



RETIREMENT LIFE



ISSUE 3: APRIL 2024

Welcome message from John Collyns

Dear residents,

Welcome to the first edition of *Retirement Life* for 2024, proudly brought to you by the Retirement Villages Association (RVA).

It's been a busy start to the year for the RVA. We had a productive first meeting with the Retirement Villages' Residents' Council (RVRC) and clearly the Council's members are committed to working in the interests of all village residents across the country.

In conjunction with key stakeholders such as the RVRC and the Retirement Villages Residents Association (RVResidents), we would like to see how we can progress some key improvements to the sector's Code of Practice without the need to wait for the outcome of the Government's legislative review.

This could include transfer to care, removing capital loss without sharing capital gains and clearly outlining the obligations of retirement village operators as well as resident rights.

Our ambition is for New Zealand to continue to have a thriving and vibrant retirement villages sector. That can only happen with satisfied residents. Please rest assured village operators up and down the country are doing their best to ensure you can continue to enjoy your retirement village lifestyle.

With warm regards,



John Collyns
Executive Director,
Retirement Villages Association



Industry updates and reforms

Review of the Retirement Villages Act: an update

We have been told by the Ministry of Housing and Urban Development (MHUD) that analysis of submissions is continuing and that we can expect a further update “later this year”.

The coalition agreement between NZ First and the National Party regarding the legislative review states: “Liaise with retirement village owners and occupiers to seek a mutually agreed way forward to safeguard the interests of the 50,000 plus New Zealanders living in retirement villages.”

We understand Ministers expect the RVRC, RVResidents and RVA to work together to come up with an agreement on a framework that works for both residents and operators. We are committed to doing exactly that.

Commerce Commission

Some residents may have seen media coverage of letters written by the Commerce Commission to a dozen retirement village operators. There has been some misinformation in relation to the matter so we want to outline the facts of the situation.

Firstly, village operators are fully committed to meeting the requirements of the Fair Trading Act and the sector’s own legislation, the Retirement Villages Act and a Code of Practice, which outline the obligations of retirement village operators as well as resident rights.

The Commerce Commission has expressly stated they will not take further action at this time against any of the named operators. Furthermore, they do not intend to conduct further investigations in relation to the issues raised in the letters to operators.

As you will be aware, every resident is required to obtain legal advice before they can sign any agreement, and a solicitor must certify they have

explained the terms and the resident understands them. Monitoring by the Retirement Commission has found that the legal advice is generally good.

The Commerce Commission has identified some historic clauses in a handful of operators’ Occupation Right Agreements (ORAs). The RVA understands these historic clauses are not used by the majority of retirement villages, but the RVA is encouraging members to consider updating or clarifying these clauses and engage constructively with the Commission.

These clauses include the definition of wear and tear in a unit, striking the right balance between the need for villages to invest and modernise while ensuring residents do not suffer a loss of amenity, and allowing for sufficient time for families to collect possessions when a resident passes away.

One area the Commerce Commission has highlighted is whether villages guarantee aged care when it is needed.

Independent research indicates that residents are well aware that space in the care facility can’t be guaranteed at the exact time they need it, but they are comfortable with the process their operator uses as they’ve seen other residents’ treatment around the transfer to care, and expect they’ll get the same.

No operator can ever give a guarantee of a bed, but in practical terms there is very rarely an issue, which is typically addressed promptly. The move to care obviously depends on a bed being available when required.

Residents almost always get priority for beds in their own village, and of course in most instances the need for a care bed is something that becomes obvious over time. For most residents, the transition to care is straightforward and planned.

“Continuum of care” means that a retirement village offers a range of options for residents to move from independent living to living within an aged-care setting as their care needs change. This includes a combination of independent living, home-based support or serviced apartments, alongside aged-care options that may include rest-home, hospital and/or dementia level care.

The sector has developed best practice standards around the disclosure of information about residents’ transfer to care. We have made it clear we would like to see these incorporated into the Retirement Villages’ Code of Practice.

The Commission has also identified some issues that are part of the retirement villages legislative review led by MHUD, and we understand operators may wait for this process to be completed before deciding whether any changes are necessary or desirable.

This includes the repair and maintenance obligations of interiors and chattels. Ultimately, village operators factor the responsibility for maintenance into the setting of the capital sum paid for a unit and the level of the weekly fee paid by a resident.

Some operators may distinguish their village with a lower weekly fee offset by the resident agreeing to meet the maintenance costs, and it’s important operators continue to have the flexibility to provide residents with a choice. That is the essence of competition and one of the reasons why the sector is so successful.

The RVA is ready to engage with the Commission on some of its other comments, such as changes to the weekly fees. Our view is the Commission’s position does not fully reflect the reality of the retirement villages sector model. The level of the weekly fee either reflects the actual cost of operating a village or in most cases is set at a subsidised level for residents.

We have been saying for some time that the claims we sometimes hear from some critics about a power imbalance between village operators and residents are at complete odds with what we hear from our residents every day.

More than 130 people are moving into villages every week and independent research shows exceptional satisfaction with village living. Few, if any, sectors

have independently surveyed satisfaction rates in the high 90s percentage-wise. That clearly shows most retirement village residents are broadly happy with their situation.

