



RETIREMENT LIFE



ISSUE 2: DECEMBER 2023

WELCOME MESSAGE FROM JOHN COLLYNS

Dear residents,

We are pleased to present the second edition of “Retirement Life”, a newsletter brought to you by the Retirement Villages Association (RVA). We hope this newsletter continues to be a source of valuable insights and updates for residents in our retirement village communities.

There has been some wonderful feedback from residents about the first edition of the newsletter with many enjoying the information, advice and stories from villages across the country. You can read some of the positive comments further on in the newsletter.

In this edition, we’d like to address some correspondence we’ve received from a small number of residents regarding the independence of the newly formed Retirement Villages’ Residents’ Council. This is an important matter, and we want to provide some clarity on its formation and purpose.

The Retirement Villages’ Residents’ Council was established for two particular reasons:

- The Retirement Villages’ Residents Association of NZ (RVR) transition: The RVA recognised that the RVR wanted to end its participation in meetings with the RVA, which were chaired by former Seniors Minister Ruth Dyson. This meant that we no longer had a representative forum to discuss issues affecting your communities.
- Diverse perspectives: We heard from many residents that they felt some of the views expressed by the RVR did not necessarily align with their own. It was clear that there was a desire for alternative perspectives to be heard. This is backed by independent focus group research, which shows many residents hold sharply contrasting views on some matters compared to the RVR.

Leading consumer advocate Deborah Hart was given complete freedom to form the Council and establish its agenda.

Every member of the Council is highly respected in their village, and they all have a deep understanding of village life. Deborah personally conducted interviews and selected each member.

The RVA is genuinely excited to have a representative group like the Retirement Villages’ Residents’ Council with whom we can consult and engage. We believe this initiative reflects our commitment to prioritising the voices and wishes of our residents.

As we continue to work together, we want you to know that your opinions and concerns will be heard, respected, and acted upon. We are dedicated to fostering a thriving retirement community that meets residents expectations.

With warm regards,



John Collins

Executive Director, Retirement Villages Association





INDUSTRY UPDATES AND REFORMS

Review of the Retirement Villages Act: an update

The Ministry of Housing and Urban Development (MHUD) is conducting a comprehensive review of the retirement villages legislation. To ensure all voices were heard in this process, MHUD organised a series of stakeholder meetings in various locations in October and November 2023. These meetings were aimed at gathering unfiltered views from residents, operators, and other stakeholders who may not have been previously consulted.

The RVA met with MHUD to discuss the proposed reforms. The discussion paper for the review incorporates many substantial changes that the retirement villages sector is voluntarily rolling out across the country. To represent our members, the RVA has also submitted its views to MHUD and we want to share them with you.

The RVA perspective

1. **Mandatory buy-backs:** The RVA disagrees with the MHUD's approach to mandatory buy-backs. Requiring operators to hold cash or a line of credit to pay residents within a specific timeframe could lead to additional costs and potential business challenges, especially for smaller operators, including those in the regions. Instead, we propose that operators pay interest on the outstanding amount after nine months. It's encouraging that MHUD has included this option.
2. **Chattels, Fixtures, and Fittings:** We support best practices where operators provide residents with a list of included chattels at the beginning of the agreement and clarify responsibility for maintenance and replacement. However, we do not support extending operators' responsibilities beyond what is mentioned.

3. **Complaints and disputes:** While MHUD believes the current complaints and disputes process needs improvement, our view is that the system generally works well. We may consider some adjustments, such as the role of the Retirement Commissioner in dispute resolution, but a cost-benefit analysis must justify any changes.
4. **Future proofing:** The current legislation allows for flexibility and competition between operators, which is essential for meeting the evolving needs of residents and ensuring the sector continues to embrace innovation.

Matters we support:

We generally support initiatives aimed at enhancing transparency and simplification, such as around transfers to care, the Disclosure Statement, and stopping weekly fees upon unit vacation. We also support the idea of a Plain English Code of Practice.

Overall, while some regulatory changes are necessary, we believe that these can be implemented through a Code of Practice change, ensuring minimal disruption to the existing system. Other proposed changes, such as standardising Occupation Right Agreements (ORAs) and altering the complaints process, need further evaluation and discussion.

The RVA is committed to safeguarding the interests of both retirement village residents and operators. We are actively engaged in these discussions to ensure that the best possible outcomes are achieved. Your well-being and satisfaction are our top priorities, and we will continue to work to maintain and enhance your experiences in our retirement villages.

[You can access the RVA's submission and supporting evidence here.](#)



EXPERT ANALYSIS

Retirement village review continues; what will the Government do?

Leading business commentator Jenny Ruth, who writes a regular Substack subscriber newsletter called Just the Business, also weighed in on the future of the legislation review.

“The RVA is opposing both retrospective requirements and the imposition of mandatory repayment periods.

“I tend to agree with this position – the larger operators already repay departing residents’ estates fairly promptly and much of the tardiness is by the not-for-profit and smaller operators which simply cannot afford to pay until the departing resident’s unit is resold.

“And retrospective legislation is always abhorrent – people and companies who enter into contracts in good faith based on current laws should be able to rely on the law upholding their rights.”

Jenny’s article discusses the impact on the sector of a mandatory buy-back period, especially around the notion that “operators should cough up”.

“This is just silly,” writes Jenny. The heirs of an old person who dies while occupying their own home have no such rights or guarantees.

“They have to wait for probate, which normally takes about six months, and it usually takes significantly more than 28 days to get a house emptied of personal belongings, readied for sale (most villages undertake extensive refurbishment) and sold, then settled, before the heirs can inherit.

The commentator’s view was also based on a mix of retirement village revenue and profits which she admits is “a slight muddle” but still says provides “valuable perspective”.

Jenny considers the need for a revised complaints and disputes regime and the role of the statutory supervisors.

“The RVA’s strongest argument against change is that the Retirement Commissioner’s own statistics showed within the last reported six-month period,

there were 334 complaints representing about 0.66% of retirement village residents in NZ.”

As the RVA argues, complaint numbers are insignificant and the industry has “an excellent rate of resolving these complaints at village level”.

The Retirement Commission has asserted that current complaints levels don’t accurately reflect resident satisfaction levels but has provided no evidence to back this up.

Jenny commented that “changing the law based on an unsupported assertion should be anathema”.

The RVA has offered to fund a research role at the commission for a two-year period “to gather quantitative evidence as to resident dissatisfaction and how the complaints system is currently working”.

“Which looks like a sensible compromise to me.”

The current disputes resolution process involves the operator initially trying to resolve the dispute – according to the RVA, more than 61% of disputes are resolved within the first 20 working days – then bringing in the operator’s statutory supervisor if agreement can’t be reached.

If the supervisor gets nowhere, the operator can appoint a panel of people approved by the Retirement Commissioner (and only approved people) to adjudicate and impose a solution.

The RVA has suggested that a simple way to deal with the perceived lack of independence is to take away the operator’s power to appoint the panel and give it to the Retirement Commissioner.

“Again, that seems like a sensible compromise to me and one that won’t add costs,” writes Jenny.



Retirement village living in the UK



Graham Wilkinson, President of the RVA and operator of several New Zealand retirement villages, recently spent a week in London prior to heading to Paris for the Rugby World Cup.

While there, he took the opportunity to visit five retirement villages located in greater London to see how they compared to villages in New Zealand and to speak to operators to see what common or different issues they faced.

