, so it's important to ask the sales manager for details.

Facilities

Nearly all retirement villages have a communal TV and communal dining area at a minimum, while others have swimming pools, gyms, and hair salons. Facilities vary from village to village, so it's important to 'shop around' to find a village that ticks all the right boxes for your lifestyle.

Emergency push-buttons

Most retirement villages have emergency call buttons in every home and common area or provide pendants for residents to wear. These push buttons/pendants are usually monitored 24/7 by trained responders, providing peace of mind that help is always close by.

Please note: All retirement villages are different. Most villages have the above features in common, but it's important to visit villages in-person to find out more about their unique benefits.





Find a village that feels like home

Everyone wants something different from retirement. That's why each of our villages is unique — just like you.

metlifecare.co.nz | 0800 909 303

What are retirees looking for in a retirement village?

We surveyed Village Guide's audience to find out what the most important factors were when selecting a retirement village. The percentages represent those who responded either 'Very Important' or 'Important.



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A **library** or **reading room**

64%

39%

A **hair salon** or **barber shop**



74% A restaurant or café on-site

91% A 24/7 emergency call system

88%

A continuum of care offering

78% Gated entry or secure access

0

20%

A **religious centre** or **chapel**

78% Healthcare services

on site

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Results from 2023 Village Guide Survey of over 500 users actively searching for a retirement property. Percentages represent those who responded either 'Very Important' or 'Important on a 1 to 5 Likert scale approach, with 5 being "Very Important" and 1 being "Not at all important."

Is retirement village living right for you?

Retirement villages are not for everyone. There are financial, legal and individual circumstances to consider.

From our experience, people who are most suited to retirement village living tend to have many of the following characteristics in common.

Property ownership

The ability to sell a property (usually your own home) to release equity to buy into a village.

Desire for companionship

A desire to live in a friendly, welcoming community with like-minded people, either with your spouse/partner or on your own.

Planning for the future

A wish to create a clear plan for your future (especially in terms of healthcare and support services).

Lifestyle preferences

The desire to enjoy a low-maintenance, social, active lifestyle with access to on-site facilities.

Security and peace of mind

A desire to live somewhere with onsite security, as well as pre-installed emergency push-buttons and on-site support.

Keep living the life you love.

Oceania Retirement Living.

Oceania designs villages where you can continue the life you've built. With central, connected locations, you can stay close to what matters, while enjoying a sense of community when you want it – and space when you need it.

Visit oceaniahealthcare.co.nz or phone us on 0800 333 688.



Understanding the different living options in retirement villages

Many retirement villages offer three different living options: independent living, assisted living, and accommodation within care homes.

Following is an overview of each living option to help you understand the difference and make an informed decision.





Independent living

As the term suggests, 'independent living' refers to any type of home within a retirement village where you can live completely independently.

Residents in independent living accommodation may request certain in-home support services if they wish, but these are optional extras, not part of the accommodation package.

Find out more about independent living and view homes for sale on the <u>Village Guide website</u> \rightarrow

Benefits of independent living:

- Retain complete independence and privacy.
- Live life your way, opting for as much or as little socialisation as you wish.
- Choose from a variety of home sizes and layouts, including villas, townhouses, and apartments.
- Enjoy close proximity to on-site facilities.
- Homes are specifically designed for people in retirement — they are lowmaintenance and commonly fitted with emergency call buttons.



Assisted living

The term 'assisted living' refers to accommodation that includes inhome support for those who need help with activities such as meal preparation, housekeeping, and personal care.

Assisted living is a bridge between independent living and care home accommodation. Most assisted living homes are apartments, but some villages offer assisted living within other types of accommodation, such as villas or townhouses.

Find out more about assisted living and view homes for sale on the <u>Village Guide website</u> \rightarrow

Benefits of assisted living:

- Receive support with day-today activities such as meal preparation, housekeeping, and personal care.
- Enjoy close proximity to village facilities (most assisted living homes are located centrally within a village).
- Stay living as independently as possible, including with a partner, while receiving support tailored to your individual needs.
- Your home is your own keep your own furniture, add your favourite personal touches, and enjoy privacy when you need it.



Care homes

Care homes provide accommodation and care for individuals who have been assessed as unable to live independently and require assistance with daily activities and specific health or personal care needs.

Commonly known as rest homes, care is provided at four different levels – rest home, hospital, dementia and psychogeriatric. Most people (84 per cent) receive either rest home or hospital care.

Those who qualify for rest home care have fewer complex needs and don't require such intensive support. Those in hospital, dementia or psychogeriatric care have more complex needs and require a higher level of support. Regulated by the Ministry of Health, care homes in New Zealand must adhere to specific standards and guidelines to ensure the provision of high-quality care. These facilities have trained staff members, including healthcare professionals such as registered nurses, caregivers, and support workers, who cater to the individual needs of residents.

Find out more about care homes and view availability on the <u>Village</u> <u>Guide website</u> \rightarrow

The costs of living in a retirement village

An overview to retirement village entry costs, exit costs, weekly fees, and other financial implications.

There are important costs to consider when buying into a retirement village. Every village will have a unique fee structure, but here are some of the most common fees to keep in mind.

Entry costs

To buy into a village, you're typically required to pay a deposit and a capital sum for an occupation right agreement (ORA). The most common legal title under an ORA is a licence to occupy, which gives you a contractual right to live in a specific home within a village, but no legal ownership of the home itself or the land.

Deferred management fee

Under a licence to occupy, it's common for the operator to retain between 20–30% of your initial capital sum; this is usually referred to as a deferred management fee.

A good way to think of the deferred management fee is that it covers the long-term costs of residing at the village, such as maintenance of facilities and communal areas, and the re-licencing and refurbishment of your property after the licence ends.

The deferred management fee typically accrues between the first 2–5 years of residing at the village and is deducted on the re-sale of your licence. The fee is calculated as a percentage (typically between 20–30%) of the initial capital sum and it accrues to the operator over a period of time (usually 2–5 years).

Find out more about retirement village fees on the <u>Village Guide</u> website \rightarrow

Example

If you paid an initial capital sum of \$800,000 for a licence to occupy and the operator of the village had a deferred management fee of 20% accruing at 4% for each year over five years, then:

- After year one: your deferred management fee would be \$32,000. On repayment from the operator, \$32,000 would be deducted from the initial capital sum you paid for the unit.
- After year two: 8% of the deferred management fee will have accrued (8% of \$800,000 is \$64,000).
- After year three: 12% of the deferred management fee will have accrued (12% of \$800,000 is \$96,000).
- After year four: 16% of the deferred management fee will have accrued (16% of \$800,000 is \$128,000).
- After year five: 20% of the deferred management fee will have accrued (20% of \$800,000 is \$160,000).
- After year ten: in this scenario, the maximum deferred management fee was 20%. Therefore after five years, you would have reached the maximum deferred management fee, so regardless of whether you left the village after five, 10 or 15 years the deferred management fee wouldn't exceed \$160,000.

\$800,000

Deferred Management Fee = 20% Accrual period = 5 years \$800,000 / 5 years = 4% per year



What the fee covers varies between villages, so it's important to discuss the details of the fee and how it's calculated with the sales manager.

Note: Some operators will include costs associated with re-licencing your unit – such as legal, admin and marketing fees – within the deferred management fee. Other villages will have them as separate costs. It's important to consider this when comparing the deferred management fee percentage between villages. Depending on the village, the deferred management fee may be known by another term such as:

- Membership fee
- Amenities fee
- Facilities fee
- Village contribution fee

Weekly or periodic fees

While you're living in a village, you'll be required to pay periodic (usually weekly) fees to cover day-to day operating costs such as rates, insurance, grounds maintenance, staff wages and village services. The fee amount (and what's included) varies from village to village, so be sure to ask the sales manager for details.