In our experience, retirement village residents are not shy about coming forward if they’re unhappy with an aspect of village living and operators work hard to meet their expectations.

Retirement Villages Residents’ Association ‘scorecard’ for your village

We were disappointed to hear about a so-called Best Practice Score initiative put forward by the RVResidents. In our view, it is a flawed and incomplete analysis, which fails to provide a comprehensive picture of the various offerings from individual villages.

The RVA and our members have fielded a number of calls from worried village residents upset at the portrayal of the villages where they are very happy. Clearly, the release of the information has caused a lot of uncertainty and anxiety among residents and that’s unfortunate.

Residents choose a village for safety and security, companionship, peace of mind, certainty of cost and a pathway to care if they need it, rather than a business/financial model, which is what the scorecard is based on.

We urge caution to those contemplating a move into the village when interpreting this scorecard.

There is a comprehensive legal framework in place to ensure prospective residents understand how the village they have chosen operates.

We encourage prospective residents to talk to friends and family about their options and speak with existing residents at some of their village recreational and social activities. They’ve all been through this process of decision-making and selection, and they are the best ones to share their experiences and talk openly and honestly about a village.

In the words of village resident Iris Donaghue, : “[The scorecard] is rubbish and not worth the paper it is written on. We hear time and time again from friends and relatives who live in or visit other villages that ours is the best. And I will defend it to the end.”

If you have any feedback or questions, please get in touch with your village manager.

If you have any thoughts about the review, we would love to hear them! Please reach out to Executive Director, John Collyns at john@retirementvillages.org.nz to share your opinion. We would love to hear from you.



IN THE MEDIA

Why are older people disappearing?

Amanda Barusch didn't take ageism seriously until she found herself invisible.



Around 900 CE, the imperial Chinese developed a form of torture called *linchi* or “death by a thousand cuts”. A prisoner was drugged and tied up in a public square. The executioner slowly made a series of small cuts in their skin until the prisoner, finally, bled to death. In

some ways, ageism is like this archaic torture.

We're all familiar with overt expressions of ageism, like denial of care or outright discrimination. But ageism also has subtle forms that are insidious and pervasive and that, like *linchi*, can ultimately be lethal.

I didn't take ageism seriously until I started to disappear.

Early one morning on a rare sunny day, I found myself in Denali National Park, Alaska. My husband and I were preparing to take a good long hike up the slopes. While he puttered with gear, I roamed over to the map kiosk to study our route. A half dozen people milled about the trailhead. Just as I located our first turn, my view was disrupted by the broad back of a 40ish man. Only a half foot taller than I, he had walked up from the side and injected himself between me and the map.

Ordinarily, I would have just taken the cut. But I had been interrupted, ignored, and disrespected too many times lately.

“Excuse me.” I tapped his shoulder. “There is a person standing here.”

“Oh”, he said, stepping politely out of my way.

I studied the map without seeing it for a while and walked away. When I told my husband what happened he suggested I was being “just a little over-sensitive”. After all, “it was just some clueless jerk”. We were both sure the man didn't mean any harm. All well and good, but that didn't explain

away the rising series of insults I had experienced since turning 60.

Small, inconsequential insults directed at inescapable aspects of our identity (like gender, race, and age) are called “microaggressions”. This unduly polysyllabic phrase seems to minimise the harm. But it enables us to name what's going on.

Older adults are being disrespected and ignored. Older women are treated as if we were invisible. It's like there's a dividing line around the age of 60. No one tells you when you've crossed it. They just start treating you like a non-person.

These days, I can joke about my disappearance. Sometimes, I even appreciate invisibility. It can be liberating. After all, there's no need to be embarrassed or uptight when you can't be seen. Invisibility comes in handy on a bad hair day or when you plan to engage in a petty crime. I urge older women confronting invisibility to consider all the transgressive acts you can now get away with. New Zealand artist, Deborah Wood, uses street art to express her newfound aged self. [You can see her lovely aged dancers here.](#)

Taking it in

Microaggressions are just one corrosive manifestation of the ageism that pervades our culture. Another is internalised ageism. Swimming, as we do, in a culture that reminds us over and over that we are incompetent, irrelevant, and unattractive. We eventually come to believe it. We invite the *linchi* executioner into our minds.

Internalised ageism is that nasty voice in your head that hisses, “You're too old to do that.” or “For god's sake, act your age!” It's the thought that makes us pinch the excess flab on our stomachs as if to punish our flesh for growing old.

Internalised ageism is the assumption that age inevitably brings dementia and disability. This can lead us to mistrust ourselves and question our memory - practices that leave many older adults vulnerable to scams. Sometimes, we disregard our body's signals that something is wrong, assuming that discomfort or sensory loss is the result of normal ageing. We don't seek care, and the condition gets worse.

Quips for your quiver

It's time to push back against insidious ageism; time to recognise it in ourselves and others; time to stop it.

When it comes as microaggressions, this can be difficult. We tend to just take the cut and explain it away saying:

"It doesn't matter."

"I'm too sensitive."

"I don't want to cause a fuss."

But when we ignore small insults, we allow people to deny us the dignity and respect we deserve. We let them systematically devalue our experiences - our very lives. And when we internalise these attitudes we inflict the damage ourselves.