The English market is far less developed than New Zealand. In a city of almost ten million, there are five retirement villages while our country has five million people and over 400! The reasons for this are varied.

Firstly, there is no dedicated regulatory framework - no memorial on titles, statutory supervisors, disclosure statements, compulsory legal advice, or the myriad of other controls that New Zealand has.

This meant a general lack of trust in both the model and ability of operators to deliver. The industry association, the Associated Retirement Community Operators (ARCO), has around half of the operators as members compared to over 95% in New Zealand. ARCO is active in promoting the sector and has a voluntary compliance regime, however prospective residents do not have the same level of comfort that senior Kiwis have about our operators.

Secondly, of the five villages, only one fully embraces the value proposition. Cliff Cook was the founder of Met Lifecare in New Zealand in the 1990s, and more recently Cliff developed and now operates Battersea Place, with a model which largely mirrors the New Zealand scene. Being the only village that has an onsite care centre, and attractive terms of entry and weekly costs, the structure looks very similar to New Zealand including a deferred management fee of 30%. The village is full, has a waiting list, and residents spoken to all expressed a high level of satisfaction.



Battersea Place

Despite this leading example, the other four villages had taken a more real estate focus, including high unit prices seeking to secure development margins and ongoing profit-based service fees. However, this meant no guarantee of ongoing cost for residents and no care was available onsite.

In comparison to Battersea, these villages had much smaller deferred management fees, in one case 2% a year for 10 years. This focus on early and operating revenue also led to some unique aspects, e.g. one village was located next to a transportation hub and the public was able to use the bar and restaurant of the village in efforts to generate more revenue for the village.



Riverstone Kensington

Unsurprisingly, at least to myself, these other villages were typically less than half occupied and seemed to be struggling to find residents. The value proposition has always revolved around safety and security, a pathway to care, and certainty of cost. When it comes to pay now or pay later, all research shows the senior market embraces more capital today.

This is not to say that some of these villages are not stunning. To make themselves attractive, several have gone incredibly upmarket. Of course when the price for an apartment in a Chelsea village can be £5 million, perfection would be expected.



Auriens Chelsea

What these visits showed, was how fortunate New Zealand is in having instigated a world leading legislative framework, and early pioneering operators who understood what older Kiwis are looking for.

The operators of these London villages were all in awe of villages' popularity in New Zealand and the high customer satisfaction. While the English can certainly build beautiful villages, they still have not worked out what the customer is truly seeking.



RESIDENTS' INSIGHTS AND FUTURE PROSPECTS

We wanted to share some insights with you regarding the recent focus groups conducted by market research specialists Primary Purpose in September 2023. This independent research aimed to delve into residents' experiences living in retirement villages, their views on the current industry settings, and thoughts on potential changes they'd like to see.

You can read a summary of the report below, or to read the full report visit www.retirementvillages.org.nz.

The research revealed some heartening findings that affirm the positive aspects of the retirement village experience. An overwhelming majority of residents said how content they were, with the average rating being 8.8 out of 10, and 12 residents giving a perfect 10. This high satisfaction is attributed to the companionship, robust social connections, safety, and security within the village. Friendly and helpful fellow residents, staff, and management also significantly contributed to these favourable ratings.

Moving into the village was generally smooth for most residents, and they recalled their lawyers and family being involved to answer any questions that arose during the process. However, it was noted that some residents didn't fully grasp the 'continuum of care' options initially, focusing more on the lifestyle aspect. Nonetheless, most residents are confident that when the need arises, they will receive the care they require.

There were a few concerns regarding the transition into hospital-level care, mainly stemming from changes in how it would be provided. Some residents were uneasy about these shifts, and we understand some residents are apprehensive about this.

Regarding the complaints process, most residents felt assured that there was a proper channel for addressing concerns. However, a few expressed worries about potential impasses in resolving issues.

The topic of 'moving out' was approached with confidence, with residents believing the process would unfold as expected, especially for those who would eventually leave due to death. Nevertheless, some residents were concerned about relocating closer to their family and having sufficient funds to enter another retirement village.

When discussing industry settings and potential changes, most residents emphasised that they had made informed decisions and were satisfied with their current agreements. However, there was a collective openness to some changes in industry regulations to enhance the fairness and transparency of the system. These changes would likely be tweaks rather than complete overhauls, as retirement village living is highly valued.

A substantial number of residents were aware of an ongoing review of industry regulations, expressing the importance of ensuring residents' views are considered during this process. It is evident that you want to protect the strong community and lifestyle you enjoy.

In conclusion, the research highlights residents' overall contentment with retirement village living, stemming from the exceptional social bonds, security, and support provided by fellow residents and staff. While there are areas that could be improved, it is encouraging to see the high levels of satisfaction among residents.

As we move forward, we are committed to ensuring that your voices are heard and that any necessary changes are made to enhance the quality of life in retirement villages.

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 john@retirementvillages.org.nz to share your opinion. We would love to hear from you.

RETIREMENT VILLAGES' RESIDENTS' COUNCIL

The Retirement Villages' Residents' Council was formed just over two months ago. It has an independent chair, Deborah Hart, who selected Council members to represent the diversity of those in retirement villages and the diversity of the villages as well. The council members are:

- Carol Shepherd
- Richard Shallcrass
- Mary Bethell
- Carole Fleming
- Andrew McEwen
- Roger Parton
- Deborah Bradley
- Stella Cattle
- David Eddy
- Julie Shepherd
- Denise Whitehead.

The Council met for the first time in Wellington on 10 October and has since met numerous times to ensure it could submit to the Ministry of Housing and Urban Development on the review of the Retirement Villages Act. It was able to do so, with the Ministry giving the Council extra time to make a submission.

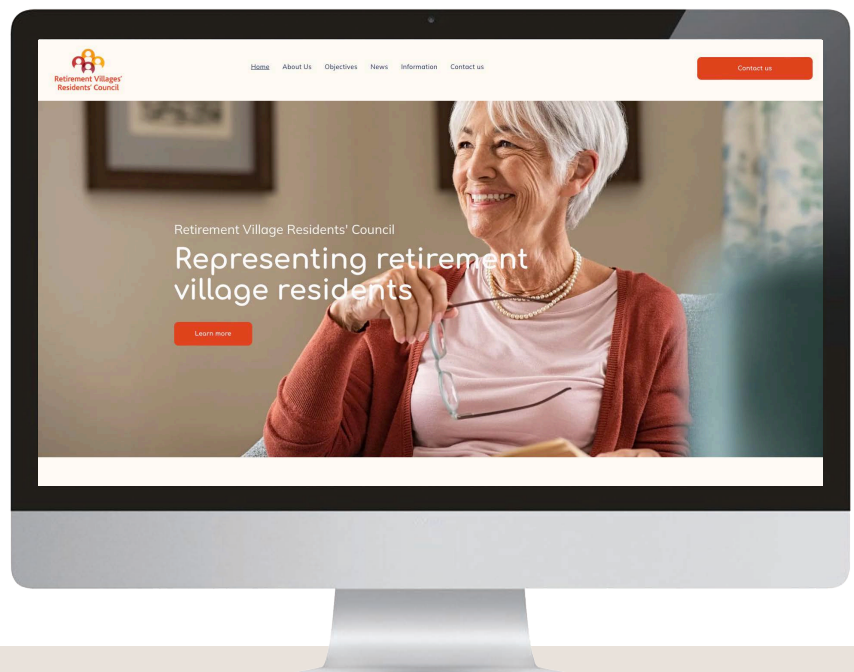
In coming to its decisions, the Council wanted to be evidence-based and was able to use not only data shared by the Retirement Commission, but also research and information generously shared by both the Retirement Villages Association and the Retirement Villages' Residents Association. Of course, Council members also drew on their own networks and expertise.

