



Meeting the moment in retirement living: The New Zealand experience

Michelle Palmer, Executive Director, RVA





- The NZ landscape
- NZ v Australia (don't mention the rugby?)
- Legislation
- Continuum of care / pathway to care
- On the battlefield
- RVA and Ageing Australia
- Taking the Tour



Scale!

130

480

53,000

77,494

112,624

NZ v Australia



Retirement Villages Act 2003 Accident Compensation Act 2001 Building Act 2004
Commerce Act 1986 Companies Act 1993 Consumer Guarantees Act 1993 Employment
Relations Act 2000 **Retirement Villages Code of Practice 2008** Fair Trading Act
1986 Financial Reporting Act 2013 (and any other applicable financial reporting
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New Zealand Act 2017 and Fire and Emergency New Zealand (Fire Safety, Evacuation
Procedures, and Evacuation Schemes) Regulations 2018 **Retirement Villages (General)
Regulations 2006** Food Act 2014 Health and Safety at Work Act 2015 Holidays Act 2003
Human Rights Act 1993 Minimum Wage Act 1983 and Wages Protection Act 1983
Parental Leave and Employment Protection Act 1987 **Health and Disability Services
(Safety) Act 2001** Privacy Act 2020 and Health Information Privacy Code 2020 Resource
Management Act 1991 Sale and Supply of Alcohol Act 2012 Smoke-Free Environments
and Regulated Products Act 1990 Water Services Act 2021 **Health and Disability Services
(Safety) Act 2001**

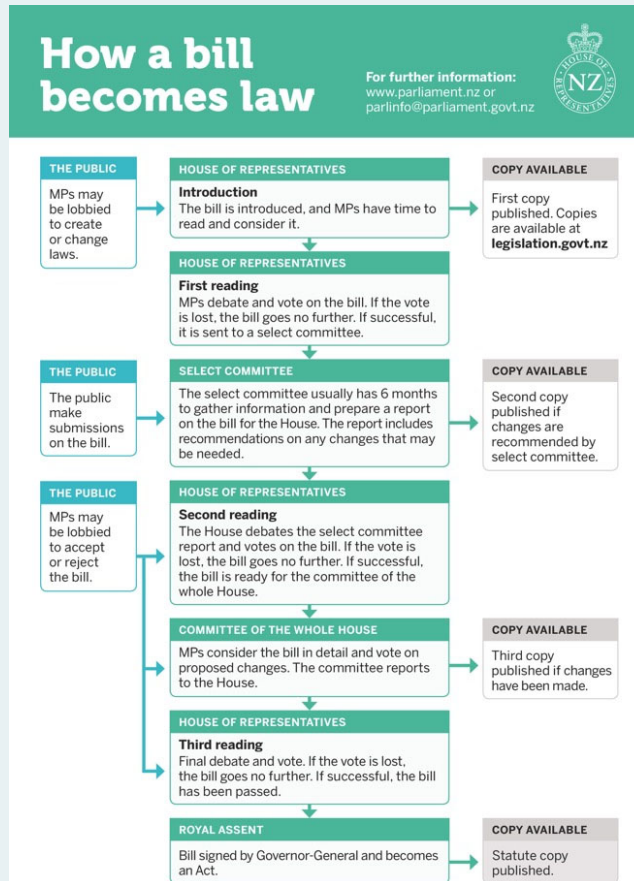
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Review of the Retirement Villages Act 2003

August 2023	Discussion paper released	“Review of the Retirement Villages Act 2003: Options for Change”
October 2024	Focused approach announced by Govt with 3 priorities identified	1 - Maintenance and repairs of operator-owned chattels and fixtures 2 - Complaints and dispute resolution processes 3 - Options to incentivise or require earlier capital repayments to residents when they exit a village
Throughout 2025	Policy briefings to agencies	
March 2025	Govt accelerates timeline by approx. 8 months	
November–December 2025 (expected)	Cabinet decision on changes	
Early 2026 (likely)	Legislative drafting commences	
Anticipated July 2026	Amendment Bill introduction	



Opposition member's bill: Retirement Villages (Fairer Repayments) Amendment Bill



NZ continuum of care

- Retirement village operators are the ONLY builders of new aged care
- RV operations underwrite/fund aged care
- In home help/services
 - funding between government and providers not the person
 - RVs cannot provide *in home* care to independent living units



On the battlefield

Retirement villages are not a Ponzi scheme, Michelle Palmer writes.

