



# RETIREMENT LIFE

ISSUE 7: MARCH 2025



Welcome to issue seven of *Retirement Life*, and the first of 2025. Autumn is now upon us, and while the temperature has dropped, the lovely golden colours are starting to appear.

At the time of writing, I am nine months into my role as executive director of the Retirement Villages Association.

I was already an admirer of New Zealand retirement village living when I took on this role after seeing my own mother's great experiences in a village. She found the peace of mind, security and companionship that greatly helped in her later years.

However, that was some years back, and as I have visited different retirement villages around the country, the more strongly I agree with the sentiments of Dame Malvina Major and Carole Anderton, village residents who feature in this issue of Retirement Life.

Dame Malvina says villages are now more like 'resorts' and 'a grand place to live', citing the security, comfort, friendships and freedom from the hassles of property maintenance that village life offers.

Carole also enjoys how the lifestyle comes with a lot less maintenance and money worries. She loves living in a modern home for the first time, the friendships she has made despite not knowing anyone in the village when she moved in, and the pleasure she gets from her lovely garden.

These are the messages I'm hearing from residents time after time.

You may have seen that the Government recently announced it is accelerating potential changes to the Retirement Villages Act. Subject to Cabinet decisions and parliamentary scheduling, the legislative drafting process could begin in early 2026, with an amendment Bill introduced to parliament by July next year.

We welcome this move because it provides much-needed certainty and clarity for village operators and residents. This timeline should provide a clearer path forward.

In the meantime, the industry is continuing to drive its own meaningful reforms including re-licensing vacant units as quickly as possible, enhancing disclosure around transitioning to care, stopping weekly fees once a unit is vacated, paying interest on outstanding capital sums after nine months and clarifying chattels, repairs, and maintenance responsibilities.

Approximately 75 per cent of villages have already adopted many of these industry-led reforms, and our desire is to see all villages operating at these high standards.

We also acknowledge the need to improve the complaints process. With multiple existing channels, the system can be confusing. The industry is open to exploring alternative approaches if there is clear evidence they would be more effective.

The RVA remains committed to working with the Government, the Ministry of Housing and Urban Development, the Retirement Villages' Residents' Council and the Retirement Village Residents' Association to ensure that any legislative changes balance the rights and responsibilities of both operators and residents while maintaining the sector's viability.

Wishing you all the best for a lovely Easter – whether that be enjoying hot cross buns, easter eggs, spending time with friends or family, or simply reading a great book

Until next time.



**Michelle Palmer**  
Executive Director  
Retirement Villages Association



## Collaboration at the heart of progress

A message from Deborah Hart, independent chair, Retirement Villages' Residents Council

Collaboration is the foundation of the Retirement Villages' Residents' Council. Alongside being impartial, fair and evidence-led, we know that working together drives meaningful change -including in the review of the Retirement Villages Act.

By fostering open discussions with stakeholders, we've helped create an environment where progress is not just possible, but happening.

The Associate Housing Minister's recent announcement of fast-tracked regulatory and legislative changes is proof of this collective effort. Operators willing to engage and residents raising their voices have been instrumental. While credit is shared, we'll immodestly take a bow too.

Looking ahead, open dialogue remains critical. The coming changes will bring challenges, but also immense opportunities. We are committed to ensuring that those who know the most about retirement villages - residents and operators, guide the Government toward informed and workable decisions.

We invite operators to engage with us - our door is always open. A well-functioning system benefits everyone and by working together we can shape a fair, sustainable future for retirement village living.

Collaboration isn't just a principle; it's the engine of real progress. We've been meeting residents nationwide, and the feedback has been encouraging. One resident recently shared:

"We had a very sceptical view of this new council... but after listening to Julie's 'low-key' presentation, our view changed. We now support the council and wish you well in your endeavours."

We're also focusing on the transition to care - ensuring it works for all.

Progress happens when we listen, engage, and act - together.



**Retirement Villages'  
Residents' Council**

## Dame Malvina sings the praises of retirement village life



During her 40-year opera career, Dame Malvina Major performed for countless audiences around the world but she says moving into a retirement village with 400 new neighbours was still a daunting prospect.