I'm not suggesting that we rear up, point a finger, and yell "AGEISM!" whenever someone is rude. I'm not even suggesting that we confront every ageist insult that comes our way. Sometimes, it really is best to just take the cut.

But older adults need practice calling out ageism. It helps to have a few quips in the quiver.

When a 20-year-old cashier says, "You look pretty good *for your age*," implying that age is, by definition unattractive, we might simply reply, "Thank you. So do you."

When someone asks how old we are, we might say, "Why do you ask?"

When someone ignores or insults us, we might respond, "I know you don't mean to hurt me, but please don't [choose one: interrupt me; disregard my personal space; treat me like a child]."

To warm up for this anti-ageism practice, it doesn't hurt to call it out when it shows up in the media. Yelling at the television can be positively cathartic.

It takes bravery, strength, and resources to fight ageism, even in its most subtle forms. But we can battle this scourge by living our best lives: challenging stereotypes, collecting personal victories, building community, and reaching out to young people. One of the best ways to inoculate the young against ageism is by letting them know us as the talented, flawed, and lovely people we are.

In the long run, this is our best bet for making the world a safe place to grow old.

Read here: <https://newsroom.co.nz/2024/01/09/insidious-ageing-why-are-old-people-disappearing/>





Expert Insights

Unlocking the secrets of retirement living: An interview with Esther Perriam

The RVA has enlisted the help of a range of experts to discuss aspects of the retirement village sector on the www.retirementlife.co.nz website.

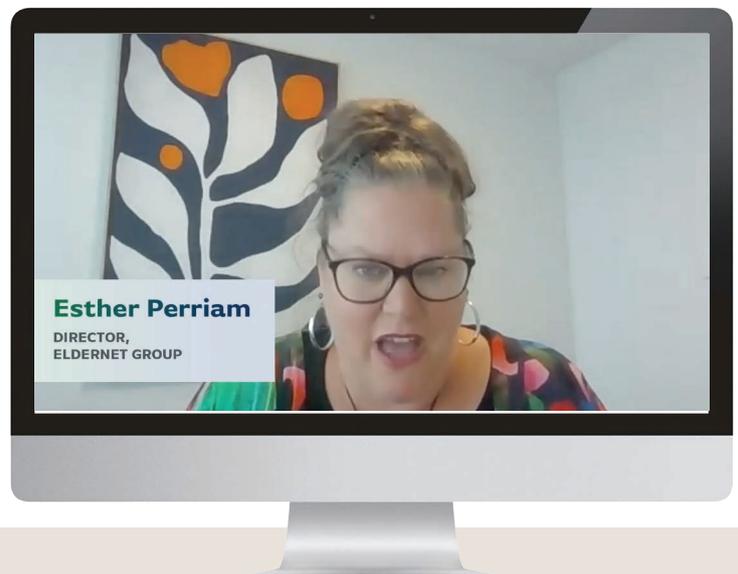
In our latest video feature, Esther Perriam, Director of The Eldernet Group, shares her wealth of knowledge amassed over two decades in senior care. With a focus on retirement living in New Zealand, Esther offers invaluable insights for those navigating this stage of life.

Through a candid interview, Esther delves into the nuances of retirement village living, addressing pressing questions and dispelling common misconceptions. Drawing from her extensive experience, she highlights the evolving landscape of retirement villages, driven by diverse motivations ranging from financial considerations to the pursuit of social connections.

Crucially, Esther emphasises the importance of aligning personal preferences with the communal lifestyle offered by retirement villages. She urges prospective residents to think about their social inclinations before embarking on the retirement village journey.

For those seeking a comprehensive understanding of retirement village living in New Zealand, Esther Perriam's interview is a must-watch. Gain valuable insights, make informed choices, and embrace the fulfilling lifestyle that awaits in retirement villages.

Watch the full interview [here](#).



2023 proves a record year for retirement village new builds

Unprecedented events, including the COVID 19 pandemic and Cyclone Gabrielle, have helped drive increased demand for retirement village accommodation, says expert Michael Gunn.

Numbers of retirement village units being built in New Zealand increased significantly during 2023, with about 3,250 completed – compared to an average of 2,400 annually over the previous seven years. There are now over 50,000 nationally.

Michael, Senior Director Retirement Housing & Healthcare for CBRE valuation and advisory services, said the spike was likely due to a number of factors.

These included delays during lockdowns, which pushed some completion dates out, a high growth in care suite options, and new owners and new senior management at provider Metlifecare embarking on an extensive build programme.

However, he said a major factor is New Zealand's aging population, with older people and their families looking for the peace of mind that comes with the security, social opportunities and property maintenance that retirement villages provide.

"A lot of people now moving in to retirement villages have had some pretty bad experiences in their family homes," says Michael. "There have been leaky homes, lockdowns and extreme weather events such as the flooding in Auckland and Cyclone Gabrielle.

"Family members have gone through the experience of worrying about elderly relatives in affected areas, especially if communications are down and they cannot contact them.

"During the pandemic there were fears that the elderly community would be most severely affected. However, the retirement village sector already had protocols in place to deal with outbreaks of infectious diseases and could also provide support, such as grocery supplies, for residents during lockdowns.