Ot Brian Peat's recent column (Opinion, *ODT* 18.8.25) makes for fiery reading. He accuses the government of dragging its feet, calls contracts "unfair," and even compares retirement villages to a Ponzi scheme.



News

It is a passionate critique, but passion should not come at the expense of accuracy and the facts.

Retirement villages are not financial scams. They are home to more than 53,000 older New Zealanders who, week after week, choose this lifestyle because it works for them.

Vill Let us be clear: a Ponzi scheme is a fraud that collapses when no new money comes in.
trap Retirement villages are the opposite. They are heavily regulated, legally transparent, and backed by bricks, mortar, and decades of investment.

Opinion

Residents receive independent legal advice before they sign anything. The licence-to-occupy model and deferred management fee (DMF) are disclosed upfront, and they fund the services, security and communities that villages provide.



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Challenges

Slow moving regulatory reform

Noise, myths and misinformation

Sluggish property market

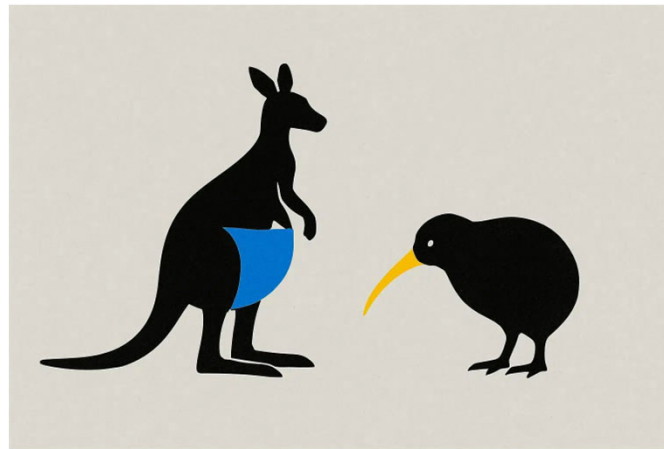
Opportunities

Innovation

Consumer choice

System level change







Unlock exclusive access to New Zealand's retirement living sector

Join the 2026 RVA Study Tour – Australian delegation

Sunday 2 August to Saturday 8 August 2026

Experience an unparalleled insider's look at New Zealand's thriving retirement living sector. This exclusive, small-group tour is your opportunity to connect directly with the sector's most influential leaders and gain valuable insights to bring back to your business in Australia.

Tour highlights

- **Meet the leaders**
- **Village tours**
- **Exclusive access to *The Foundation***
- **Conference access**
- **International panel participation**
- **Expert-led insights**
- **Unforgettable networking**

Investment

AUD \$7,500 per person (GST does not apply)

Includes:

- 6 nights' accommodation in 5 star hotel (Sun–Sat)
- Daily breakfast and lunch
- Welcome Dinner, Opening Function, Gala Dinner, Farewell Dinner
- Conference registration
- Village tours, transport and handbook
- NZ retirement living leader as 'Tour Guide' with you throughout the tour

(Excludes visas, flights and transfers, meals other than listed, personal expenditure, travel and cancellation insurance)



The Retirement Villages Association of New Zealand (RVA) has curated this tour with expert knowledge and care. We represent the interests of registered retirement village owners, developers and managers nationwide, with members accounting for 96% of New Zealand's retirement living sector.

Secure your place now for this one-of-a-kind insight gathering and networking opportunity. Numbers are strictly limited.

To register your interest please email amanda@retirementvillages.org.nz

<https://tinyurl.com/2026-RVA-Study-Tour>