Two years on and Dame Malvina couldn't be happier with her decision, citing the security, comfort, friendships and freedom from property maintenance that village life provides. That leaves her free to focus on the "culmination of her life's work" supporting the University of Waikato's world-class immersive programme for promising New Zealand opera singers.

"This is a grand place to be," she says of Ryman's Jean Sandel village in New Plymouth. "Retirement villages now are like resorts. We have an indoor swimming pool, bowls, croquet and so many activities. You can take part in as much or as little as you want."

Dame Malvina was born in Hamilton, trained in London and lived for many years in Taranaki with her late husband Winston, as well as travelling the world to perform. She also lived in Christchurch where she was Professor of Voice at the University of Canterbury before becoming Senior Fellow in Music at Waikato.

The decision to move from Hamilton to New Plymouth followed surgery for a brain aneurism in 2017. She was warned she could end up in a wheelchair. The surgery was a success but for a time she experienced vertigo and falls. It was, she recalls, "a very bad patch."

"I'm a homebody and I always like to live near to at least one of my children and they said I should 'live somewhere in the middle'. All of them visit New Plymouth anyway, because they have schoolfriends here.

"Initially I was looking for a house but then I thought about the upkeep, the roof, the lawns, the grounds and the rates and I said, 'let's go and look at Jean Sandel'. My daughter almost passed out with shock."

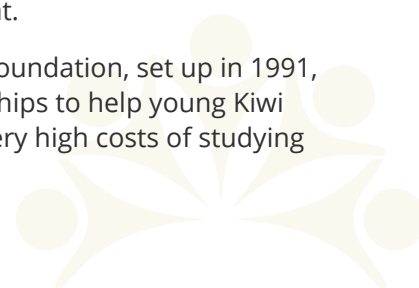
Dame Malvina wanted a home with privacy and within three months one became available, a three bedroom house with rural views.

"One of the hardest things was parting with some of my lovely antique furniture but then I thought 'furniture is furniture' but as long as you are fit and can enjoy things that is more important and I could still bring my grand piano so I agreed to move in.

"My new neighbours were also fantastic, encouraging me to join them if they were going to happy hour or other village events. I've made friends and now I feel very secure and happy walking around the village and its lovely gardens.

"I started going to the church service and the ballet and line dancing classes. There is a piano in the village centre and I play that.

The Dame Malvina Major Foundation, set up in 1991, has long provided scholarships to help young Kiwi singers with some of the very high costs of studying overseas.



However, Dame Malvina recognised the need for a comprehensive programme in New Zealand and worked with others to encourage the University of Waikato to found a Chair in Opera. Hamilton philanthropists Sir William and Lady Judi Gallagher funded the position, which is named after Dame Malvina.

From there developed the Te Pae Kōkako - The Aotearoa New Zealand Opera Studio (TANZOS) launched in 2023. The immersive programme provides training at international level for exceptionally promising opera singers. Each place is funded by a donor-gifted scholarship, including two by Dame Malvina's foundation.

TANZO has attracted world class teachers. New Zealand soprano Madeleine Pierard returned from London as inaugural chair and Japanese born American soprano and teacher Nikki Li Hartliep also came on board along with visiting national and international tutors.

"It covers everything the students could learn in Europe, with the highest standard of teaching – singing, acting, languages, the nuances of different composers," says Dame Malvina. "Our students are being invited to audition for international roles and scholarships. For me, it is a miracle, the absolute culmination of my life's work to get these things started."

"We have wonderful supporters. It is a new way of doing things. People can sponsor a young singer – a bass, a tenor, a soprano, a voice they like, and then they can follow their career and that is very satisfying."

"I stand on the outside now and look in but I am involved in the decision-making and visit very frequently. I love what I do and I love playing the piano at home – often the country songs of my childhood – or at the village centre playing the songs people want. I find that very calming, it is my happy place."

## Chattel repairs and maintenance

Village residents may have seen media reports regarding calls for the Commerce Commission to seek a court declaration over chattels repair and maintenance clauses in retirement village contracts.