Fees may increase over time (with appropriate notice from the village), or they may remain the same during your entire occupancy (these are generally marketed as fixed fees).

What's included and excluded from village fees?

Every village is different. However, in most cases, you will be required to pay separately for things like contents insurance, phone & internet, household power, and any additional services you choose, such as housekeeping, meals or healthcare.

Some of these costs may be covered in the periodic fee if you live in a serviced apartment. Be sure to ask the village sales manager for a full breakdown of inclusions and exclusions based on your living arrangement i.e. independent living versus assisted living.

Leaving costs

Exit costs often depend on the circumstances in which you leave the village. For example, whether you leave the village altogether or transfer to a different home within the village (e.g. from a villa to a serviced apartment).

Some potential leaving costs to be aware of include:

- The deferred management fee.
 If you leave the village, the deferred management fee will be deducted from the capital sum you receive when the operator re-licenses your unit. If you transfer to another home in the village, it's important to ask the sales manager how your deferred management fee will be treated.
- Ongoing weekly or periodic fees.
 Your occupation right agreement will set out whether weekly fees cease when you provide vacant possession or continue until your unit is re-licensed.
 If the fees continue, the operator must reduce them by at least 50% by either:
 - The date you stop living in the unit (and remove all your possessions) or
 - Six months after the date your licence to occupy terminates.



Important financial questions to ask the sales manager

Here are some helpful questions to ask to gain clarity around fees and costs:

What is the initial capital sum, which is What costs will I need to pay for often referred to as an entry payment, myself? For example, power, phone, and what does it cover? internet, contents insurance? What percentage of the initial capital What are the costs of transferring to sum is the deferred management fee, a new home within the village? For over how many years does it accrue, example, will my weekly fee change and what does it cover? and how will the accrual of my deferred management fee be treated? How much are the periodic fees, how are they calculated, and what do they Will I be entitled to capital gains include/exclude? or a share of capital gains? What is the village's policy around Will I be liable for capital loss? increasing or changing periodic fees? Are there any additional costs I Will I be required to pay periodic fees need to be aware of when I leave? if I'm in hospital or on holiday? For example, marketing, admin or

legal fees?



Understanding retirement village contracts and paperwork

When you apply to live in a retirement village, you will be given a large stack of papers. What do all the forms mean and where should you start?

Here is a brief introduction to retirement village contracts and paperwork to help you better understand the application process.

A retirement village has to provide prospective residents with four main documents before they sign up:



Please note: Although we have sought the advice of retirement lawyers, we are not retirement law experts. This information is intended as a guide and all content is for informational purposes only. If you require specific assistance, please consult your lawyer.

The disclosure statement

It's a good idea to start with the disclosure statement, as this is the working document that explains how the village runs from day to day and what you can expect when living there.

In the disclosure statement, you'll find information about:

- The village's ownership and management structure.
- Statutory supervision arrangements.
- Charges/fees associated with living in the village.
- An estimate of what you would receive if you left the village after two, five or ten years.
- The village's community facilities and services, including what provision is made for maintenance at the village.

The disclosure statement should also outline any plans for the development of the village including the building of new homes (and the effect of this on existing residents), as well as any conditions and restrictions on the sale of homes, and the time it has taken to sell vacant homes over the past 12 months.

Understanding what's on the horizon for a retirement village is important. For example, if new homes are built, and these new homes are for sale when you move out of the village, this could impact how long it takes to sell your older re-furbished home. Essentially, your older home will be competing with the brand new homes.

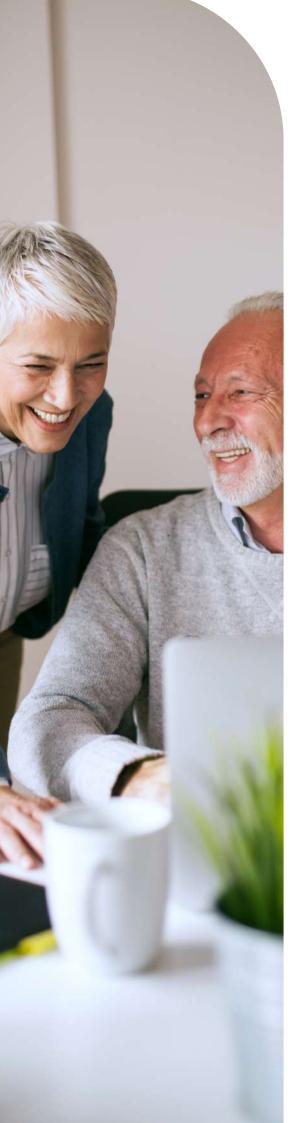
Disclosure statements vary from village to village, so it's a good idea to get a lawyer to look over it to make sure everything appears to be in order.



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The occupation right agreement

The occupation right agreement is the 'terms and conditions' agreement between a resident and a retirement village operator.

Under the Retirement Villages Act 2003, every intending resident must receive independent legal advice before signing an occupation right agreement.

The agreement sets out the terms and conditions on which you will be entitled to occupy and live in a home at the village. It includes provisions relating to termination, weekly (and other) charges, whether the charges can be increased, village rules, and even whether you can have a pet.

As with the disclosure statement, the terms outlined in the occupation right agreement can differ from village to village. Your lawyer should talk you through the paperwork, isolate anything that appears unreasonable or unusual, and ensure you fully understand the agreement.

Code of Residents' Rights

The Code of Residents' Rights set out the general terms of respect and care that the Retirement Villages Act provides for all residents.

Here are some examples of the rights:

- The right to services and other benefits as detailed in the occupation right agreement.
- The right to information about matters that could affect your residency.
- The right to be consulted about potential changes to services, benefits and charges.
- The right to complain and receive a timely response.
- The right to a speedy and efficient process for resolving disputes, and to use a support person when dealing with the operator or other residents of the village.
- The right to be treated with courtesy and not to be exploited.





Retirement Villages Code of Practice

The Retirement Villages Code of Practice sets out the minimum requirements that operators of a retirement village must carry out to meet their legal obligations in New Zealand.

It covers areas such as:

- Staff qualifications and training.
- Safety and security.
- Fire and emergency procedures.
- Frequency of residents' meetings and residents' participation in decision making.
- How the complaints process is conducted.
- What should happen upon termination of an ORA.

Find out more about retirement village contracts and paperwork on the <u>Village Guide website</u> →

Insurance requirements for retirement village operators

According to the Code of Practice, a village operator must maintain a comprehensive insurance policy to cover loss or damage caused by fire, accident or natural disaster.

The insurance policy must cover:

- Retirement village property.
- Capital improvements or additional fittings provided by residents.
- Residential units owned by residents.

Insurance must be for full replacement (if available). If full replacement insurance isn't available, indemnity insurance is permitted, and the operator must clearly communicate what cover is provided.

Additional insurances

An operator may choose to take out additional insurance policies, for example public liability or insurance to cover business interruption. All of a village operator's insurance policies should be listed in the village's disclosure statement.

Operators must also:

- Inform residents whether they pass on any policy excess amounts and if so, in what circumstances.
- Keep the insurance valuation of all property types up-to-date as often as is required by the insurance policy.
- Provide residents with a copy of the insurance certificate of currency on request.