"The submission is underpinned by the Council's values of collaboration and fairness," says Council spokesperson Carol Shepherd.

"We know that there need to be strong consumer protections in place, whilst safeguarding retirement villages in all their different forms to ensure choice for consumers."

The Council will soon release its submission, which will be available on its website:

www.residentscouncil.org.nz



EXPERT INSIGHTS

Can retirement village operators afford a mandatory buyback period?

A recent article by financial commentator Janine Starks suggested that the cost of a mandatory buyback 28 days after exit or termination of a former resident's Occupation Right Agreement (ORA) is \$13,500 and therefore affordable by operators. Ms Starks also suggests that operators can earn \$1,000,000 from a single customer. However, she has overlooked some of the costs to operators and benefits to residents in arriving at these conclusions.

The RVA's response to this article made media headlines on 3 December 2023 – [you can read the Stuff story here \(paywalled\)](#).

We engaged two experts to review Janine Starks' original article. We are concerned that some stakeholders base their argument for mandatory buy-backs on the mistaken belief that "operators earn \$1 million over the life of the resident's occupation" and this "revenue" occurs without factoring in the substantial costs operators pay to provide communal facilities and other areas.

We asked Ross Currie, a retired banker with substantial experience in lending to village developers, for his thoughts about Ms Starks' approach.

Ross stressed that "Not all the capital gain on re-sale accrues as profit or an operating cash surplus to operators. From the gain on re-sale, along with the deferred management fee, operators must firstly cover village operating costs not funded from resident weekly fees, including repairs and maintenance and village re-investment.

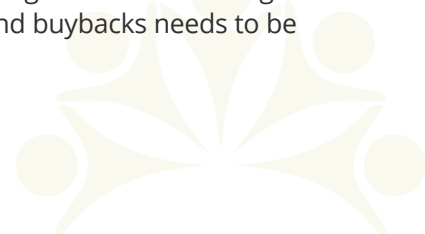
"Retirement villages require a greater level of re-investment than other forms of property to present the villages 'as new' and remain attractive to future residents in addition to current residents' enjoyment. As villages age, as many are now, the cost of village reinvestment will be hundreds of millions of dollars across the sector. It is inappropriate to look at revenue alone. The cost of operating the village must also be considered. It is also reasonable that operators earn a return on their investment. Without a return, operators wouldn't invest, meaning a retirement village lifestyle may not be available for those who choose it.



"Following a large operator needing to raise further capital, analysts have been critical of the increase in bank debt held by the listed operators, reduced focus on conversion of investment back into cash and arguably needing to borrow to pay dividends to shareholders. There has also been an increase in bank debt held by private operators to fund development of new units to meet forecast demand as the population ages. This disproves the commentator's statement that there is 'money sloshing around the financial model'.

"It is also incorrect that 'you could build one blind and still do well'. There have been failures in the sector while other operators have experienced financial distress. If it were that simple, more investors would have entered the sector and banks would have appetite to fund those investors.

"However, bank funding appetite is limited as the risks of lending to the retirement village sector are greater than other sectors. Some banks limit funding to the very large and listed operators only, while those banks that do fund private and trusts/not-for-profit operators will only lend to experienced operators. My opinion is that small, private and not-for-profit operators would not be able to obtain bank facilities to fund mandatory buybacks. They would need to fund buybacks from equity/cash reserves. The very large and listed operators may be able to obtain some bank support although this is not certain. Before considering the cost of funding buybacks the capacity to fund buybacks needs to be addressed.





Ross stressed that for directors and trustees to meet their fiduciary obligations, they would need to consider the amount of equity/cash reserves and undrawn bank lines available, if banks agree to provide such lines, to fund buybacks including in a severe market downturn.

Small and medium-sized villages generally have limited working capital, do not qualify for bank funding and would be unlikely to hold sufficient cash reserves to fund a mandatory buyback obligation - \$2,700,000 for a 50-unit village using the stated assumptions.

Trusts do not have access to further capital. Trusts mostly provide affordable and/or faith-based accommodation options and have limited operating cashflows. For a trust with say 150 units, they would need to hold \$8,100,000 in available cash to fund a mandatory buyback obligation.

If trusts and private operators exited the sector because only the large operators have the capacity to fund buybacks, intending village residents would be poorer for it. Large operators generally run large villages on higher density sites targeted at the middle market. Intending residents seeking affordable accommodation, premium accommodation, a village

offering more space, a boutique village, or a village in a regional location that is unsuited to the large operators' models would be excluded from the retirement village lifestyle.

Ross concluded that operators do not have the capacity to fund mandatory buybacks for any finite period that could be introduced by legislation and therefore can't afford it. Whether that cost is \$13,500 or another number after the unit has been re-sold is academic. When considering if that is fair or not, the benefits residents enjoy including non-financial benefits, along with the costs need to be considered. New Zealand has an ageing population with forecast demand for a further ~22,000 units by 2033. If the sector is to meet the needs of current and future potential residents, what is commercially and financially viable also needs to be considered.

You can find the full article [here](#).

Ross's analysis was echoed by Sense Partners, a Wellington-based economics firm. They described Janine's analysis as "illogical and flawed", and then proceeded to spell out why. Essentially, she fails to offset the \$1 million "revenue" she claims operators earn from each resident with the costs involved in running and maintaining the village.

You can access both opinions [here](#).



RESIDENTS' SPOTLIGHT

Grandparents raising grandchildren in retirement villages

"Growing up in a retirement village was my normal, and we made it work."

Isobel Harris-Clark doesn't remember a time when she didn't live with her grandparents in their Levin retirement village. Her earliest memories are of her grandparents reading to her in the lounge, and playing with her doll's house. She was just over two when Child, Youth and Family sent her south on a bus in the care of a social worker. Isobel's grandmother, Gwyneth Harris, collected her from the bus stop and took her home to her villa, and there Isobel stayed, until she left in 2019 to go to Otago University to embark on her Masters study. Child, Youth and Family attempted to resettle Isobel elsewhere when she was about five, because they thought a retirement village wasn't a suitable place for her to grow up, but her grandparents marshalled their case. Affidavits of support for their parenting from within the village, the school, preschool and church, and across Levin finally convinced a Family Court judge that Isobel should stay where she was, and that was that.

Isobel's babyhood had been challenging: her mother Janine was an alcoholic, and her father was unable to provide the stability she needed at that time. When Janine was heading south to another residential rehab programme, Isobel came into her grandparents' care, though initially the care was all Gwyneth's responsibility. Isobel was so anxious because of her early experiences that she wouldn't stay alone in a room with her grandfather Cedric. But Cedric, a retired teacher like Gwyneth, gradually won her over with his patience, waiting till she was ready to come to him, and within months she began to trust him.

