

Just My Opinion

“Isolated Issues not Typical of Happy Retirement Village Living”

I was disappointed to read about Consumer NZ’s call for “an urgent review of retirement village consumer protection” because I had always considered it to be a sensible organisation.

My wife Rosie and I moved into the Ranfurly retirement village in Three Kings, Auckland, two years ago and it is very clear to us that the kind of examples being cited by Consumer or by the Retirement Village Residents Association (RVRA) are far from typical.

I’d go as far as to say that using obscure cases as scare tactics is a form of elder abuse in itself. It concerns us that this scaremongering may worry and unsettle some people living in retirement villages and their families or even deter elderly people from making the move into one.

My background is in the defence force and the education sector, so when we started to think about moving to a retirement village, my first question was “which one?” and I drew up a detailed list of what we needed from a village.

There are over 100 retirement villages in Auckland and we went to see most of them. Our list included being on a main supply route, with access to the airport, good public transport, a pharmacy and health care.

We did lots of research - we found the Retirement Villages Association (RVA) website very informative. We knew it was what we wanted and that we had to consult a solicitor before we signed our occupation right agreement (ORA). We knew exactly what we were getting into and that we had a guarantee that 70 per cent of the capital that we paid for our ORA would eventually be returned to our children as our legacy to them.

Of course, real estate values go up - or down - but it comes down to the question of “how much is enough?” I think what is often overlooked is the question of what is most important to you and your children, leaving them the maximum amount of money or maximising your quality of life for however long that might be?

We pay weekly fees but we know they won’t go up more than the Consumer Price Index (CPI). We don’t pay rates, or insurance or for a gardener or painter or to get the lawns mowed. If anything goes wrong in our home, maintenance people come in swiftly to fix it and that’s all included.

From our apartment, we have views to One Tree Hill and Manukau Harbour. We like the security - not just physical security but the security of knowing that we can live the way we want to for the time we have left, however long that may be.

There is one aspect our research didn’t prepare us for and that’s how much we would use and enjoy the facilities here. To name just some, there is a bar and restaurant - we had meals delivered to our door during COVID. Rosie does yoga several times a week. There’s a bowling green, a pool room, a 39-seat movie theatre and even a fully-equipped workshop that’s as good as any school technology room.

We also underestimated how much we would enjoy the village community. There is really good mix of people here, in terms of ethnicity and interests. I believe the vast majority of our retirement

village neighbours appreciate the life we have here as much as we do. One resident said to me recently, "Every morning I wake up and think that I'm on a cruise ship".

From our experience of living in a retirement village, I do feel that complaints that I see flagged up by some vocal nay-sayers are simply not typical.

My concern is that such a negative portrayal may give the impression that these are challenges you are likely to face in all retirement villages, but they should not all be covered by the same blanket.

The model isn't perfect but not all villages are the same. I do not agree with lengthy settlements regarding ORA's but it is also important to remember that probate takes a significant amount of time - I believe it's currently four to six months. So, much of the delay often attributed to retirement village management is actually a legal delay due to probate.

I certainly don't agree with people still paying fees after they have stopped using the facility. However, requesting operators to stop charging weekly fees once a unit contract is terminated or the resident leaves is included among the voluntary reforms recently announced by the RVA.

My message to elderly people considering a move to a retirement village is do your due diligence, visit the village as many times as you want to, talk to the staff and residents and make absolutely sure that you fully understand all the terms in your ORA. But please don't be deterred by 'scare stories' from considering a move that is very likely to considerably enhance your quality of life.

Tom Parsons MNZN, Retirement Village Council