Michelle Palmer, executive director of the RVA, says the sector is meeting with the Commerce Commission to discuss repairs and maintenance.

"The sector is already progressing its own reforms, which includes clearer definitions of chattels, repairs, and maintenance responsibilities."

"Policies on chattels vary between operators, with some residents paying repair costs directly while others contribute through their weekly fees."

"In every sector, businesses structure their pricing and services differently to meet the needs of various customers. Retirement villages are no different, offering a range of models and structures to suit different preferences."

"In most cases, villages supply chattels, and residents maintain them during their tenure. When replacement is required, it is typically covered by the operator, which we believe is a fair and balanced approach."

"The feedback we receive from many residents highlights the importance of choice. Residents select the financial model that best suits them. Some opt to cover certain costs, such as chattels maintenance in exchange for benefits like lower weekly fees. These arrangements are clearly outlined upfront, ensuring transparency at the time of moving into a village."





# Looking backwards doesn't take us forward – proposed retrospective changes to retirement villages law

One of the most contentious aspects of proposed changes to the Retirement Villages Act is the suggestion that some amendments could have retrospective effect, impacting existing agreements and relationships between operators and residents.

This article by Nick Letham and Matt Lake of leading law firm Chapman Tripp explores the potential consequences of such retrospective changes, examining the dangers they pose to both the legal landscape and the wider retirement village sector.

## Introduction

In August 2023, the Ministry for Housing and Urban Development released a paper called Review of the Retirement Villages Act 2003: Options for Change.

This paper identified perceived issues with the current retirement village laws and suggested possible changes. The public was invited to share their opinions, and the submission process ended in November 2024. If any changes to the law are made, it could take several years to put them into effect.

## Proposed law changes with retrospective effect

The Discussion Paper contemplates certain proposed changes to the Retirement Villages Act (the RV Act) having retrospective effect.

This means the changes would apply not only to new occupation right agreements (ORAs) but also to those already in place before the new laws come into effect. Many of the proposed changes being considered would directly affect key arrangements between operators and residents. This includes responsibilities for maintaining village facilities, timelines for repaying residents' capital, and whether interest is paid on those repayments.

## The dangers of retrospectivity

Retrospective law is widely considered to be dangerous lawmaking. Both statute and common law positively discourage retrospective legislation as it offends the foundational principle of the rule of law, that *all persons are subject to the law and all persons must comply with the law*. This fundamental principle is frustrated if legislation should deem unlawful today that which yesterday was lawful.

Any changes to the RV Act having retrospective effect would alter and override existing commercial arrangements between operators and residents concluded under the existing law.

The retirement village laws applying, and contemplated by operators and residents, at the relevant time influence the bundle of rights and obligations of the resident and the operator and are factored into the 'commercial bargain' struck between the parties, including in respect of the fees and the deferred management fee payable by residents for the rights they receive from the operator.

Enacting legislative changes to the RV Act with retrospective effect would be damaging to retirement village operators, the retirement village sector and New Zealand generally, as it would:

- compromise the legitimate commercial interests of industry operators who are party to existing arrangements with residents; and
- disincentivise the investment of both domestic and foreign capital in the retirement village sector and in the national economy.





Retrospective legislation is disruptive of the national economic interest and gives rise to 'sovereign risk', being *the risk that the government may unexpectedly change significant aspects of its policy and investment regime and the legal rights applying to investors to the detriment of investors*.

Sovereign risk disincentivises domestic and overseas investment in the national economy, warns off new entrants to local markets and undermines the legal rights of incumbent operators.

Investors need stable and coherent regulatory regimes to make rational investment choices, based on enduring market and regulatory conditions. Investment streams naturally follow coherent regulatory regimes in countries with strong adherence to the rule of law and high regard to private property rights, where laws are stable, predictable and certain.

The impact of reputational damage and loss of investor confidence in the national economy caused by any retrospective regulatory intervention, such as the proposed changes to the RV Act, would be significant. Change of this type is more typically associated with undemocratic states where the rule of law is often disregarded.