Gwyneth had raised six children, and in the village she nurtured Isobel within the same frameworks - love, routines, expectations and lots of activities. She remembers, "I knew Isobel needed routines to give her security. I got her into preschool three mornings a week to give her friends, and we did lots of activities - we went to plays and the pantomime, the circus, and library programmes, then as she got older she loved her dancing. When she was little, I took her to meetings in her pushchair; she had books and snacks, she was



Gwyneth Harris (left) and Isobel Harris-Clark.

always happy." On Sundays, Isobel went to church, where she sat with Gwyneth in the choirstalls.

Isobel was also part of village life, going to all the events with her grandparents. Gwyneth remembers explaining, "Isobel, there are people here with wobbly legs and walkers, so you have to be careful and quiet." And she was, rapidly becoming the Christmas fairy and the Easter bunny's helper. Isobel tells me that she's still Santa's helper when she goes home for Christmas. Her great aunt and uncle also lived in the village; Isobel says "They were very gregarious, they ran all the events - St Patrick's and St Andrew's Day breakfasts, shared dinners, communal fireworks - and I loved getting involved. If I lost a tooth - especially the time I lost one at a potluck dinner - I got lots of coins from all the Tooth Fairies there."

Living in the village sometimes gave Isobel an edge over her schoolmates. The mini-golf course was a great drawcard for new school friends, and the villa was well-located, with lots of lawn space and trees nearby to play in. "We could practise gymnastics on the lawn - I had a bigger backyard than anyone else! One of the residents told me recently how much she enjoyed watching us practising from her window - she'd been a gymnast herself. When we had school projects, we'd always go back to our place to work on them. Nana would make us afternoon tea and we'd work at the dining room table."

Another bonus was that Isobel's best friend's grandmother lived in the village. Her friend would have breakfast with her grandmother then they'd walk to school together. Looking back, Isobel says,

"Growing up in a retirement village was my normal, and we made it work. I loved hearing the residents' stories about their lives. One of my human geography papers at uni recently was about ways you can be discriminated against - sexism, racism, ageism - and that made me think about growing up in a retirement village and all I learned from that."

I asked Gwyneth whether she had to negotiate any special arrangements to keep Isobel in the village. She explained that, with Isobel arriving so unexpectedly, the then manager took the view

that they should wait and see how things worked out. By the time the custody was permanent, Isobel had won everyone over and so the informal arrangement continued. There was one complaint to the CEO, who investigated and took the pragmatic view that Isobel had caused no bother and should stay. The current manager, Monique Hayes, says that Isobel is much loved by residents new and old, and her visits home are eagerly awaited.

The village provided security and continuity for Isobel when her mother, who she visited on Sunday afternoons, died, and more recently when Cedric died five years ago. She still loves her trips home to the retirement village. Isobel explains, "It's different living in the village now, and many of the residents are no longer there, but I love seeing the ones who are. Coming home sporadically I do notice people ageing, being out of the village I see it more. I'm so grateful for all the opportunities I had, living in a retirement village wasn't detrimental at all. The village community was my wider family."

While these arrangements are still relatively uncommon, it's clear that with goodwill on all sides they can be made to work for the families concerned and for other residents. They give a taste of multi-generational living in an older community, and it's probable that having a child around regularly goes some way to filling the gap for residents whose grandchildren don't live nearby. Isobel is living proof that it can indeed take a village - even a retirement village - to raise a child.

Written by Janet Brown, Head and Heart Ltd



IN THE MEDIA

Demand for retirement villages outstripping supply

An increase in the pace of planning and development is needed to meet the growing demand for retirement villages, according to the latest research. Real estate firm JLL's new report on sector shows demand is outstripping supply. Retirement units are being built at a rate of just under 2000 units per annum. But JLL head of research Gavin Read said this would not be enough to satisfy New Zealand's ageing population.

Read more:

<https://www.rnz.co.nz/news/business/496390/demand-for-retirement-villages-outstripping-supply>

VILLAGE FOCUS

Reducing food waste in retirement villages: a collaborative initiative

In the world of retirement villages, shared meals is integral to residents' social experiences and well-being. However, the unfortunate reality of overproduced or discarded food not only impacts the environment negatively but also incurs unnecessary costs. To address this issue, the Retirement Villages Association and the University of Otago's Food Waste Innovation team organised an insightful workshop focused on reducing food waste within retirement village settings.

The workshop brought together 40 or so stakeholders, experts, and representatives from various retirement villages.

The primary focus was to shed light on the issue of food waste and discuss strategies catering teams in retirement villages can implement to mitigate this challenge.

The session opened with a warm welcome by the Convenor of the RVA's Sustainability Committee, Maggie Owens, followed by a series of presentations and discussions. Prof Miranda Miroso emphasised the significance of food waste reduction, setting the tone for the day's deliberations. Insights were shared by a lineup of sustainability experts such as Liane Leesment (Generus Group), Arveen Horsefield (Arvida), Teresa Chao (ANZ), and Dr Mamta Bhevaliya (Metlifecare), each offering unique perspectives and strategies to address this pressing concern.

Liane stressed the importance of waste audits, surveys, and the need for a straightforward system to manage and reduce food waste. She emphasised the pivotal role of operators in controlling waste and the necessity for behavioural change and education among residents. Arveen highlighted organic food waste as a significant contributor to landfill waste, urging the consideration of waste sources and content. Bread, porridge, and potatoes emerged as consistently wasted items, prompting the need for resident involvement and careful tracking of observations.

Teresa presented the environmental impact of food waste, drawing upon the successful Tesco case study that reduced overall food waste by 45%. She stressed the importance of working with



suppliers, addressing own operations, supporting communities, and engaging customers, offering a valuable model for retirement villages to emulate.

Mamta delved into the cultivation of change and strategies for food waste reduction, emphasising the importance of recording and analysing wastage data to bridge the gap between opportunity and execution.

Meg Thorsen provided details about the University of Otago's programme, discussing a three-year trial involving at least eight villages that will utilise an innovative InSight app, which tracks and uploads waste data in real-time to the cloud. This detailed programme aims to address specific challenges within diverse village settings.

The workshop offered retirement villages the opportunity to partake in the pilot project. This venture involves waste audits, trialling diverse reduction strategies, and ultimately working towards lowering the carbon footprint, optimising catering funds, and potentially enhancing resident satisfaction with meals served.

In the quest to reduce food waste, the collaborative efforts of stakeholders and the wealth of insights and strategies shared during the workshop promise a brighter, more sustainable future for retirement village catering. The drive towards effective waste reduction in these settings remains a crucial step in fostering both environmental responsibility and improved resident experiences.



Incorporated Societies Act 2022 – Ready for Take-off

On Wednesday 5 October 2023, the Incorporated Societies Act 2022 (**2022 Act**) and its Regulations will take over from the Incorporated Societies Act 1908 (**1908 Act**) in New Zealand. Retirement village residents who have formed an incorporated society to run the village bar (for example) are caught by the new provisions.

Registration

Societies that register for the first time on or after 5 October 2023 will need to comply with the 2022 Act, societies currently registered under the 1908 Act will have two and half years to re-register in order to comply with the 2022 Act. Re-registrations must be completed by early April 2026¹ otherwise a society runs the risk of being struck off the Register of Incorporated Societies and will need to register afresh if it wishes to continue functioning.

Timing of re-registration

If you are a society that is currently registered, and which operates and reports under the 1908 Act, you can re-register at any time on or after 5 October this year. Re-registration will involve completing an online application and the payment of a fee (at this stage, the fee will be \$88.89 plus GST²). In order to re-register, your society will need to have a constitution (some societies refer to this as their 'Rules' – either term is acceptable) that complies with the requirements of the 2022 Act.