Operators are NOT responsible for contents insurance or vehicle insurance

Residents are responsible for contents insurance should they wish to insure personal contents within their unit, as well as their own vehicle insurance. Both contents insurance and vehicle insurance are optional and residents may take out policies with any provider.

What happens if there's a fire or natural disaster?

If the home you occupy within a retirement village is damaged through no fault of your own, such as in a fire or natural disaster, the operator must consult with you to determine whether it is practicable to repair or replace the home.

Most likely outcomes following a fire or natural disaster

After a fire or natural disaster where you are not at fault, the operator must consult with you as to whether it is practicable to repair or replace the unit. There are a number of outcomes that could be considered, such as:

- Repairing or replacing the unit.
- Transferring to another unit within the same village.
- Transferring to another unit in a sister village (owned by the same operator, if applicable).
- Terminating the occupation right agreement and leaving the village.

Repairing or replacing the unit

If the operator decides to repair or replace the unit, repairs or construction should commence as soon as practicable.

Transfers

If repairing or replacing the unit is not a viable option, you may have the option to transfer to another unit within the same village or a sister village nearby.

Terminating the occupation right agreement

There are two scenarios for terminating the occupation right agreement.

- If a transfer is available but you do not accept it, then the occupation right agreement is deemed to have been terminated by you. The original terms outlined in the occupation right agreement will apply, including any fixed deduction.
- If a transfer is not available, your exit payment must be at least equal to the capital sum you paid for the home less any charges you owe to the operator e.g. any outstanding weekly fee payments. However the accrual of your fixed deduction (deferred management fee) will not be deducted.

Your occupation right agreement might provide for a higher repayment, in which case repayment must be in accordance with your occupation right agreement.



Charges after a fire or natural disaster

If a fire, natural disaster or other event which was not your fault means that your home is uninhabitable then the fixed deduction must stop accruing or amortising from the date of that event. The regular fees that you pay for village outgoings or personal services must also stop on that date. If the operator provides you with temporary accommodation then accrual of the fixed deduction can be restarted and you will be responsible for the cost of any outgoings or personal services related to that temporary accommodation.

If the operator is not providing you with temporary accommodation then the charges under your occupation right agreement will only resume when your home is ready for occupation by you.

Fire protection and emergency management

The Retirement Villages Code of Practice 2008 includes clear rules for operators in regards to fire protection and emergency management (clauses 19 to 23).

For example, all villages must have adequate insurance, a fire protection and emergency management policy (in writing), and evacuation and emergency response procedures.

You can ask the village operator for a copy of the fire protection and emergency management policy. The operator must provide an easily readable version to both current and intending residents on request.

Find out more about what happens in the event of a fire or natural disaster on the <u>Village Guide website</u> \rightarrow

What happens when you leave a village?

When a resident leaves a village, it's usually (but not always) the operator's responsibility to sell the licence to occupy for the vacant home. So, how does the sales process work?

Some common questions people have about the sales process include:

- When will the former resident(s) receive their exit payment?
- Will you continue paying fees until the licence is sold?
- Do you have any control over how quickly the village operator sells the licence?

Every village has a slightly different sales process, which should be clearly outlined in the Occupation Right Agreement that a resident signs when they buy into a village. However, at a minimum, all villages must adhere to the guidelines for selling vacant units outlined in the Retirement Villages Code of Practice 2008 (clause 51).

Who is responsible for selling the home?

When a resident leaves a village, it's usually (but not always) the operator's responsibility to sell the licence to occupy for the vacant home. Every village has a slightly different sales process, which should be clearly outlined in the occupation right agreement (it's important to read this carefully).

Exit payment

Once the licence to occupy is sold, the operator must pay the former resident all money owing to them under their occupation right agreement within five working days of receiving payment in full from the new resident.

Please note, this is subject to the new resident's cooling off period having expired. Also, if the former resident has died, probate will be required before payment can be made. Note that some operators agree to pay out earlier or pay interest after a certain period.

What happens if you leave and the unit doesn't sell right away?

Every village will follow a slightly different process for selling vacant homes. However, at a minimum, all villages must adhere to the guidelines for selling vacant homes outlined in the Retirement Villages Code of Practice 2008. Below is a summary of what happens after three, six and nine months if your home hasn't sold.

After three months

If a new occupation right agreement has not been entered into within three months, the operator must report in writing to the former resident, and provide detailed monthly updates from then on. The monthly reports must clearly outline the steps the operator is taking to market the unit.

After six months

If the unit is still vacant after six months, the operator must get an independent valuation of the unit (at their expense) to make sure the asking price is a suitable price. The former resident may also obtain an independent valuation (at their own cost) if they feel the first valuation is inaccurate and the operator must consider this when determining a suitable price.

After nine months

If an occupation right has not been sold for the unit after nine months, the former resident may choose to take a dispute notice to the Retirement Villages Disputes Panel, if grounds for a dispute have arisen.

3 MONTHS

Report in writing to the former resident. Detailed monthly reports thereafter.

6 MONTHS

The operator must get an independent valuation of the unit.

9 MONTHS

Former resident may take a dispute notice to the Retirement Villages Disputes Panel.

Former residents may make a complaint about the sales process at any time.



Periodic or weekly fees

The resident's occupation right agreement will set out whether weekly fees cease when the resident provides vacant possession or if they continue through until the residential unit is sold.

If the latter applies, then the operator of the village must reduce any outgoing fees by at least 50% by the latter of either the date the resident stops living in the unit (and removes all their possessions) or six months after the date that the former resident's occupation licence terminates.

All fees for personal services must cease as soon as a resident stops living permanently in the unit.

Find out more about what happens when leaving a village on the <u>Village Guide website</u> \rightarrow

Transitioning to higher level care: What you need to know

It's important to consider long-term care options when exploring retirement villages, particularly if continuum of care within the same location is important to you.

Many retirement villages offer continuum of care within an on-site care home. This means that residents may be able to transition into higher levels of care should the need arise in the future.

Types of care

In New Zealand, care is offered across four levels: rest home, hospital, dementia, and psychogeriatric.

An on-site care home may provide one or more of these levels of care. Typically, a care home offers rest home and potentially hospital level care. However, specialised units and nursing care are necessary for secure dementia and psychogeriatric care, which not all care homes have the facilities or staff to provide. As a result, residents in need of this higher level of care may need to transition outside of the village.



Care accommodation

Care accommodation is typically offered in a room located within a care home. Rooms vary in size and amenities depending on the specific care home and whether you occupy a standard or premium room. Some retirement villages provide care accommodation in care suites or apartments.



Standard rooms

These are usually single rooms and often have space for small items of personal furniture, such as an armchair.



Premium rooms

These are usually double rooms (or larger) with premium features such as an ensuite, private bathroom, or garden views.



Care Suites

These are much larger rooms that normally include a kitchenette, lounge area and ensuite. Care suites are commonly sold under an Occupation Right Agreement (ORA) which means you pay a capital sum to secure the room. Some care suites accommodate couples.



Serviced apartments

Residents who live in a serviced apartment may not be required to move if they require a higher level of care. This will depend on whether the retirement village can cater for higher levels of care within their existing apartment. It's important to understand exactly what this arrangement would look like. For example, a village may offer rest home level care in a serviced apartment, but require you to move into a room within a care home if you require hospital or dementia level care.



Other considerations

Respite care

An advantage of moving into a retirement village with an on-site care home is you will likely be able to receive respite care if recuperating from an illness or operation. Respite care can help to speed up recovery as you'll receive plenty of rest and be cared for by healthcare professionals.