### **Impact on the retirement villages sector**

The development and operation of retirement villages requires significant capital investment to remain viable. With the popularity of retirement village living resulting in demand far outstripping the supply of retirement villages, the need for capital investment in the sector is now as important as ever.

Any retrospective law changes would increase sovereign risk, as the New Zealand Parliament and Government would be seen as unpredictable in their lawmaking and policy decisions. In turn this would weaken investor confidence and have a chilling effect on investment in the sector and the development of villages.

This sovereign risk could have materially negative consequences for the country and national economy, given the positive impact that retirement villages provide to New Zealand. For instance, retirement villages:

- Make a large number of residential homes available for more New Zealanders when their former owners move into retirement villages.
- Provide essential housing and healthcare, especially in villages with aged care facilities, for a growing number of vulnerable people which reduces the need for Government-funded housing and hospital care.

### **Conclusion**

Changing retirement village laws retrospectively would hurt the retirement village sector and the New Zealand economy by damaging New Zealand's reputation and discouraging investment. Such changes would slow down growth and development in the sector at a time when further growth and development is needed, given retirement village living is an increasingly popular option for older New Zealanders. More importantly, it would be poor lawmaking and set a dangerous precedent for other law changes in future.

# Living with purpose: Carole Anderton's journey of love, giving, and finding home

Carole Anderton served as a member of the Christchurch City Council from 1995 to 2004, contributing nearly a decade to local governance and public service. Beyond her public service, Carole has been unapologetically staunch in the importance of 'giving back' to community.

Alongside her late husband, Jim Anderton, former Deputy Prime Minister of New Zealand, Carole has dedicated her life to serving their communities.

Carole Anderton has a way of making every day count. "Make every day pay," she often says, a simple mantra that has guided her through a life rich in love, community and generosity. Now living in a Arvida retirement village, Carole's story is one of resilience, kindness and an unshakable belief that life always has more to give.

## A passion for the outdoors

Carole has two great loves - gardening and fishing. "Fishing is my absolute love," she says with a gleam in her eye.

Surfcasting off the beach, feeling the pull of the line and bringing in the day's catch - it's a joy she embraces every chance she gets. When she's away with family near the beach, she's out there every day, breathing in the salty air.

Her love for the land is just as strong. The garden is her happy place, where she tends to vegetables and plants, not just for herself, but to share with others. Her retirement village's knitting club even raised \$1,200 so she could purchase plants for the village's native and scented gardens - a testament to the community she has found.

## A life of giving

Carole has never been one to sit back and watch life go by. Even now, she cooks for a charity once a week, preparing meals for 30 people. "Growing up, we never had much, but society provided me with so much," she says, reflecting on her desire to give back. This sense of duty to help others has been a cornerstone of her life, something she and her beloved husband, Jim, shared.



## A love story that stood the test of time

When Carole met Jim, she had been widowed for only three months. At a cocktail function, Jim turned to Carole's friend and asked, "Who is that woman?" The friend joked that every man in town was after her - a statement Carole quickly dismissed. But something about Jim intrigued her.

She wasn't ready to have dinner with him in her own town, but when Jim suggested another location, she agreed. And so, in Napier, their love story began. They courted for three years before marrying, blending their two families into one. Jim had five children, and so did Carole. Eight of the ten ended up living with them in Christchurch, and over the years, many more came through their doors. "God knows how many kids came and lived with us," she laughs. "We were so very lucky to have a good income that we could share our home with them."





Jim's work in Parliament kept him away three days a week, but it worked well for them. He believed in service, and so did Carole. He even encouraged her to run for city council. She started with the community board and then later worked as a councillor and was chair of several council committees. Together, Jim and Carole were society's helpers, always thinking of those who were struggling.

### **Finding home in the village**

Moving into a retirement village was a big change for Carole. "I knew nobody when I moved here," she admits. But it didn't take long for her to find her place. The garden became a source of joy, and she quickly realised the benefits of her new home. "This is the first modern home I've had. I always had a 'rustic' home before."

Safety and community are two things she values most about village life. "Just don't leave it too long to come in," she advises. "There's always someone to call for help. It feels very safe and secure."