You will be able to write your own constitution using the 'constitution builder' section of the Companies Office website, or you can write your own.

Alternatively, your lawyer should be able to help you write a bespoke constitution tailored specifically to your requirements. In each case, the constitution must comply with the requirements of the 2022 Act.

Until a society has re-registered under the 2022 Act, it will continue to be bound by the operating and reporting requirements of the 1908 Act.

Is the Society a Charity?

If a new or re-registered society is also registered under the Charities Act 2005 as a charity, some reporting requirements of the Charities Act will take

priority over the equivalent reporting requirements of the 2022 Act. The most important difference is the audit or review of financial statements (where societies that are charities must continue to comply with the Tier system) and annual return reporting requirements. Please speak with your lawyer if you are unsure what your ongoing obligations might be.

If you need to re-register, what can you do now?

There is a time frame of two and half years to complete the re-registration process during which, I suggest, you review what the society does and how it does it. Are there things the society could do better? Are the society's governance processes fit for purpose? Is the society delivering services to its members that the members actually want? Perhaps consider establishing a constitution sub-committee to drill down into some of the key issues. Your lawyer should be able to work with you to focus on matters that, in my experience at least, can cause issues for societies.

Members' approval will usually be needed to adopt a new constitution for most societies, typically at an annual general meeting or a special general meeting called for the purpose. If you work backwards from the date of your 2024 or 2025 AGM, you will clearly see what time is available for the review and drafting processes. The mechanics of the application process to re-register will not be onerous or time-consuming.

How we can help

Most lawyers have experience in the area of incorporated societies – how they operate, the problems typically encountered by members, officers and committees, and how constitutions can be better written to minimise future issues. Alternatively, you can contact me and I will do what I can to help you comply with the requirements of the new 2022 Act.

Peter Orpin, Special Counsel, Lane Neave Lawyers

DDI (03) 372 6328, Mobile (021) 482 288,
Email peter.orpin@laneneave.co.nz

¹ The exact date is still to be identified. 5 April 2026 is Easter Sunday, so a realistic end date will more likely be Tuesday 7 April 2026.

² The Ministry of Business, Innovation and Employment has signalled that it proposes to conduct a "system-wide funding review" and that this registration fee will likely change at some future date.



RECIPE EXCHANGE

A KIWI CHRISTMAS CLASSIC: GLAZED HAM

The most wonderful time of the year is just around the corner, and what better way to celebrate the holiday season than with a mouthwatering glazed Christmas ham? We're thrilled to share with you a recipe that's bound to be the star of your festive feast.

In the Land of the Long White Cloud, Christmas is synonymous with warm gatherings, sunny afternoons, and, of course, a delectable spread of traditional dishes. At the heart of this holiday table is the iconic glazed ham, a succulent and flavourful masterpiece that never fails to impress family and friends.

With a sweet and tangy apricot glaze, a touch of New Zealand honey, and a hint of wholegrain mustard, this ham is the epitome of Kiwi Christmas cuisine.

Whether you're a seasoned cook or new to the kitchen, this step-by-step guide will help you create a stunning glazed ham that will be the centrepiece of your festive spread. Get ready to embrace the spirit of the season and make this Christmas truly special with a classic Kiwi glazed ham that's sure to delight your loved ones.

So, fire up your ovens and gather your family; it's time to create a Christmas memory that will last a lifetime with this timeless New Zealand favourite!

Ingredients:

For the Ham:

- 1 whole bone-in ham (around 4-5 kg)
- 1 cup brown sugar
- 1/4 cup Dijon mustard
- 2 tablespoons whole cloves
- 1 tablespoon ground cinnamon

For the Glaze:

- 1/2 cup apricot jam
- 1/4 cup orange juice
- 1/4 cup New Zealand honey
- 2 tablespoons wholegrain mustard

Instructions:

1. Preheat your oven to 160°C (320°F).
2. Place the ham on a cutting board and, using a sharp knife, carefully score the surface in a diamond pattern. Make sure not to cut too deep, just through the skin and a little into the fat.
3. Place whole cloves at the intersection of each diamond pattern on the ham. This will not only add flavour but also give the ham a beautiful presentation.
4. In a saucepan, combine the apricot jam, orange juice, New Zealand honey, and wholegrain mustard. Heat over low heat, stirring until the mixture is smooth. Set aside.
5. Place the scored ham on a roasting rack in a large roasting pan. Pour half of the glaze mixture over the ham, making sure it gets into the scored lines and between the cloves.
6. Cover the ham with aluminum foil and place it in the preheated oven. Bake for 2 to 2.5 hours, basting the ham with the remaining glaze every 30 minutes. This will give the ham a beautiful, glossy finish.
7. To ensure the ham is fully cooked, use a meat thermometer. The internal temperature should reach 60-65°C (140-150°F). Make sure the thermometer is inserted into the thickest part of the ham, avoiding contact with the bone.
8. Once the ham reaches the desired temperature, remove it from the oven, cover it loosely with foil, and let it rest for about 15-20 minutes. This allows the juices to redistribute.
9. Carve the ham into thin slices, and serve it with the remaining glaze as a sauce. You can also garnish with some fresh herbs or orange slices for an extra festive touch.

Enjoy your glazed Christmas ham with your favourite side dishes, like roast vegetables, coleslaw, and fresh bread. It's a perfect centerpiece for your holiday feast!

Don't forget to look out for a New Zealand ham with the '100 per cent NZ' pork labelling.



We invite you to share the warmth of your kitchens and the stories that accompany your favourite recipes. Whether it's a treasured family recipe passed down through generations or a dish that holds a special memory, we want to hear your culinary tales. So send us your recipes along with the heartwarming stories that make them special.

RETIREMENT ADVENTURES

Making music together

Carol Thornbury, Mary Boyd and Nora Gabriel are neighbours and friends who live on the same Vista apartment block floor in Northbridge Residential Village on Auckland's North Shore. They're also the Vista Trio, a musical group that's now part of the life of their retirement community and even beyond it. I recently talked with Carol and Nora to find out how the Trio works.

Carol, the Trio's pianist, initially accompanied the Christmas carol singing one year on her own. Then Mary, a harpist, moved in during the early stages of the Covid pandemic. She and her partner Murray's moving date was delayed by lockdown, and six weeks after they arrived Murray died, so it was a challenging settling in period for Mary. But almost next door she made a friend in Carol, and they began making music together. Their first real "gig" was accompanying the village Christmas carol singing in December 2021. In early 2022 Nora and her husband John moved in on the same floor. Carol says, "Mary's harp teacher knew Nora and John, and Nora's a violinist, so we said to her 'How about having a go together?' and the Vista Trio grew from that."

Carol remembers, "When we first performed together, we were all very nervous. We all had different versions of Rescue Remedy – drops, spray, tablets – so we dosed up and somehow got through. We were all amateurs really, learning as we went." The Trio's first outing was playing for the V Block dinner in a full dining room; it went well and gave them confidence, and they were on their way. Next, they played background music for the annual craft show, in half-hour blocks.

St Patrick's Day shook their confidence a bit. Mary recalls, "We had a lovely programme planned, but we underestimated the competition from 150 people all talking and laughing so loudly, it was pretty hard going." The Trio next committed to playing twice a month for residents in care: one fortnight in the rest home, the next in the hospital.