"People also see examples of how retirement villages were able to use generators to provide power to residents during the cyclone and how they set up emergency communication systems.

"It has increased awareness of how people living in retirement villages have access to support that they may not have elsewhere in the community. Capital gain is not a key driver for people moving into retirement villages, or for their families. The key motivator is peace of mind."

Michael has been working in the sector since 2002 and specialising in retirement villages since 2006. He was responsible for compiling the first database providing details of the number of retirement village units countrywide and has continued to track numbers annually.

He expects numbers of new builds to return to more normal levels in 2024 due to factors such as high interest rates making land purchases less attractive.



VILLAGE FOCUS

“This has been the most moving thing I’ve done in a long time.”

When Wayne Bishop, owner of Speldhurst Country Estate retirement village in Levin, agreed to be guest speaker for his residents last year and update them on other building projects he had underway, he opened the door to those residents becoming his partners in a project dear to his heart. Wayne has spent the past few years designing and developing a significant social housing project in Levin, in partnership with the Salvation Army. The degree of homelessness in Levin shocked and surprised some of his residents, and set them thinking. Jill Smith, chair of the village’s social committee, tells me, “When Wayne told us there were children sleeping on cardboard in Levin, I couldn’t bear it. I had to do something.”

That something started with a flyer that went to all residents, asking for donations of good quality household goods – bed linen, towels, kitchen equipment. Jill found she’d opened the flood gates: first her spare room filled up, then her double garage, then another resident’s spare room and garage, and finally one of the village lock-ups. “We checked and packed everything we got. We washed donations where that was needed. I just couldn’t believe how generous people were.”

When large items of furniture began to be offered, Jill had to enlist a resident’s son with a truck – he picked up a lounge suite, then beds came in as well as TV sets. The residents’ gifts have helped equip the first stage of the social housing development – 26 one, two or three bed units.

Speldhurst itself has grown fast; a vibrant and active community of 660 residents has developed in just seven and a half years. So perhaps it’s not surprising there should be such a strong response to Jill’s flyer. And their generosity has been much appreciated. Jill describes how she took a pile of household linen to a young resident who had just moved in: “When I handed it to him, he just buried his face in it. I’ll never forget that.”

Alongside the collection, packing and distribution of household goods, another established group at Speldhurst was also hard at work to make the social housing units warm and welcoming, with a personal touch. The Speldhurst quilting group has worked on social projects before – it makes lap quilts for the hospital, and sent a large batch of quilts for Cyclone Gabrielle relief – and its members sharpened their rotary cutters and set up their sewing machines to make quilts for the beds in the social housing development.

Jan Coley is one of those quilters. She's lived at Speldhurst for five years so has been part of the earlier projects as well. She explains that the quilters all make individual quilts – she made four in this batch. Mostly they use their own fabric stash, but batting and backing are provided for them through a generous donation. Jan says, "It gave us a way of helping. It's not necessarily expensive, and when you see all the finished quilts, they look lovely." The quilters get together every Friday, bringing their sewing machines to sew and chat together, but Jan laughs as she tells me "I usually get more done in my sewing room at home!"

Alongside this, Speldhurst's Sales Manager, Debra Bishop, worked with members of the local Salvation Army to sponsor "starter bags" filled with basic household supplies. Each bag contains essentials such as toilet rolls, washing powder, tea and coffee, washing-up liquid and soap. A bag is given with each new tenancy as the tenant moves in. Debra's now collecting them for the second stage, and the quilters are busy making quilts for the second stage as well. Needless to say, Jill's also starting to collect household goods.

Looking back over the past months, Jill says "This has been the most moving thing I've done in a long, long while. Helping people I don't know is new to me. I'd never met anyone homeless before. It's been so beautiful." Jill can often be found delivering more items to the social housing complex or planning with its manager.

Thinking about how the Speldhurst community has taken this project to its collective hearts, Jan says, "We're very fortunate living here, with the people we live alongside. You know you're moving into a community, but you don't realise how good it will be." Jill agrees: "It's the best move I've ever made. I absolutely love it."

Written by Janet Brown, Head and Heart Ltd





RESIDENTS' SPOTLIGHT

Coming from one family to another

How Kath found a home, family, safety and...a busy social life.

First published in the New Zealand Herald

This is part of a series of sponsored stories by Newstalk ZB's Kerre Woodham in which Kerre examines life in Metlifecare villages through the eyes of residents – how they came to be there, what shaped their choice of village and their life in residence.

After raising two girls on her own, working two jobs until she was 75 and helping in the community, Kath finally has time for herself – and she's loving every minute of it.

Kath sold her four-bedroom home and moved into Metlifecare's Dannemora Gardens in Auckland two years ago at the urging of her daughters. She says she hadn't really thought about a retirement village and didn't know much about them. After all, she wasn't retired!

"It was my daughters who said, 'Mum, you've worked hard all your life. It's your time now,'" Kath explains.

It helped that Kath's older daughter works as a liaison officer in a retirement community in Australia. She knew the benefits of retirement village living so she came home and, together with Kath's younger daughter (and Kath herself), they began visiting villages to find the perfect one. Dannemora Gardens was it.