Carole enjoys cooking hearty meals in her state-of-the-art kitchen, but baking has never been her passion. Luckily, her neighbour feels the opposite – finding joy in whipping up sweet and savoury treats. Together, they've struck the perfect balance, regularly swapping home-cooked meals for freshly baked goods.

Carole's children feel reassured knowing she is in a place where she is safe, supported and surrounded by people who care.

"I used to own a big home, and it was stressful keeping up with everything. This lifestyle comes with a lot less maintenance and money worry," she says. "No rates, no insurance, no unexpected costs – just the freedom to live, enjoy, and give back."

### **A life filled with gratitude**

At the heart of Carole's story is gratitude. She believes in fate, in giving, and in making every day a good day. Whether she's fishing by the shore, planting a new garden bed, or preparing a meal for those in need, she does it with a full heart.

"Lock, leave, and enjoy," she says, summing up her approach to life. And that's exactly what she continues to do – living each day with purpose, passion, and an unwavering love for the people and world around her.



## Sustainable focus for retirement villages

It's great to see the strong focus on sustainability among retirement village operators and residents.

During March, approximately 30 residents from the Pacific Coast and Lakes Villages in the Bay of Plenty took part in their annual Beach Clean Up at Papamoa Beach, which is in its fourth year.

Armed with gloves and buckets, they set forth to clean up rubbish and litter on the beach.

Operations manager Erika Rans said there were a few surprises alongside the usual beer bottles and cans.

"This year's standout discoveries included a large steel structure," says Erika. "And a rather relaxed sunbather in the dunes who left nothing up to the imagination!"

"After our hard work, we enjoyed a well-earned cuppa in Bloom Café, and shared laughs and reflected on the afternoon's finds. A huge thank you to all our wonderful residents who took part – it's your enthusiasm and community spirit that make events like these so special."

The RVA recognises sustainability in building, design, landscaping, grounds and activities in retirement villages through our annual Sustainability Awards.

Finalists for the 2024 awards included residents' building nesting boxes, wētā hotels, and rat traps to support native species, a sensory garden project and villages teaming up to grow seedlings for Christchurch's red zone areas.

There was also an initiative to grow vegetables and herbs for a local community food pantry, a solar panels scheme and a waste-free construction project.

Arvida Park Lane in Christchurch was the winner of the APL Operator-led Sustainability Award for its electric vehicles and solar charging project and Oceania Healthcare's Marina Cove in Picton won the Resene Resident-Led Sustainability Award for a worm farm.

The Bunnings Trade Resident-Led Gardening and Landscaping Award went to Arvida Park Lane for its residents' project to transform the village's gardens through innovative planting, composting and resource use.

Look out for entries opening soon for the 2025 RVA Sustainability Awards.



# Saving family memories: a guide to keeping stories alive

Your life story is a gift - packed with memories, lessons, and love - so you want to make sure it's saved for your family and the generations to come.

With everything moving so fast these days, it's easy to forget to slow down and capture the moments that truly matter.

Imagine sitting with your great-grandparents today and hearing about key highlights of their lives? We have photographs from our past, but very few families have voice recordings or movies to view. On top of that, old photos will often sit in the cupboard and when they do come out, we struggle to identify who is in them. Let's change that!

Here's some simple and practical exercises to help you start to capture stories and memories in your family so they're not lost or forgotten.

## Exercise 1: Create a memory jar

A memory jar is a simple way to capture stories as they happen. All you need is a jar, some pieces of paper and a pen. Get family members to write down special moments, funny stories or milestones as they happen. You can get grandkids involved, too—they'll love writing their favourite stories and adding them to the jar.

## Exercise 2: Photo memory exercise

Take an old photograph and write down WHO is in it, WHERE it was taken, WHEN it was taken, WHAT memories it brings up and HOW it makes you feel. This exercise can uncover some wonderful stories, and is also a good way to record the names of people in the photos.

Visit [Moving Memories](#) for a downloadable Photo Memory worksheet to help with this.

## Exercise 3: Record a family memory video

The most authentic family stories tend to come straight from the horse's mouth. So when your family is gathered together, have your phone ready to record a few video interview clips.