Mary is the group organiser and does continuity for concerts; Carol sources and organises the music. Carol says that Nora is the 'voice' of the Trio – "the violin often carries the tune". Every Wednesday morning Carol and her husband Dennis move their dining table into the kitchen, "then Mary and Nora troop into our apartment with their instruments and music stands for our weekly rehearsal. We're always working on extending our repertoire." Mary plays a table harp crafted for her by her husband of



fifty years. Nora has played as part of a community orchestra. Carol has had to learn the idiosyncrasies and potential of the Clarinova piano she plays at many of their gigs. They all say they're always learning something new.

For the Trio's first external gig recently, they were back to being a duo, as Nora was away. But the Trio's hallmark is adaptability, so Mary and Carol made it work. It was a commitment dear to Carol's heart as she is a retired hospice nurse; they played incidental music for the annual North Shore hospices' memorial service at St George's Church.

A recent highlight for the Trio members was a concert at Northbridge given by ex NZ Trio pianist Sarah Watkins and Begonia Chan (a cellist with the Auckland Philharmonia Orchestra). The Northbridge Board Chair invited the Vista Trio members and their husbands to drinks and dinner with Sarah, Begonia and him after the concert. This gave Carol the opportunity to get valuable tips and insights from Sarah on how to improve their performance as an amateur trio. They are also helped by occasional advice from Mary's harp teacher, Cathie Harrop.

If you're thinking of starting a musical ensemble in a village, Mary's advice is "Have a go, give it a try." Carol adds, "If you're going to play in public rather than just for pleasure, you should play at the level where you can play well – at your comfort level, rather than stretching yourselves too much." Mary says, "I most enjoy the whole 'playing as part of an ensemble' aspect – and playing for people who appreciate it, like the rest home residents. It's lovely to be able to contribute to our community." Carol agrees: "I've always been interested in playing with other people, I found the piano very lonely. Choosing the music has stretched me too. I absolutely love it. The collaboration is very important. Trust and support is key – we have to carry each other. We never stop if one of us does, we just carry on till they come in again."

They count themselves very lucky to have found each other and be able to make music together. After all, what are the odds of a pianist, a harpist and a violinist living in three of the five apartments on their floor?

Ukuleles on the Plains

Further south, in Arvida's new Waimea Plains retirement community in Nelson, a very different musical group has developed. To find out more about the village's ukulele group, we talked with residents Raewyn Flyger and Judy Martin, and Village Manager Jason Edkins.

Raewyn and Judy are both foundation residents, moving in at the start. It all began when Raewyn (and her banjolele and ukulele) came to a meeting of residents interested in music. From there the singing group and ukulele group were born.

In practice, you can't really separate them. Technically, the ukulele group practises on a Tuesday evening, then the following Tuesday it accompanies the singing group; in practice many of the singing group turn up to ukulele group practice and sing along anyway. Raewyn says, "I play in another Nelson ukulele group, The Plinkers, and we've been able to share their music. Nothing's formal here, it's simply people in the village who have a love of music and singing."

Judy had given up playing the ukulele because of her arthritis but was quickly persuaded to take it up again. Most players in the group haven't played since their school days. Judy says some of them are rusty and lack confidence initially, but they've all improved over time and are proud of what they can now play. Jason adds, "Most of the residents really appreciate music – there are people I mightn't have expected to take part in this but they love it."

The group is part of key events in the village, including singing for staff at times. They composed a farewell song for the administrator when she left to move to Christchurch recently, to the tune of "You

are my Sunshine"; sales manager Kerryn scored a personalised birthday serenade to "Oh Susanna". The singing group now numbers about 25-30, and the ukulele group seven. They play and sing at the Anzac Day morning tea and other events, and, according to Judy, "when well-known musicians die, we dust off their greatest hits and play them". For something that looks deceptively casual, it still takes quite a bit of background organising, and both musical groups are grateful for the wholehearted support they get from Jason as manager. However, both Raewyn and Judy stress that, like most of the activities at the village, the groups are resident-led.

They're lucky to have a skilled pianist, Carol, who holds it all together: "Carol's a wonderful pianist – we can just give her the chords and she takes it from there." It's important that anyone can take part; "Some people are initially diffident, thinking that the singing group might be a choir singing in parts, but when they realise they can just sing along they're in, and they enjoy it so much."

People enjoy being part of a bigger group making music together. There's no conductor: "you need to be able to make eye contact to keep together and know when to come in." And there's great pleasure to be had in learning something new: like the resident who initially could only play four chords, but was persuaded to come along anyway and found she learned lots more. Isn't that just what retirement village life should be like – a continuation of the learning and joy you've had throughout your life? Raewyn and Judy reckon that's the key to making music together at Waimea Plains.

Written by Janet Brown, Head and Heart Ltd



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.



COMMUNITY LENS

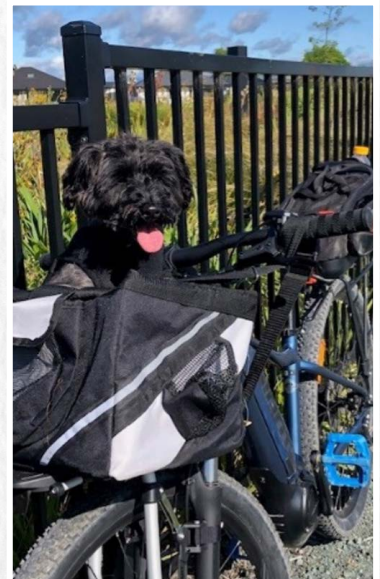
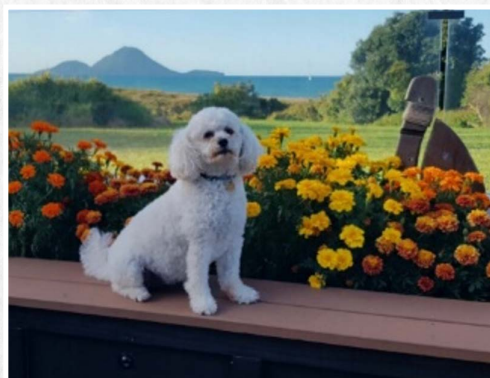
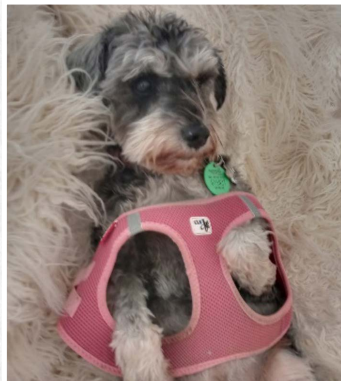
Calling all residents with a passion for photography! We're excited to introduce a new feature in our upcoming newsletters that will showcase the artistic talents within our community. With each edition, we'll explore a different theme, giving you the chance to share your unique perspective through the lens.

This time, we're seeking your captivating "Nature's Beauty" snapshots. Whether it's a vibrant garden bloom, a serene sunset, or a captivating wildlife encounter, we invite you to capture the natural wonders around us. Simply send us your high-resolution photos along with a brief description of the moment you captured.

Let's celebrate the beauty of our surroundings and the talent within our community. Your photo could win a mixed half-dozen case of wine AND be the next star of our newsletter!

In this edition, we profile some of our residents' pets.