"What got me was the family atmosphere," Kath says. "You walked in and everyone was smiling and saying 'hi, hi! Oh, and what also got me was a big noticeboard with all the activities you could do. My daughter said 'look, Mum! There's something on every day.'"



And there is. You should see Kath's diary. Monday is the knitting group. Tuesday, indoor bowls. Wednesday is Kath's busiest day. In the morning, she joins the walking group for an hour-long walk around the neighbourhood, followed by a coffee and a chat at Dannemora Gardens' Twin Palms cafe. At 2pm it's Bingo, which Kath absolutely loves, then at 4.30pm it's singing.

"The singing group is fabulous. They sing all the songs from my era – it's just great." Thursday, it's pétanque (which she'd never played before moving into the village but really enjoys) and Friday it's Happy Hour. Saturday, there's another indoor bowls game so really, Kath says, she only has Monday mornings (before knitting group) and Sundays free.

Then she has to fit in her family and her old friends plus there are excursions put on by the village.

"We're lucky enough to have a social co-ordinator who organises all sorts of activities. She's wonderful," says Kath. "Art galleries, all sorts. We go to the Bruce Mason Theatre over on the Shore once a month for musical shows.



"A few months ago, 40 of us went to Alexandra Park for the night trots – we left at 4.30pm and I think we got back about 10.45pm. Oh, it was fabulous, just fabulous". She says her old social life was generally on the weekends. It had to be fitted around work hours but now she has the freedom to do what she wants, whenever she wants.

Her time has been freed up, and so too has her capital. Once she'd sold her home and bought her apartment at Dannemora Gardens, she paid off what was left of the mortgage and found there was money left over.

Kath put some on term deposit and then her daughters encouraged her to go shopping for brand new furniture and fittings, for the first time in her life. She says it's an enormous relief to have more certainty around her bills, with no nasty surprises stemming from things from her old life, like house maintenance. She's also enjoying having a bit extra in her wallet.

'When I'm out with my daughters, I say 'It's my shout,' And they say 'No, Mum!' But it's so lovely to be able to do it.'

Along with the financial security, Kath also appreciates the security of village living: "Being on your own, in a big house – I lived in fear sometimes. Even though my Jack Russell passed away, I kept the sign on the gate: Beware of the dog. And I kept the kennel. My daughters said, no, Mum, it's time you were somewhere you feel safe. And here I do."

Kath sums up her experience of Dannemora Gardens beautifully: "Coming from a big family, moving in and making another big family has just been incredible."



Retirement Villages' Residents' Council

We know there have been some questions from some residents about the independence of the Retirement Villages' Residents' Council.

Firstly, the establishment of the Residents' Council follows feedback from some residents that not only are they extremely happy with their decision to move into a village, but they are at times frustrated at some ill-informed commentary about retirement village living. They tell us their experiences of living in a village do not tally with the criticism they hear from time to time. Those views are backed by independent research showing nearly 90% of retirement village residents are either very satisfied or satisfied.

This is why the RVA facilitated the establishment of the Residents' Council.

Chaired by leading consumer advocate Deborah Hart, the Council serves as an important independent body representing the collective interests of retirement village residents.

The Council is strictly independent. Members on the Council are committed to ensuring the council maintains its independence and integrity.

Deborah Hart has set the Terms of Reference and selected a number of residents as Council members. This was done completely independently by Ms Hart and she interviewed numerous residents. The RVA had absolutely no say in the appointment of members.

You can find the Terms of Reference and details of the members on the RVRC website.
<https://www.residentscouncil.org.nz>



Retirement Villages' Residents' Council

Secondly, the RVA did have a Memorandum of Understanding with the Retirement Villages' Residents' Association, which included a Resident Advisory Group (RAG), facilitated by former Minister Ruth Dyson.

Unfortunately, the RVR advised us that they wanted to restrict the meetings to just the presidents and chief executives of their association and the RVA. This would mean only one resident and one operator discussing industry-wide issues.

The RVA found wider representation at the RAG meetings to be really helpful and effective. The RVR has subsequently refused to attend RAG meetings based on the original format.

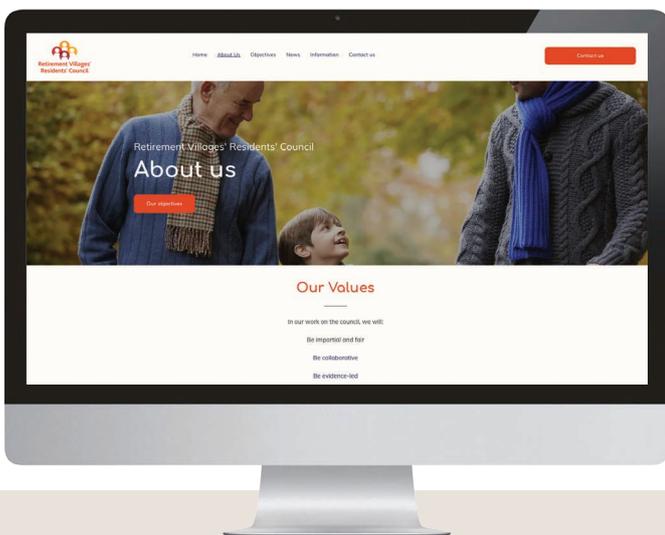
Finally, the Retirement Villages' Residents' Council has invited the RVA to meet with it shortly to discuss the Council's submission on the sector's legislative review and has also invited the RVR to attend. The RVA is keen to have all parties at that meeting to gain a full perspective of resident views and has offered to assist with the travel costs of RVR members, however the RVR has so far declined to attend, which is disappointing.