A note on dementia care

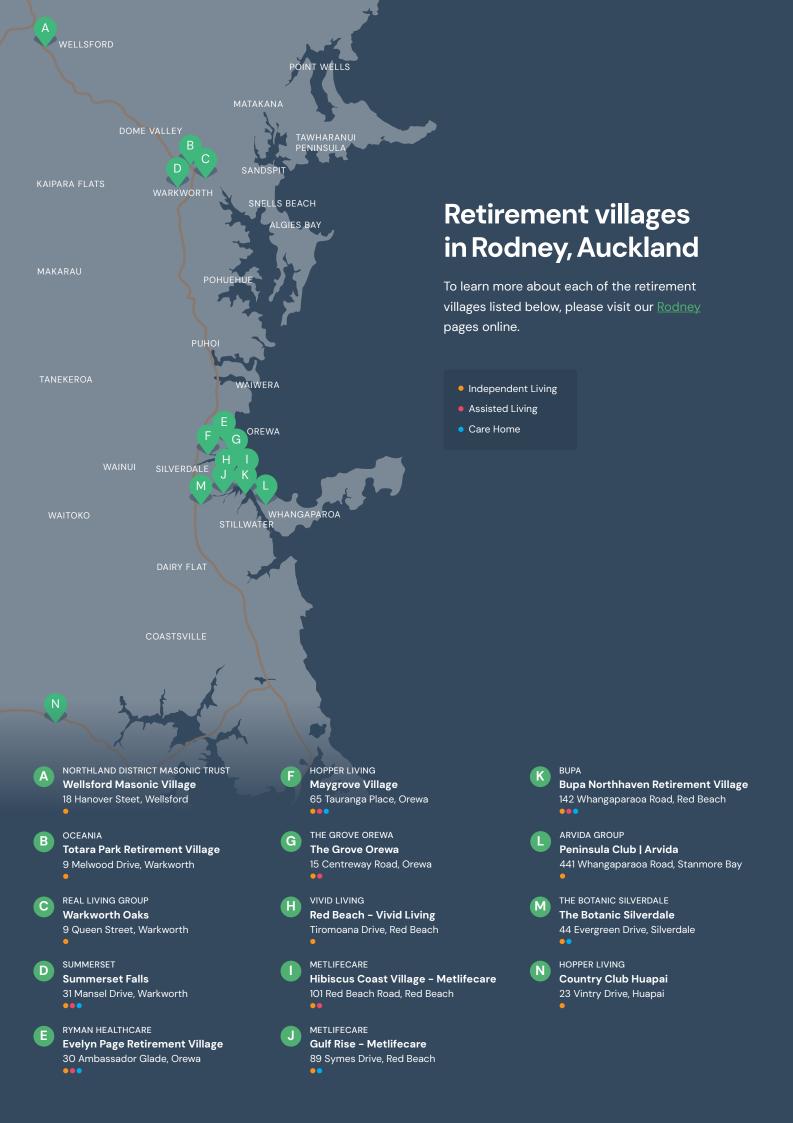
It's important to note there are different types of dementia level care that an on-site care home can cater for. For example, an on-site care home may be able to care for someone with early onset dementia, but someone with higher level dementia may require specialist, secure accommodation. When visiting a retirement village that does offer dementia level care, ensure you ask specifically about the level of dementia that they can accommodate.

Couples

If you're in a partnership, it's likely that you and your partner will have different care needs as time goes on. Retirement villages are a great option for couples with different needs as they often allow couples to stay together even when one person's care needs progress faster than the other. For example, the person who is able to live independently could remain in a villa, while the other might move into a serviced apartment or room within the care home.

Find out more about transitioning to higher level care on the <u>Village</u> <u>Guide website</u> \rightarrow







WAIHEKE ISLAND





Retirement villages in Manukau, Auckland

To learn more about each of the retirement villages listed below, please visit our Manukau City pages online.

- Independent Living
- Assisted Living
- Care Home

WHITFORD ŌTĀHUHU GOODWOOD HEIGHTS THE GARDENS Μ SEVENTH DAY ADVENTIST CHURCH METLIFECARE Κ Bethesda Village 197 Botany Road, Golflands 743 Great South Road, Wiri OCEANIA Elmwood Retirement Village 131 Hill Road, Manurewa METLIFECARE RUPA M **Bupa Erin Park Retirement Village** 62 Russell Road, Manurewa VINTAGE HARVEST HOLDINGS OCEANIA N St Johns Retirement Village Acacia Cove Village 7a Konini Avenue, Papatoetoe 131 Wattle Farm Road, Wattle Downs

Pakuranga Park Village Fortunes Road, Pakuranga

REAL LIVING GROUP

METLIFECARE

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D

Pōhutukawa Landing

3 Seventh View Avenue, Beachlands

- HBH SENIOR LIVING **HBH Senior Living** 139 Union Road, Howick ••
- METLIFECARE Highlands Village - Metlifecare 49 Aberfeldy Avenue, Highland Park •••
- METLIFECARE E

Edgewater Village – Metlifecare 14 Edgewater Drive, Pakuranga

- Fairway Gardens
- RYMAN HEALTHCARE G Bruce McLaren Retirement Village 95 Chapel Road, Dannemora
- H Dannemora Gardens - Metlifecare 30 Matarangi Road, Botany Downs

SUMMERSET

Summerset by the Park 7 Flat Bush School Road, Flat Bush

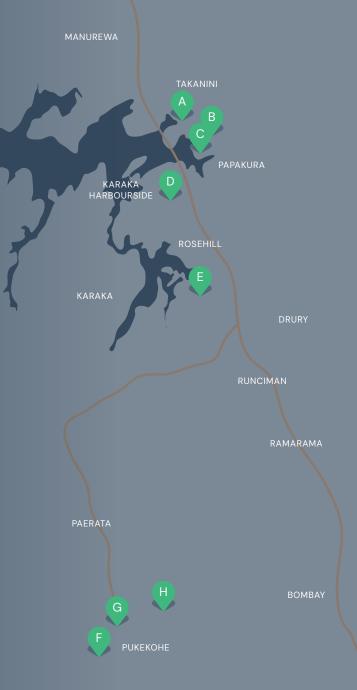
BUPA 0 **Bupa Wattle Downs Retirement Village** 120 Wattle Downs Road, Wattle Downs

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Retirement villages in South Auckland

To learn more about each of the retirement villages listed below, please visit our Papakura and Franklin pages online.

- Independent Living
- Assisted Living
- Care Home







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Retirement villages in Waipa

To learn more about each of the retirement villages listed below, please visit our <u>Waipa</u> pages online.

Independent Living

- Assisted Living
- Care Home

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RADIUS CARE

Radius Windsor Court Lifestyle Village 20 Sandes Street, Õhaupõ

B FREEDOM LIFESTYLE VILLAGES Cambridge Oaks 14 Terry Came Drive, Cambridge

C SUMMERSET Summerset Cambridge

1 Mary Ann Drive, Cambridge

D BUPA

E

Bupa Retirement Village 91 Alan Livingston Drive, Cambridge

TE AWA LIFECARE

Te Awa Lifecare 1866 Cambridge Road, Cambridge RYMAN HEALTHCARE **Patrick Hogan Village** 23 Hugo Shaw Drive, Cambridge

G CAMBRIDGE RESTHAVEN TRUST BOARD INCORPORATED Cambridge Resthaven 6 Vogel Street, Cambridge

- H METLIFECARE Metlifecare St Andrew's The Moxon Centre, 41 Bryce Street, Cambridge
- ARVIDA GROUP Lauriston Park | Arvida 91 Coleridge Street, Cambridge

J HIGHFIELD COUNTRY ESTATE RETIREMENT VILLAGE Highfield Country Estate Retirement Village 397 Swarbrick Drive, Te Awamutu

Retirement villages Matamata & South Waikato

To learn more about each of the retirement villages listed below, please visit our <u>Matamata & South Waikato</u> pages online.