PETS AND THEIR PEOPLE



WHERE ARE THEY NOW?

Famous residents who live in retirement villages

From gold medals to golden years: Precious McKenzie's remarkable journey to Settlers Lifestyle Village

Precious McKenzie has called Settlers Lifestyle Village, Albany, home for 15 years. Encouraged by their son and daughter-in-law, he and his late wife Elizabeth moved from their five-bedroom house, which was becoming expensive and difficult to maintain, to a townhouse. The village was still under development, and their preferred townhouse was not yet finished; that gave Precious and Elizabeth time to check out other villages and be certain about their choice.

Making significant moves wasn't new to either of them. In 1964 they packed up their young family and their lives and moved from South Africa to England. Precious's sporting career had been thwarted by South Africa's race laws; he was excluded from the 1958 British Empire and Commonwealth Games team and the 1960 Olympics team. In England his application for citizenship was fast-tracked in time for him to represent his new country at the 1966 Commonwealth Games in Jamaica, where he repaid that by winning a gold medal. Precious went on to represent England at three Olympics (1968, 1972 and 1976).

The family's life took another turn when Precious competed in the 1974 Christchurch Commonwealth Games. Kiwis took him to their hearts, and he decided that New Zealand was where he wanted to live. In England Precious was working in a shoe factory, but he wanted to work in fitness, and New Zealand offered him that. So once again Precious and Elizabeth crossed the world for a new life, settling in Auckland in 1975, where Precious worked as a weight trainer at Les Mills gyms. He won his fourth consecutive Commonwealth gold medal representing New Zealand at Edmonton in 1978, aged 42. No wonder he's a Kiwi sporting legend.

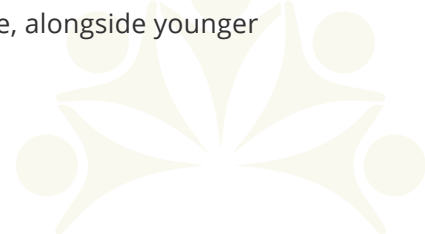
In making their decision about retirement living, Precious and Elizabeth appreciated the support

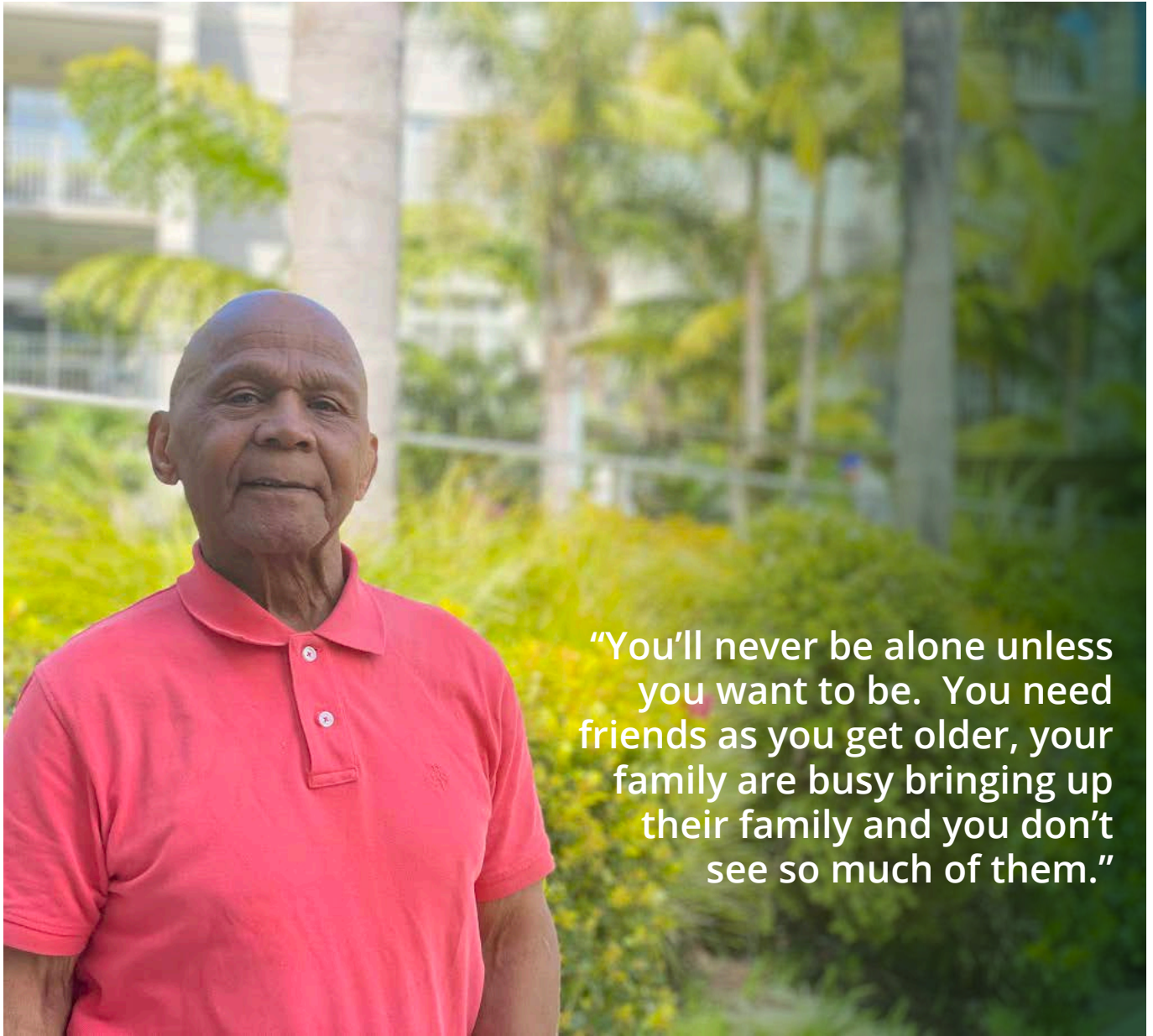
they had from their son and daughter-in-law, who visited the village with them, and the time village staff took to let them explore and make up their own minds. He remembers, "When you come they take you all around, you see everything, there's no hard sell." Downsizing from their big family home wasn't easy. Precious says,

"That's the hard part, you have to downsize – you just have to be firm, don't look at the past but the future. In the village you'll have new opportunities, and new friends."

As time went on Elizabeth moved into a nearby care facility, but by then Precious was well established in the village. He sees connectedness and community as one of the main benefits of retirement village living: "You'll never be alone unless you want to be. You need friends as you get older, your family are busy bringing up their family and you don't see so much of them." Precious is grateful for the support he's received from other residents and the village staff since Elizabeth's death; he says, "There's so much support from the village, it helps you move on from the unhappiness."

Precious is an enthusiastic participant in village activities – happy hour, sales days, exercise sessions. For many years he ran aerobics classes in the village on Mondays and Thursdays, only recently handing over some of the responsibility for this to another trainer. During Covid level 3 lockdown he ran the sessions outdoors, and socially distanced. A highlight for him since moving to Settlers was taking part in the Queen's Baton relay for the 2017 Commonwealth Games – he ran the baton round the village with immense pride, telling reporters how honoured he was to have the privilege as a legacy athlete, alongside younger ones.





“You’ll never be alone unless you want to be. You need friends as you get older, your family are busy bringing up their family and you don’t see so much of them.”