Empowering retirement village residents

The Retirement Villages' Residents' Council (RVRC) has publicly released its submission on the sector's legislative review.

Overall, the RVRC has made a number of constructive and considered suggestions and we look forward to studying these in greater detail over the coming weeks.

We generally agree with the RVRC's submission that all village operators should end the practice of charging weekly fees and deferred management fees once a resident leaves a unit. Over 70 per



cent of RVA members already do this. Extending it to other operators will require changes in their business models and this may take time to implement.

We also agree with the RVRC that it would be manifestly unfair for any changes to ORAs between residents and retirement village operators, that have been agreed to in good faith, to be retrospective.

The RVA is pleased to see that the RVRC appreciates that mandated changes to any terms are likely to result in changes to other areas of the business model and that will mean uncertainty for both operators and residents.

We also support the RVRC's position that the responsibility for maintaining chattels is a matter for residents and individual operators to agree on, and that all arrangements should always be clearly and fully explained and understood by residents.

Like the RVRC, the RVA believes ORAs with a capital loss and no capital gain is an unfair term that should be immediately removed.

The RVA supports other changes suggested by the RVRC, including the need for clear, concise and full disclosure for residents around transfer to care.

We are also open to exploring other dispute resolution options.

While we believe the current disputes system generally works well for residents and village operators, we are happy to consider viable alternatives. However, all evidence indicates that serious complaints are few and far between and most complaints are resolved quickly.

The Council's suggestion of a mandatory period for the repayment of a resident's capital sum could result in negative unintended consequences and undermine the integrity of the retirement villages sector's successful model.

We have been clear that imposing a mandatory buy-back period looks superficially attractive, but there are real risks for residents and operators in doing so.

The sector's funders have told us that requiring operators to hold cash or a line of credit to be able to pay residents out within any specific time frame, would increase costs for residents, and result in insolvency for some smaller village operators in regional New Zealand. This view is echoed by the sector's statutory supervisors and other industry experts.

Even with the Council's proposal of an exemption regime for smaller villages, or where village finances may not allow repayment, this will create a two-tier sector, with some villages with mandatory repayment periods and those without.

Villages that can afford to repay within a specific timeframe can manage their business model to do so, while smaller, single entity or regional villages can rarely afford this.

An exemption could exacerbate the gap between villages, and potentially disadvantage exempted villages, indicating to potential residents a degree of financial insecurity.

But more importantly, even with an exemption for smaller villages, a financier will not rely on a potential exemption clause when considering both development and operational funding. Put simply, any hard deadline in legislation for a mandatory buy-back regime will favour large operators but may close many smaller villages.

Rather than penalising the efficient as well as the tardy by imposing a statutory deadline for refunding the outgoing residents' capital, we support the proposal by the Ministry of Housing and Urban Development that operators pay interest on the outstanding amount after nine months. We are pleased to see that the RVRC also supports this position in principle.

The RVA has concerns with the RVRC's suggestion to introduce a standardised ORA.

We are not in favour of standardised ORAs, but remain open to looking at this issue. While this may save costs for smaller villages, ultimately it will result in less diversity of offerings.

It will be particularly problematic for existing operators with non-standard models and for new entrants to the market who wish to take a different approach to current operators.

Larger organisations tell us that they want to innovate and this involves moving away from standardised terms. A standardised format will make such modified offers far more difficult for intending residents to follow than a bespoke operator ORA.

We are discussing the RVRC's submission with them.

You can find more information about the Council [here](#).



Reflections on retirement living: a UK perspective

New Zealand's retirement villages model is the envy of the world and the RVA regularly hosts delegations from overseas keen to learn more about retirement village living in this country.

A group from Associated Retirement Community Operators (ARCO), the main body representing the integrated retirement community sector in the UK, was the latest to visit New Zealand. They visited a number of villages, speaking with a range of residents and village operators.

The delegates recognised the value of New Zealand's robust and widely accepted industry model, which is underpinned by a regulatory framework that balances residents' rights with operators' responsibilities.

They also examined the New Zealand retirement villages sector's deferred management fee (DMF) model, which differs to the capital gains model prevalent in the UK.

New Zealanders' acceptance of the DMF model underscored its efficacy in relieving pressure on

village operating budgets and costs, while focusing on resident satisfaction—a hallmark of retirement villages in this country.

The contrast between the lighter, resident-focused approach of New Zealand operators and the service-heavy model in the UK was also evident.

While sales speed and volumes may lag behind UK counterparts, local operators' attention to long-term sustainability and resident satisfaction was clear to the delegation.

Retirement villages serve as the bridge between a burgeoning demographic crisis and the need for social responsibility.

With the Britain's NHS strained and an ageing population increasingly in need of care, delegates noted the UK must heed the lessons of NZ, rallying behind a common message of change and innovation.

The delegation left with a range of insights, inspiration, and a newfound sense of purpose to spearhead change and innovation in the UK retirement villages sector.





RECIPE EXCHANGE

Bone-based soups are a great nourishing option for winter, writes James Broad of Cuisine Concepts

Health and wellbeing have never been higher on the agenda for residents or the families seeking assurance their loved ones are in safe hands. And once everyone's moved past the hand sanitiser, the kitchen is one of the easiest ways to demonstrate care.

Bone-based soups are a classic case in point. All too often this inexpensive, deeply nourishing, comforting winter food is passed over in favour of nasty powdered alternatives with almost no nutritional value. I've seen it time and again during a decade-plus consulting in countless kitchens around New Zealand. Far too often, there's a staff member making 'soup' by dumping low-grade, inferior quality mix into a vat of hot water.

And this liquid is fed to the very people who were raised on the real thing, at a time when they need all the nutrition and care we can spoon feed them.

There's no excuse. It is ridiculously inexpensive and easy to make hearty soul food using vegetable trimmings and the cheapest seasonal produce together with ham hocks or the bones from roasts, chicken, fish or bacon bones.

Certainly, no special skill is required to toss bones into a pot of water, pop a lid on and let it boil for a few hours.

Soups and stocks made this way are rich in vitamins, minerals and amino acids. They are linked to digestive and joint health and are touted as anti-inflammatory and even said to improve sleep and brain function.

So it's a no-brainer on the health front.

But nor should we underestimate the restorative powers of a bowl of made-from-scratch soup. Especially if it tastes just like Mum's.

Stock ingredients

- Bones
- Celery, roughly chopped
- Leeks, roughly chopped
- Onions, roughly chopped
- Carrots, roughly chopped
- Bay leaves
- Sprigs of fresh parsley
- Sprigs of fresh thyme
- Whole black peppercorns
- Cold water

Add all ingredients to a saucepan. Bring to the boil, skim the scum. Turn down to simmer. Strain and use as required.

Notes

- Fish stock simmer approx 30 minutes
- Chicken stock simmer approx 4 hours
- Beef stock simmer approx 8 hours
- Strained stock can be reduced down to concentrate flavour
- If making stock with fatty bones, remove fat when cold after stock has been strained
- If wanting to make brown stock, roast the bones and vegetables first
- Rough ratio of 2kg of bones, 500gm mixed vegetables to 6 litres of water. A higher ratio of bones and vegetables to water is fine, just resulting in a stronger tasting stock
- It is not vital to have all of the vegetables or herbs
- Use stock as the liquid base for soups, sauce and stews.



Resident-led Sustainability Initiatives

We're thrilled to extend an invitation to an online event, the *RVA 2023 Resident-Led Sustainability Award Initiatives Webinar*.

Mark your calendars for **2:30 pm on Friday, 3 May 2024**, as we delve into a realm of innovation and inspiration. This webinar isn't just about ideas—it's about action. Join us as we showcase the remarkable initiatives that emerged from the RVA's 2023 Sustainability Awards. These ideas aren't just commendable; they're game-changers. And now, we're dedicated to sharing them far and wide to ignite a spark of sustainability in communities everywhere.

From resident-led gardening and landscaping ventures to resident-led sustainability endeavours, this webinar promises a wealth of insights and practical strategies. Imagine the possibilities as we spotlight retirement village communities where residents are pioneering the path to a greener future.

Best of all? This webinar is completely free to attend, welcoming all who are eager to embrace sustainability and make a meaningful difference. Whether you're a seasoned eco-enthusiast or just beginning your journey, this event is for you.

For any inquiries or further information, don't hesitate to reach out to us at info@retirementvillages.org.nz.

2024 Sustainability Awards

But wait, there's more! As you prepare to join us for this webinar, we encourage you to start contemplating initiatives within your own village that could vie for recognition in the RVA 2024 Sustainability Awards. There's ample opportunity to showcase your community's commitment to sustainability with categories that include:

1. Operator-led Sustainability Award;
2. Resident-led Gardening/Landscaping Award; and
3. Resident-led Sustainability Award.

This isn't just an invitation—it's a call to action. Together, let's cultivate a future where sustainability thrives, communities flourish, and the planet prospers.

To secure your spot and embark on this sustainability journey, [register now](#).



RETIREMENT ADVENTURES

We're eager to learn about the exciting adventures you've embarked on during your retirement! Whether you've amassed incredible travel tales, dedicated your time to volunteer work, pursued creative endeavours, or acquired new skills, we invite you to share your stories with us. Please send your contributions via email to amanda@retirementvillages.org.nz.

Enhancing retirement village excellence

Te Ara Professional Development programme

Te Ara Professional Development Programme is designed to support and expand the competency of experienced and new leaders within the sector. It continues to deliver an expanding library of key topics that is offered on multiple platforms including video sessions, key policies, online tools and presentations from guest expert speakers. All learners have the opportunity to attend up to three masterclasses throughout NZ each year, which is ideal for networking and building connections with like-minded individuals in the industry.

Our topics are extremely varied, and they provide a common understanding across all teams for a range of aspects of village leadership. From property and sales and for those who want to develop more leadership capabilities as a village manager we have modules that can go into depth on several topics. Our Foundation Programme can be used as a stepping stone for those industry superstars who are eager for more self-development as they build on their careers in the sector.