Independent Living

LOCKERBIE VILLAGE LIMITED

TASMAN VILLAGE SOCIETY

Matamata Country Club 102 Peria Road, Matamata

Matamata Country Lodge 18/20 Elizabeth Street, Matamata

FREEDOM LIFESTYLE VILLAGES

Matamata Longlands 80 Burwood Road, Matamata

21 Village Boulvard, Morrinsville

Lockerbie Village

Tasman Village 2 Seales Road, Morrinsville

C SANDERSON GROUP

RADIUS CARE

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- Assisted Living
- Care Home

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MAUNGATAUTARI ARAPUNI

RANGIURA TRUST BOARD Rangiura Retirement Village 17 Matai Crescent, Putaruru

Retirement villages in Hauraki, Thames & Coromandel

To learn more about each of the retirement villages listed below, please visit our <u>Hauraki</u>, <u>Thames & Coromandel</u> pages online.

- Independent Living
- Assisted Living
- Care Home

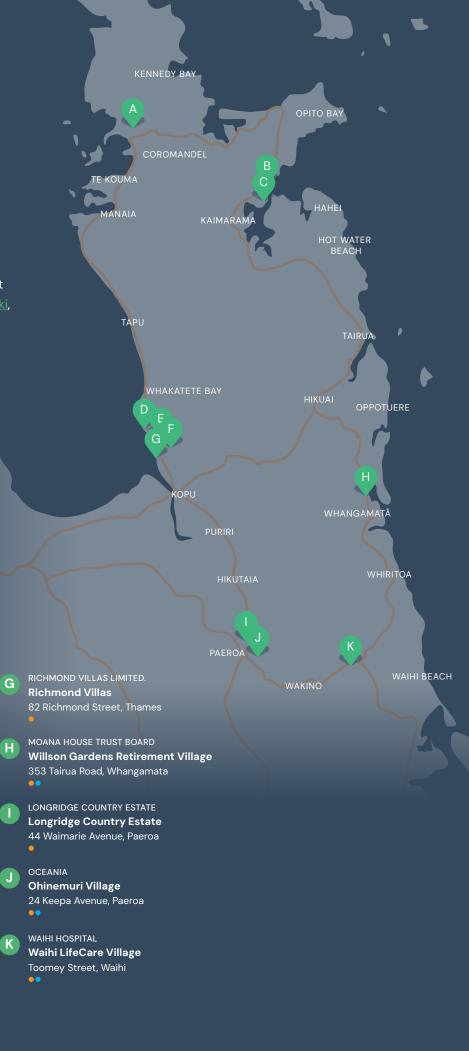
 COROMANDEL LIFESTYLE VILLAGE Coromandel Lifestyle Village 1737 Rings Road, Coromandel
 OCEANIA Whitianga Retirement Village 24 Buffalo Beach Road, Whitianga
 WHITIANGA MASONIC VILLAGE Whitianga Masonic Village Seascape Avenue, Whitianga

D BUPA Bupa Tararu Retirement Village 109 Wilson Street, Thames

> BUPA Bupa Waiokaraka Retirement Village Campbell Street, Thames

TAMAHERE EVENTIDE HOME TRUST Wesley Courts Village 504 Mackay Street, Thames

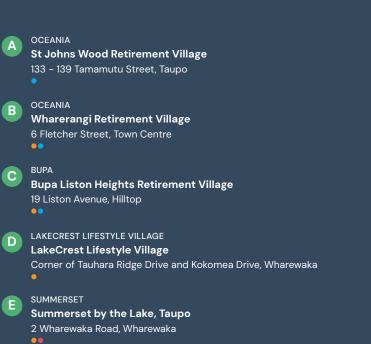
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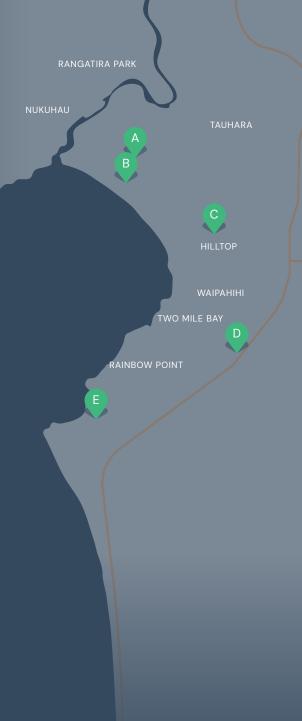


Retirement villages in Taupō

To learn more about each of the retirement villages listed below, please visit our Taupō pages online.

- Independent Living
- Assisted Living
- Care Home







MOUNT MAUGNANUI

BUPA **Bupa Accadia Retirement Village** 101 Edgecumbe Road, Tauranga South •

GENERUS LIVING GROUP LIMITED 210 Maranui Street, Papamoa 718 Grenada Street, Papamoa Beach Papamoa Beach Village - Metlifecare 2 Te Okuroa Drive, Papamoa Beach

80 Maranui Street, Mount Maunganui GENERUS LIVING GROUP LIMITED

Bayswater Village - Metlifecare 60 Maranui Street, Mount Maunganui

Independent Living

Retirement villages in Whakatane, **Opotiki & Kawerau**

To learn more about each of the retirement villages listed below, please visit our <u>Whakatane</u>, <u>Opotiki</u> & <u>Kawerau</u> pages online.

- Independent Living
- Assisted Living
- Care Home

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OKERE FALLS	MATATĂ HORNTON POROPORO OHOPE A TE TEKO TĀNEATUA KUTARERE RUATOKI NORTH	D тоатоа ÕРÕТІКІ
	RUATUKI NURTH	WAIOEKA

MOUNTAIN VIEW RETIREMENT VILLAGE **A** Mountain View Retirement Village 192 - 202 River Road, Kawerau ••



D

B GOLDEN POND LIFECARE LIMITED **Golden Pond Lifecare** 47 Bracken Street, Whakatane

BUPA C

Bupa Mary Shapley Retirement Village 4 Spence Lane, Whakatanae

PERIA HOUSE LIMITED Peria Village 43 Richard Street, Opotiki



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Retirement villages in Katikati, Omokoroa & Te Puke

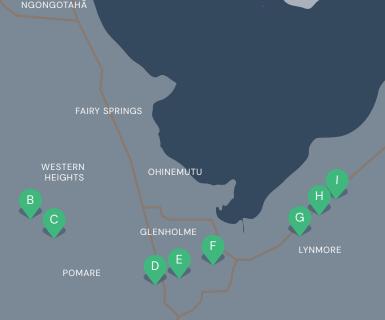
To learn more about each of the retirement WHANGAMATĀ villages listed below, please visit our Katikati Omokoroa & Te Puke pages online. Independent Living Assisted Living • Care Home KATIKATI TAURANGA MAKETU KARAKA PINES VILLAGES Α Karaka Pines Waihi Beach 8 Browns Drive, Waihi Beach SUMMERSET B Summerset by the Sea Katikati 181 Park Road, Katikati OMOKOROA COUNTRY ESTATE C Omokoroa Country Estate Corner Omokoroa Road and Anderley Avenue, Omokoroa HERITAGE LIFECARE D **Carter Village** 69 Moehau Street, Te Puke BUPA Ε Bupa Te Puke Retirement Village 1 No. 1 Road, Te Puke