Ask some open-ended emotive questions too such as "What are you most proud of?" or "Can you tell me about a day you'll never forget?"



To pull it all together, you can use simple free editing apps on your phone, such as iMovie or Capcut. You can also include photos and voice recordings in the final film.

For a more polished result, contact [Moving Memories](#), which specialises in creating professional life story documentary videos.

## Exercise 4: Record Oral Histories

You can also use your phone as a voice recorder to capture stories from family members.

Recording oral history is a very simple way to get started on your family story journey, and can be less imposing than video for people who are camera shy.

## Your story, your voice, your legacy

Preserving family memories isn't about creating something perfect; it's about cherishing the imperfect, heartfelt moments that make your family unique. And you don't have to record every little thing from birth until now – that's way too much pressure to put on yourself.

## Break it down into chapters or themes

Think of your life in terms of chapters or themes – and start recording a little for each chapter. Perhaps a chapter on highlights from school days, another about your travels, and one about becoming a parent.

It's the key life events that have impacted your life journey that you want to include. You want to pass on your life lessons, life values and true essence –so that future generations get to know the real you.

Remember, your family wants to inherit your stories, not your stuff.



## Recipe of the season



# Hot Cross buns

There's nothing quite like freshly baked buttery hot cross buns for Easter. If you aren't a fan of the traditional mixed peel you can substitute that with an alternative such as sultanas, dried cranberries or chopped glace cherries. If substituting mixed peel for cranberries you could also substitute the lemon zest for orange zest, as cranberry and orange is a delicious combination.

### Ingredients

25g dried yeast  
 1 tbsp honey  
 300ml warm milk  
 450g flour  
 1 tsp mixed spice  
 1 tsp cinnamon  
 ½ tsp ground ginger  
 ¼ tsp ground cloves  
 2 tbsp brown sugar  
 70g butter  
 2 eggs, beaten  
 120g currants or raisins  
 50g mixed peel (or alternatives)  
 zest of 2 lemons  
 60g flour, for crosses  
 1 egg beaten, to glaze

### Method

Combine yeast, honey and warm milk in a bowl and allow to stand for about 5 minutes for the yeast to activate and bubble up.

In the meantime, sift flour, spices and brown sugar into a large mixing bowl. Rub butter into the dry mixture. Combine two beaten eggs with the yeast mixture and mix well.

Create a well in the centre of the dry ingredients and pour in wet mixture. Mix into a soft dough. Knead for several minutes until smooth, and then add the currants, mixed peel and lemon zest, and work into dough. Return dough to the bowl, cover with a damp tea towel and leave to rise in a warm spot for about half an hour, or until it doubles in size.

Knock back the risen dough and divide into about 16 equal portions. Scales are useful for this; aim for 80g buns. Shape each evenly and place on a lined baking tray. Using a sharp knife, slash each one with a cross. Allow the buns to rise again to about double the size; this will take 20-30 minutes.

Preheat oven to 200C.

Combine the 60g of flour with several teaspoons of water; just enough to make a thick, smooth paste. Use to pipe crosses onto each bun. Carefully brush each bun with a little beaten egg to glaze, then bake for 15-20 minutes, until they are well risen and golden. Allow to cool for at least 20 minutes before eating.





## Resources and support

### Information on resources available to residents

Visit the Retirement Life website at [www.retirementlife.co.nz](http://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.

There is a wealth of topics on the Retirement Life website, including a practical retirement village planning checklist and the importance of seeking legal guidance prior to moving to a retirement village.

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](https://facebook.com/retirementlifenz)), Instagram ([instagram.com/retirementlifenz](https://instagram.com/retirementlifenz)), and LinkedIn ([linkedin.com/company/34695026](https://linkedin.com/company/34695026)).



We look forward to connecting with you.

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## 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](mailto:info@retirementvillages.org.nz), or give us a call at 04 499 7090 to ensure you're always in the loop.

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## Call for Contributions

Your thoughts and experiences matter and we welcome your stories and ideas. Please reach out to [amanda@retirementvillages.org.nz](mailto: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!