Precious is an enthusiastic ambassador for retirement village living and for Settlers Lifestyle Village, and is happy to promote it when he can. One of the village staff tells me, “We are incredibly fortunate to have Precious live in our community, where he continues to give back. Despite his fame Precious remains just Precious to us all. He’s a fabulous inspirational speaker who captivates all with his charisma and energy, spreading joy wherever he goes.”

Precious sees the big moves in his life – from South Africa to England, from England to New Zealand, and from their family home to a retirement village - as being life-changing opportunities that each opened new doors for him. As our conversation ends, he says with a smile, “The best move was to Settlers”.

Written by Janet Brown, Head and Heart Ltd

ENHANCING RETIREMENT VILLAGE EXCELLENCE

Te Ara masterclasses: a resounding success in Christchurch and Auckland

We're thrilled to share the remarkable success of our recent Te Ara Masterclass events that took place in Christchurch and Auckland. The Masterclasses tackled the topic "Complaints & Disputes" and left participants brimming with valuable insights.

Our first stop was in the picturesque city of Christchurch, where we gathered on 1 November for a full day of learning and networking. The event took place at the Novotel Cathedral Square, and from the moment we opened the doors, it was clear that the Te Ara community was eager to absorb knowledge and connect with industry experts.

The Masterclass, focusing on the intricacies of handling retirement village complaints and disputes, attracted a diverse audience, including retirement village managers, senior staff dealing with residents, and HR professionals. Expert presenters delved into the Code requirements, the role of the Statutory Supervisor, a resident's perspective on complaints, mediation, and dispute resolution. Participants also engaged in practical group work, honing their skills by addressing real-life complaint scenarios.

Following the Christchurch success, the Te Ara team took the show to Auckland on 3 November and the response was equally impressive. At the Novotel Ellerslie, participants from a wide range of roles within the retirement village sector came together to explore and expand their understanding of complaints and disputes.

Presenters continued to enlighten the audience with valuable insights, while the interactive group work allowed for the exchange of practical solutions and the sharpening of skills.



A group from Hopper Living at one of the Te Ara Masterclasses on complaints and disputes.

Both events not only provided attendees with a deeper understanding of complaints and disputes but also created a platform for meaningful networking and knowledge sharing. The level of engagement and the desire to learn was truly remarkable.

The success of these Te Ara Masterclasses in Christchurch and Auckland is a testament to the dedication of our community to continuous professional development. We're delighted to have been a part of their learning journey and look forward to more such enriching experiences in the future.

We're excited about what the future holds for Te Ara and the continued growth and success of our members.



USEFUL INFORMATION

Promoting physical activity for older people: a toolkit for action

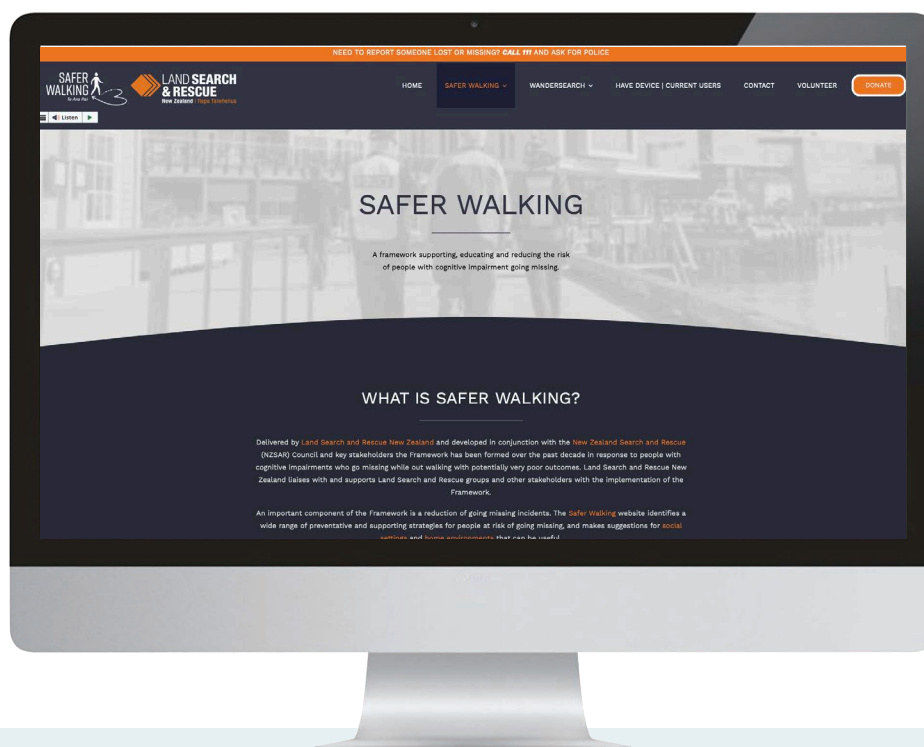
This [ACTIVE toolkit](#) provides evidence-based guidance on the key approaches to promote and enable older people to be physically active, regardless of who they are, where they live, or their intrinsic capacities (for example their visual or cognitive abilities) or whether they live with chronic conditions (for example, diabetes, hypertension, and arthritis). It is designed to support all countries at national and subnational levels (particularly low- and middle-income countries with limited resources) to ensure that environments and settings support older people to be active, and that they provide physical activity services and programmes tailored to the needs, preferences and goals of all older people.



The Safer Walking Framework

The [Safer Walking Framework](#) is a decade-long initiative in New Zealand, addresses the pressing issue of individuals with cognitive impairments going missing during outdoor activities. It promotes proactive strategies, offers recommendations for safer environments, and introduces technologies

like WanderSearch to enhance safety. This collaborative effort by Land Search and Rescue New Zealand, the NZSAR Council, and various stakeholders aims to reduce the incidence of such unfortunate events.





FEEDBACK

Residents reading Retirement Life

It's great to hear that residents have been reading the first edition of Retirement Life. Here's just some of the feedback we've received:

"It was most refreshing to receive a copy of your first newsletter now accessible to retirement village residents' committees. We only have had the RVRANZ side of retirement living matters, so now it is most rewarding to be able to receive communications from our RVA Management. This will now enable us to be able to quench any false information which is not relevant or accurate from our residents here in New Plymouth. Your publication is very timely as the HUD changes are being reviewed and we will have changes ahead to absorb. Congratulations on a well needed circulation."

"We moved in August 2015. It had changed both our lives, and it was an important time in our lives. Our costs are small and set for all the time we live here. Especially now with all the costs for everything going up. We don't have them to worry about. There are so many residents' activities of everything one could ever think of and participation in, it is up to each person. We are so happy with our villa and serves all our needs for space and office for each of us. My husband tried me to look at some villas here for two or three years. He said that our retirement village was the only one he would consider moving to and he was correct. It is a place to live with not having a reason to worry. Thank you for your new endeavours in our regard."



RESOURCES AND SUPPORT

Visit the Retirement Life website at www.retirementlife.co.nz for a comprehensive source of information on retirement village living.

There is a wealth of topics including a practical retirement village planning checklist, the significance of seeking legal guidance prior to transitioning to a retirement village and insights into how retirement communities are navigating the challenges posed by Covid-19.

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), and Instagram. (instagram.com/retirementlifenz). We look forward to connecting with you.

CONTACT DETAILS

Stay connected with us by subscribing to our newsletter and receiving consistent updates. Simply visit 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!