PAUANUI

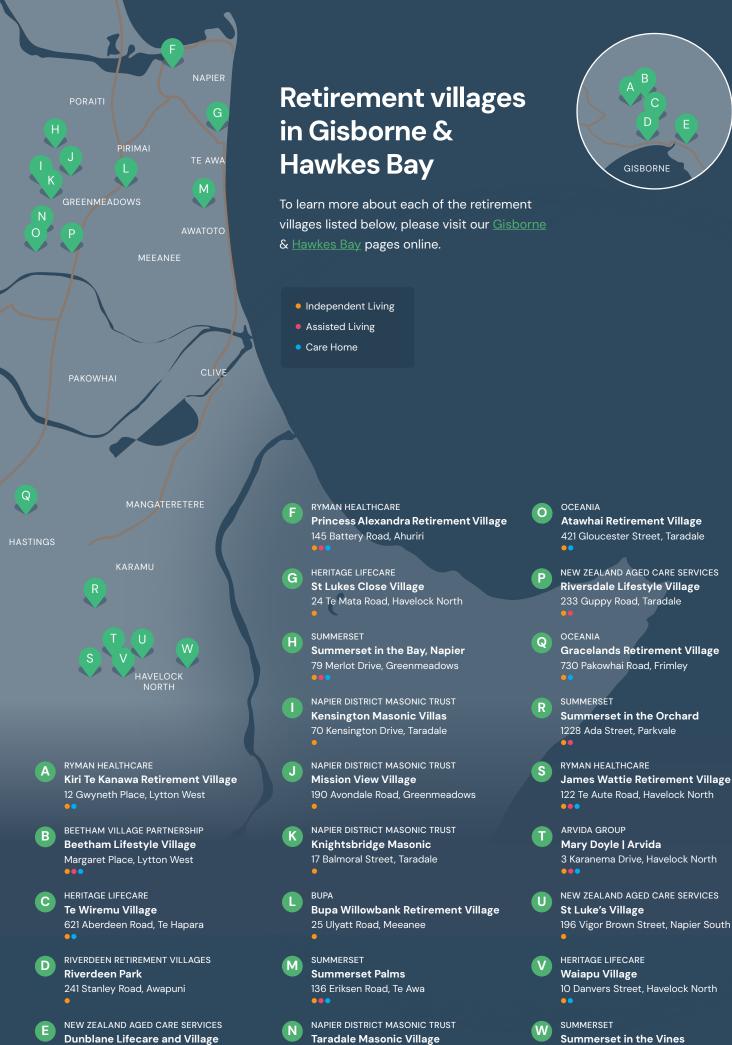
Retirement villages in Rotorua

To learn more about each of the retirement villages listed below, please visit our <u>Rotorua</u> pages online.

- Independent Living
- Assisted Living
- Care Home







178 Rutene Road, Kaiti

Taradale Masonic Village 15 Devonshire Place, Taradale Summerset in the Vines 249 Te Mata <u>Road, Havelock North</u>

Retirement villages in Taranaki

To learn more about each of the retirement villages listed below, please visit our <u>Taranaki</u> pages online.

• Independent Living

MASONIC VILLAGES LIMITED

Waitara Masonic Village

131 Mangati Road, Bell Block

MAIDA VALE RETIREMENT VILLAGE

Maida Vale Retirement Village

E20 Pohutukawa Place, Bell Block

Summerset at Pohutukawa Place

70 Pohutukawa Place, Bell Block

12 Park Lane, Waitara

MILIFE BELL VISTA

MILIFE

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MILIFE

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SUMMERSET

MiLife On Wills

49 Wills Road, Bell Block

MASONIC VILLAGES LIMITED

Hawera Masonic Village

MASONIC VILLAGES LIMITED

RYMAN HEALTHCARE

Tainui Village

•••

Manadon Masonic Village

21A Manadon Street, Spotswood

Jean Sandel Retirement Village

71 Barrett Road, Whalers Gate

TAINUI HOME TRUST BOARD

96 Clawton Street, Westown

240 South Road, Spotswood

- Assisted Living
- Care Home

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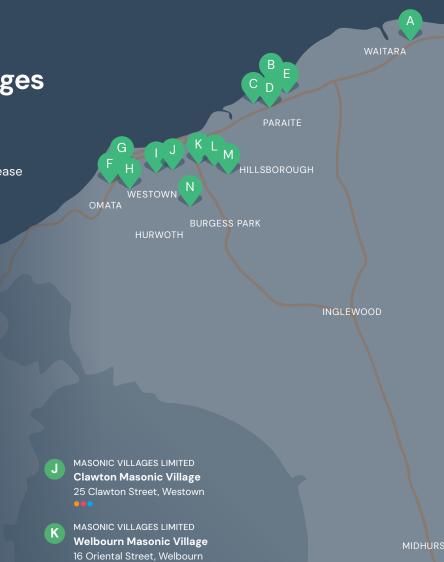
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HERITAGE LIFECARE Telford Village 15 Telford Street, Merrilands

M ARVIDA GROUP Molly Ryan | Arvida 269 Mangorei Road, Merrilands

N SUMMERSET Summerset Mountain View, New Plymouth 35 Fernbrook Drive, Hurworth

HERITAGE LIFECARE
 Elizabeth R Village
 30/33 Elizabeth Grove, Stratford

P AGE CARE CENTRAL LIMITED Maryann Retirement Village 59 Brecon Road ,Stratford

Q MASONIC VILLAGES LIMITED Eltham Masonic Village Cnr London and York Street, Eltham

HERITAGE LIFECARE Annie Brydon Village 71 Glover Road, Hawer

R

PEMBROKE

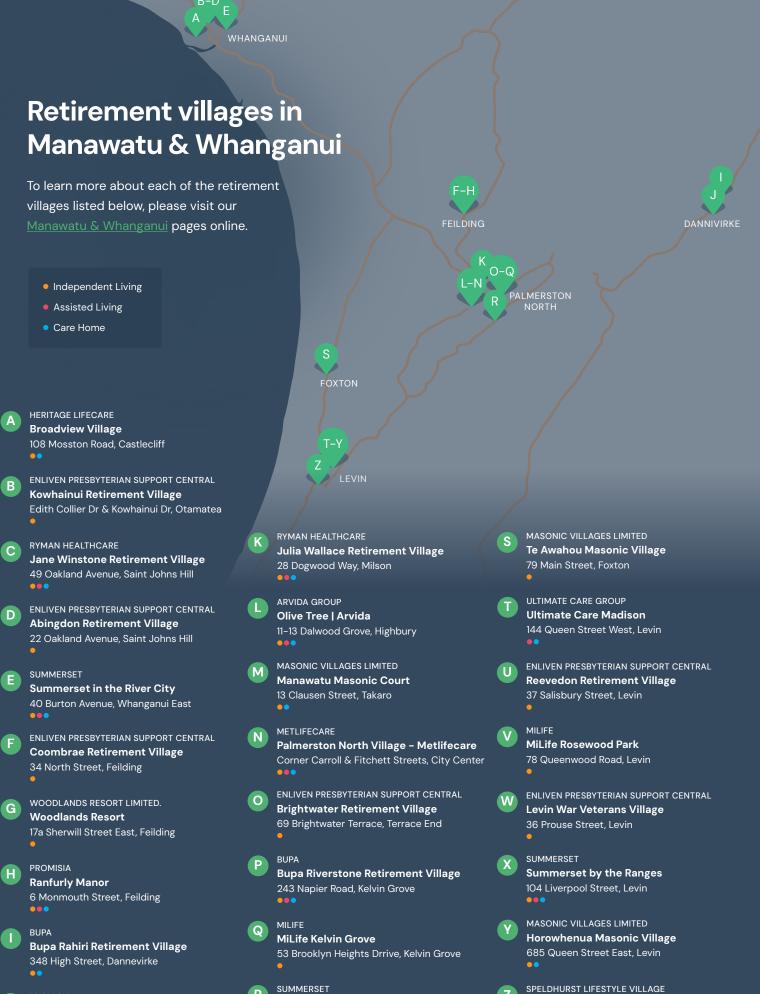
NGAERE

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NORMANBY

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PROMISIA Eileen Mary

44 Trafalgar Street, Dannevirke

Summerset on Summerhill 180 Ruapehu Drive, Fitzherbert Ζ)