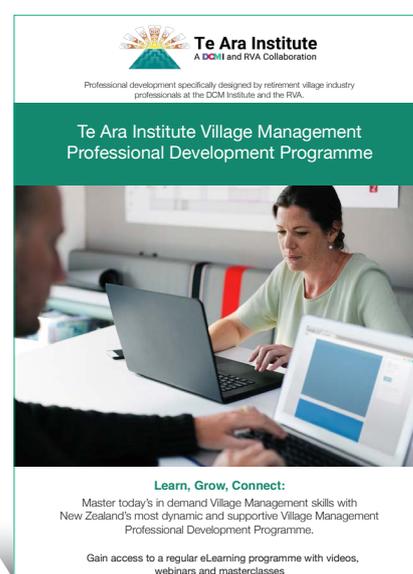
The pace of learning is self-managed by the learner after they are given the initial onboarding process. Support is only an email or phone call away if required and we complete check-ins on our learners

to ensure they are engaged. The programme provides industry-specific resources that can be utilised to support any manager in their role for improvement and innovation.

Te Ara provides updates on their new LinkedIn page (Te Ara Institute) and welcomes new followers from the sector.

Website: www.tearainstitute.co.nz

LinkedIn: www.linkedin.com/company/te-ara-institute



Good things

Specks of Gold amongst the Sand

At Aurum we proudly express our Golden Years.
We bring with us gems of wisdom
gained over years of endeavour in varied careers.
We have each earned, and are here provided
the pleasures of life without the struggles.
Our need to work and earn are over,
Our lives are not.
We are as "Specks of Gold amongst the Sand"

Written by Ray Wright, a resident at Aurum on Clutha

As we adopt our new community,
we share experiences and passions
we have in common with others.
Our knowledge and abilities can be
combined to enrich our lives and our community.
We are no longer competition.
We are no longer commercial.
We can be likened to
"Specks of Gold amongst the Sand"



Useful information



Loss and grief

Are you feeling overwhelmed by loss and grief? Or are there people in your village struggling to cope? Grief Centre offers loss and grief support and resources to people experiencing any form of significant loss. This may be struggling with life transitions, pet loss, the death of a loved one, relationship loss or the loss of mobility through injury or illness. Find out more at griefcentre.org.nz or call us on 0800 331 333.

Grief Centre provides the following services:

- Counselling
- Support groups
- Grief and loss information and resources
- Bereavement support services, provided through funeral homes
- Professional training, webinars, and workshops
- Supervision and staff support for professionals.

Protection against shingles is FREE when you're 65

Shingles is a painful rash caused by the varicella-zoster virus that can strike anyone who has had chickenpox. 1 in 3 individuals will get shingles during their lifetime. However, there's a powerful defence against this debilitating condition: the shingles vaccine.

Shingles manifests as a painful rash typically occurring on one side of the face, body, or head, often preceded by sensations like pain, itching, or tingling. While the rash itself is discomforting, the complications can be severe, including long-lasting nerve pain and even vision loss in some cases.

The shingles vaccine is recommended for individuals aged 50 and over, offering crucial protection against this painful ailment. For those aged 65, the vaccine is free for the 12 months following your 65th birthday. If you're not 65 years old, you will need to pay. The price will vary depending on the provider, but you can expect it to cost between \$600 to \$800 for both doses.

In New Zealand, the shingles vaccine administered is Shingrix, requiring two doses spaced two to six months apart for optimal protection. If you get the first dose while you're 65, you can still receive the second dose for free even if it's after you turn 66.

Whether you're eligible for a free vaccine or need to pay, the shingles vaccine can be obtained from various healthcare providers, including nurses, doctors, and some pharmacies. It can even be administered alongside other vaccines like the flu or COVID-19 shots for added convenience. Check healthpoint.co.nz for a location near you or talk to your GP.

Don't let shingles disrupt your life. Talk to your healthcare provider today about getting vaccinated and stay protected against this painful condition. Remember, prevention is always better than cure.

Protection against
shingles is **FREE**
when you're 65





Resources and support

Visit the Retirement Life website at www.retirementlife.co.nz for a seamless and comprehensive source of information catering to all your retirement village inquiries. Whether you're seeking advice or answers, this website has you covered.

For tailored information specific to your retirement village, don't forget to consult your village manager – they're your best resource for personalised answers.

Join our engaging discussions on social media platforms such as Facebook (facebook.com/retirementlifenz), Instagram. (instagram.com/retirementlifenz), and LinkedIn (linkedin.com/company/34695026). We look forward to connecting with you.



Contact details

Stay connected with us by subscribing to our newsletter and receiving consistent updates. Simply visit <https://www.retirementlife.co.nz/contact>, send us an email at info@retirementvillages.org.nz, or give us a call at 04 499 7090 to ensure you're always in the loop.

Call for Contributions

Your thoughts and experiences matter and we welcome your stories and ideas. Please reach out to amanda@retirementvillages.org.nz via email to share your contributions, whether they be in the form of stories, articles, or suggestions for upcoming editions. We're excited to hear from you!