Speldhurst Country Estate

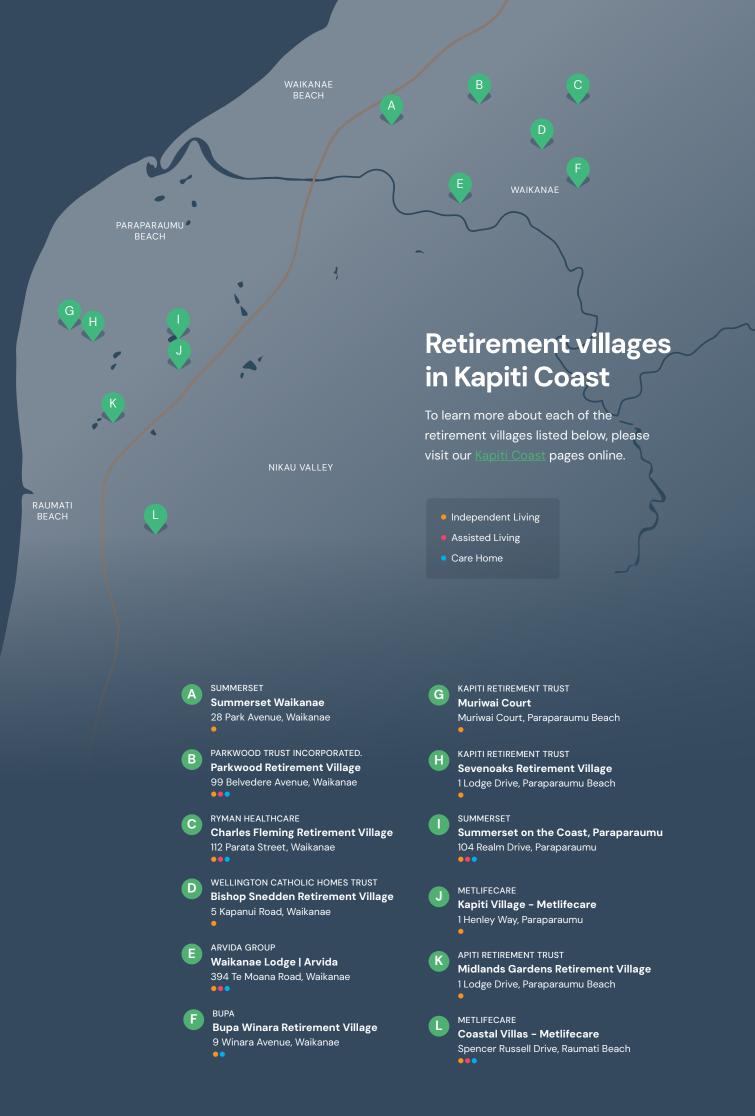
70 Kimberley Road, Levin

PĀUATAHANUI PAREMATA Μ HUTT CENTRAL **Retirement villages** in Wellington Q & Hutt Valley To learn more about each of the retirement WELLINGTON villages listed below, please visit our CENTRAL r Hutt & Upper Hutt pages online. IIRAMAR Independent Living BERHAMPORE Assisted Living Care Home AEGIS PROJECTS TAITA HOME TRUST BOARD ENLIVEN PRESBYTERIAN SUPPORT CENTRAL 0 Whitby Lakes Retirement Village Aroha Care Centre **Woburn Retirement Apartments** 1 Newhaven Way, Whitby 6 Cooper Street, Taita 29E Wai-iti Crescent, Woburnt RYMAN HEALTHCARE RYMAN HEALTHCARE SUMMERSET B Ρ Shona McFarlane Retirement Village Summerset at Aotea, Wellington Malvina Major Retirement Village 66 Mabey Road, Avalon 134 Burma Road, Johnsonville 15 Aotea Drive, Aotea SUMMERSET SUMMERSET BUPA С J Q Summerset on the Landing Summerset Boulcott **Bupa Crofton Downs Retirement Village** 1-3 Bluff Road, Kenepuru 1a Boulcott Street, Boulcott 122 Churchill Drive, Crofton Downs ... SUMMERSET ROPATA LODGE LIMITED ENLIVEN PRESBYTERIAN SUPPORT CENTRAL D K R Summerset at the Course, Trentham **Ropata Village Huntleigh Retirement Apartments** 20 Racecourse Road, Trentham 219 Karori Road, Karori 57 Ropata Crescent, Boulcoot ••• WESLEYHAVEN VILLAGE LTD. BUPA ARVIDA GROUP E **่**ร **Bupa Fergusson Retirement Village** Wesley Rātā Village Village at the Park | Arvida 8 Ward Street, Trentham 249 Rata Street, Naenae 130 Rintoul Street, Berhampore MASONIC VILLAGES LIMITED OCEANIA **RYMAN HEALTHCARE** M **Elderslea Village Woburn Apartments Rita Angus Retirement Village** 29 Redwood Street, Elderslea 66 Coutts Street, Kilbirnie 61 Wai-iti Crescent, Woburn

OCEANIA **Hutt Gables Retirement Village** 1094 Fergusson Drive, Clouston Park

G

N RYMAN HEALTHCARE Bob Scott Retirement Village 25 Graham Street, Petone



Retirement villages in Masterton, Carterton & South Wairarapa



MOUNT HOLDSWORTH

TE WHITI

MASONIC VILLAGES LIMITED Wairarapa Masonic Village 35 Edith Street West, Masterton

B ARVIDA GROUP Lansdowne Park | Arvida

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100 Titoki Street, Lansdowne

BEGROUP Wairarapa Village

140 Chapel Street, Masterton

Ultimate Care Lansdowne Court 1 Oxford Street, Lansdowne

ENLIVEN PRESBYTERIAN SUPPORT CENTRAL Kandahar Village by Enliven 16 Totara Street, Masterton HEF

G

HERITAGE LIFECARE Roseneath Village

227 High Street South, Carterton

THE ORCHARDS

Greytowns Orchards Lifestyle Retirement 67 Reading Street, Greytown

H THE MASONIC VILLAGES TRUST Wharekaka Retirement Village 20 Oxford Street, Martinborough

20 Oxford Street, Martinborough



Retirement villages in Nelson & Marlborough

To learn more about each of the retirement villages listed below, please visit our Nelson, Tasman & Marlborough pages online.

- Independent Living
- Assisted Living
- Care Home

OCEANIA A Woodlands Retirement Village 6 Edgewood Crescent, Motueka

ARVIDA GROUP Waimea Plains | Arvida 455 Lower Queen Street, Richmond ...

ARVIDA GROUP Oakwoods | Arvida 357 Lower Queen Street, Richmond

C

EXPERION CARE NZ LIMITED **Wensley House** 49 Wensley Road, Richmond

OLIVE ESTATE LIFESTYLE VILLAGE LIMITED **Olive Estate Lifestyle Village** 2c Lakehouse Crescent, Richmond •••

HERITAGE LIFECARE **Stillwater Village** 60 Templemore Drive, Richmond

SUMMERSET G **Summerset Richmond Ranges** 1 Hill Street North, Richmond

SUMMERSET Summerset in the Sun, Nelson 16 Sargeson Street, Stoke

RYMAN HEALTHCARE Ernest Rutherford Retirement Village 49 Covent Drive, Stoke

ULTIMATE CARE GROUP J **Ultimate Care Kensington Court** 18 McMahon Street, Stoke

OCEANIA Stoke Retirement Village 188 Songer Street, Stoke

QESTRAL

Coastal View Lifestyle Village 50 Clarence Drive, Bishopdale



ROUNDHAY RETIREMENT VILLAGE **Roundhay Retirement Village** 105 Kawai Street, Nelson South

OCEANIA **Green Gables Retirement Village** 241 Bridge Street, The Wood

ARVIDA GROUP The Wood | Arvida 156 Milton Street, The Wood



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OCEANIA Marina Cove Retirement Village 53 Waikawa Road, Picton

SPRINGLANDS LIFESTYLE VILLAGE LIMITED \mathbf{Q} Springlands Lifestyle Village 5 Battys Road, Springlands



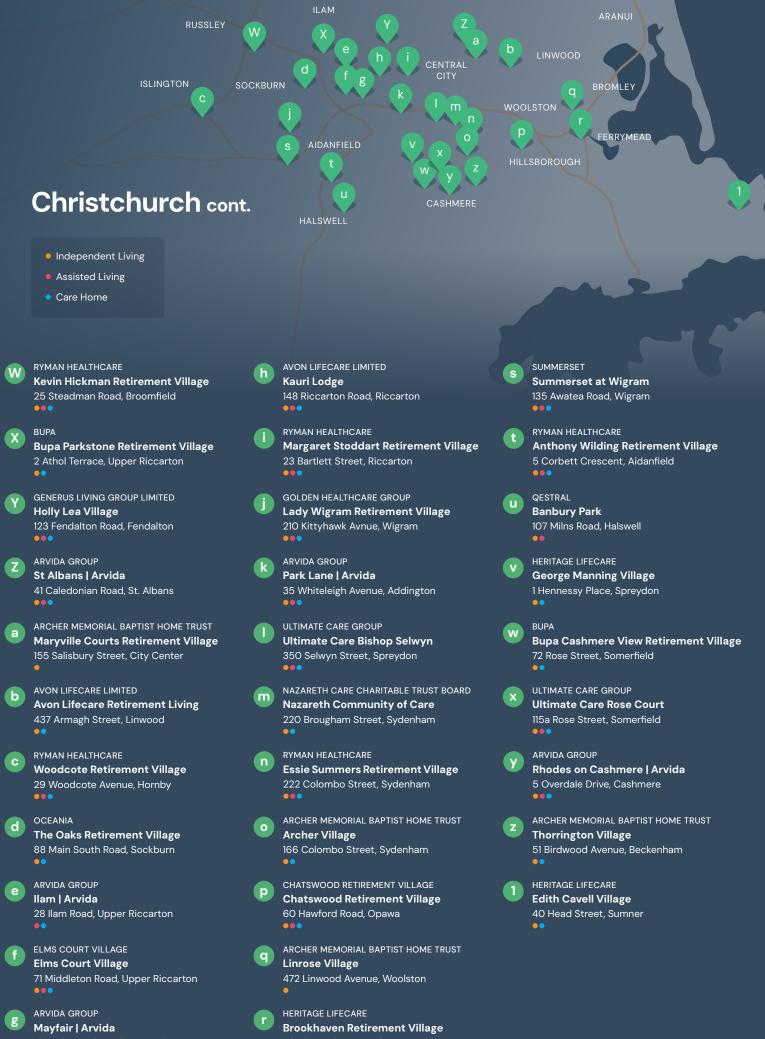
ARVIDA GROUP Ashwood Park | Arvida 118-130 Middle Renwick Road, Springlands



Redwood Retirement Village 18 North Street, Redwoodtown

BETHSAIDA HOME TRUST LTD. Bethsaida Retirement Village 66 Litchfield, Street Redwoodtown





104 Wharenui Road, Upper Riccarton

29 Alport Place, Woolston





ARDRONA

ARROWTOWN G

Retirement villages in Otago

To learn more about each of the retirement villages listed below, please visit our <u>Otago</u> pages online.

- Independent Living
- Assisted Living

QUEENSTOWN

• Care Home

ROYS BAY ESTATE

Roys Bay Estate

Corner Wanaka-Mount Aspiring Road

and Meadowstone Drive, Wanaka

PRESBYTERIAN SUPPORT OTAGO

Wanaka Retirement Village

7 Meadowstone Drive, Wanaka

14 Golf Course Road, Wanaka

ARROWTOWN LIFESTYLE VILLAGE Arrowtown Lifestyle Village

224 McDonnell Road, Arrowtown

Queenstown Country Club | Arvida

420 Frankton-Ladies Mile Hwy, Lake Hayes

ASPIRING LIFESTYLE RETIREMENT VILLAGE

Aspiring Lifestyle Retirement Village

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ARVIDA GROUP

GOLDEN VIEW LIFESTYLE VILLAGE **Ripponburn Lifestyle Village** 94 Kawarau Gorge Road, Cromwell

H GOLDEN VIEW LIFESTYLE VILLAGE Golden View Lifestyle Village 14 Kanuka Drive, Cromwell

PRESBYTERIAN SUPPORT OTAGO Ranui Court Retirement Village 135 Tarbert Street, Alexandra

OBSERVATORY VILLAGE CHARITABLE TRUST Observatory Village 21 Stoke Street, Oamaru

K PRESBYTERIAN SUPPORT OTAGO Columba Court Retirement Village 46 Hull Street, Oamaru

THE GRANGE LIFECARE VILLAGE **The Grange Lifecare** 19 Clachan Grange Road, Mosgiel BROOKLANDS VILLAGE Brooklands Village 17 Balmoral Avenue, Mosgiel

N CHATSFORD MANAGEMENT LTD. Chatsford – The Lifestyle Choice 88 Glenbrook Drive, Mosgiel

OAMARU

PALMERSTON

WAITATI

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FAIRFIELD



36 Shetland Street, Wakari

- Yvette Williams Retirement Village 383 Highgate, Roslyn
- Q RYMAN HEALTHCARE Frances Hodgkins Retirement Village 40 Fenton Crescent, Saint Clair •••

R HERITAGE LIFECARE Clutha Views Village 64 Essex Street, Balclutha

ENLIVEN SOUTHLAND Frankton Court 32 McBride Street, Frankton



Further information

Want to learn even more about retirement villages? We've got you covered.

- Check out our Resource Centre for more articles, booklets, tips, and checklists.
- Browse our Directory to find and compare retirement villages throughout New Zealand.
- Request an Information Pack from all the villages you'd like to learn more about. You can request an Information Pack on each village listing page or by saving villages to your account and selecting the ones you would like an information pack for.

About Village Guide

Village Guide is your independent guide to retirement villages and care homes in New Zealand. We make finding, comparing, and understanding retirement villages as easy as possible by providing:

- Articles, checklists, tips, and guides.
- A listing for every village and care home in New Zealand.
- Retirement village industry news and updates.

For more information about planning for retirement, and about retirement villages in New Zealand, please visit:



