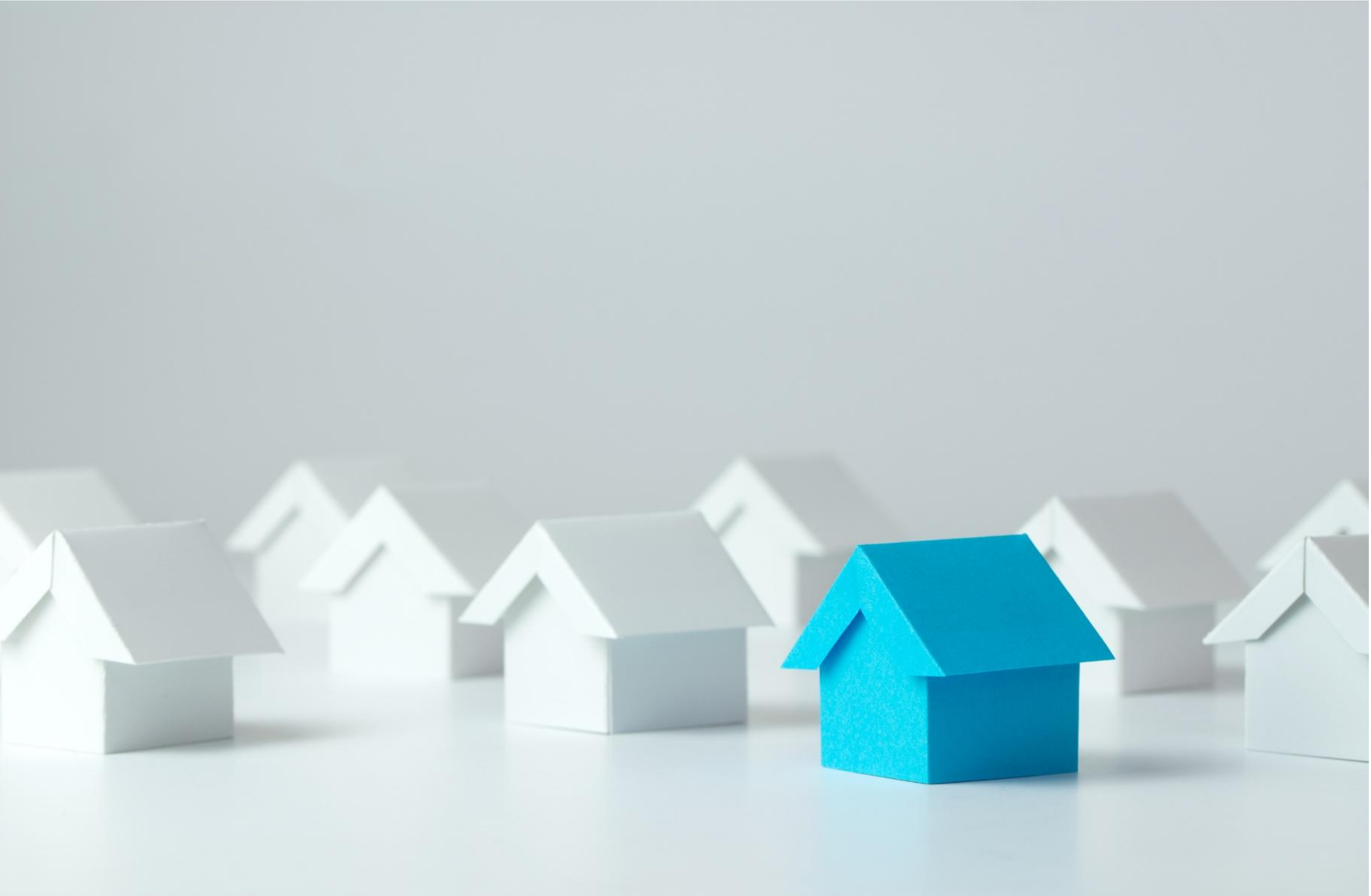

Baseline Evaluation Framework

Pathway to Better Living: A baseline for evaluating changes to the Retirement Villages Act 2003

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Executive summary

This report presents the baseline evaluation framework for Pathway to Better Living, a project commissioned by the Retirement Commission (the Commission) to support evaluation of the proposed reforms to the Retirement Villages Act 2003 (the Act). The framework provides a replicable methodology for establishing current-state data across three priority areas of resident concern: chattels and fixtures, complaints and disputes, and financial exit matters, as well as the broader health of the retirement village sector. Once the reforms take effect, this baseline will serve as the reference point against which changes can be measured and the extent of progress towards intended outcomes assessed.

The framework was developed through a document review, a data stocktake incorporating five key stakeholder interviews, and a workshop with key personnel from the Commission and Ministry of Housing and Urban Development (HUD).

Background

New Zealand's retirement village sector has grown substantially over the past two decades, with more than 490 registered villages providing housing for around 56,000 residents as at the end of 2024[1]. The Retirement Villages Act 2003, the Retirement Villages Code of Practice 2008, and the Code of Residents' Rights together form the regulatory framework governing the sector. However, multiple reviews have found the framework to be dated and complex, and HUD's 2023 review identified three priority areas of resident concern: maintenance and repairs of chattels and fixtures, complaints and dispute resolution, and capital repayments. Legislative reforms addressing these issues are under development, with an amendment Bill to be introduced in Parliament in 2026.

Baseline evaluation framework

The framework provides a structured, replicable methodology for measuring current state across the three priority areas where legislative changes have been agreed, as well as measuring the broader health of the retirement village sector. The framework is designed as a living document, intended to be refined as reforms are embedded and new evidence emerges.

The framework is intended as a menu of options rather than a fixed plan, with many elements still requiring discussion and agreement with the sector. It has been designed to be proportionate and staged: core indicators are feasible to collect now, with additional indicators pursued only where data availability and stakeholder agreement allow.

Four key evaluation questions guide the framework, one for each priority area and one addressing the broader health of the retirement village sector. These questions address the: clarity and understanding of rights and responsibilities for chattels and fixtures maintenance; accessibility and effectiveness of the complaints and disputes process; current financial exit practices; and current state and future outlook of the retirement village sector. For each

[1] JLL (2025). *Perspectives on New Zealand's Retirement Villages*. JLL Research. Retrieved from https://www.jll.com/en-au/insights/retirement-villages-market-review

question, the framework identifies short-term outcomes, indicators, data sources, and data collection methods, distinguishing between existing and new data sources and between monitoring and evaluation purposes. A key finding from the data stocktake is that consistent sector-wide monitoring data is limited, meaning the framework necessarily supplements existing sources with targeted primary data collection.

Data collection methods

Baseline data collection is proposed to draw on up to five methods: collation of existing datasets (Complaints Reporting Data, Annual Statistics Survey, ORA (Time to Relicense) Survey, JLL Perspectives on New Zealand's Retirement Villages, and ANZ Retirement Village Survey Report); a targeted ORA review; a structured operator data collection template; a bespoke online survey for residents, whānau, and operators; and semi-structured interviews with residents, whānau, operators, and agencies. The operator data collection template is proposed as a baseline-only instrument; from the first post-baseline evaluation onwards, equivalent data is proposed to be embedded in existing Retirement Villages Association (RVA) survey processes to reduce respondent burden. The resident and whānau survey and interviews are supplementary methods that will be pursued subject to data availability and stakeholder agreement.

Stakeholder engagement plan

The evaluation engages nine stakeholder groups. The Retirement Commission and HUD hold high interest and high influence and will be engaged through regular reporting, interviews, participation in sensemaking, and review of the draft report. The Retirement Villages Association and operators will participate in surveys and interviews, and will be consulted on emerging findings. The Retirement Village Residents' Association, Residents' Council, resident representatives, residents, and whānau will participate in surveys and interviews, and will be consulted on emerging findings. The engagement plan is designed to build and maintain trust across the sector, which will be important both for the baseline and for securing sustained participation in future evaluation activity.

Analysis and reporting plan

Quantitative data will be analysed descriptively at minimum. Qualitative data will be analysed using thematic analysis, combining deductive and inductive coding, with findings presented in narrative form supported by anonymised quotes. Findings will be synthesised across data sources using triangulation. Prior to finalising the report, a sensemaking session will be facilitated to validate findings and assess the baseline's fitness for future post-reform comparison.

Participant safety and project risks and mitigations

The evaluation will adhere to high ethical standards, including obtaining informed consent, protecting participant confidentiality, attending carefully to participant wellbeing, and complying with relevant information handling policies. Key risks include data unavailability or insufficient quality, difficulty recruiting stakeholders, reluctance to discuss sensitive topics, and low survey response rates. Mitigation strategies include early engagement with data suppliers and stakeholders, transparent communications, concise and valid instruments, and extensive pre-launch testing of data collection tools.

1 Introduction

1.1 Background

New Zealand's retirement villages sector has grown rapidly over the last two decades and now plays a significant role in housing older people and providing a pathway into aged care. As at the end of 2024, more than 490 registered retirement villages provide housing for around 56,000 residents, and growth is expected to continue as the population of those aged 65 and over increases[2].

The Retirement Villages Act 2003 (the Act), together with the Retirement Villages Code of Practice 2008 and the Code of Residents' Rights, form the regulatory framework, aiming to protect residents while enabling retirement village development. However, multiple reviews have concluded that the framework is dated and complex. The Ministry of Housing and Urban Development's (HUD) 2023 review identified three priority areas of resident concern: maintenance and repairs, complaints and dispute resolution, and capital repayments. Legislative reforms addressing these issues are under development, with an amendment Bill to be introduced in Parliament in 2026. The main proposed reforms to the Act are described below.

Chattels and fixtures

- Assign responsibility, including the costs, for the maintenance, repair and replacement of operator-owned chattels and fixtures to operators.
- Operators who share at least 50 per cent of capital gains can share the costs proportionately with residents.
- Amend the definition of 'retirement village property' in the Code of Practice to include operator-owned chattels and fixtures in retirement villages units.
- Operators to provide a list of operator-owned chattels (not including the condition) to intending residents.
- Clarification that marks due to the use of mobility aids and incontinence are classified as fair wear and tear.
- Introduce rules around operators gifting chattels to residents and prohibiting gifting of fixtures.
- *Changes to apply to all (new and existing) Occupation Right Agreements (ORAs) with a lead in period of 12 months after date of the law changes.*

[2] JLL (2025). Perspectives on New Zealand's Retirement Villages. JLL Research. Retrieved from https://www.jll.com/en-au/insights/retirement-villages-market-review

Complaints and disputes

- Establish a new scheme for retirement village complaints and disputes, delivered by a contracted dispute resolution scheme provider.
- Purpose of the new scheme includes ensuring that it is accessible and user friendly, independent and fair, efficient, effective and accountable.
- Operators continue to be responsible for operating a facility at their village for dealing with resident complaints as a first step.
- New scheme will hear all retirement village complaints related to rights and obligations under occupation right agreements, the Act, the Code of Residents' Rights, and the Code of Practice.
- Settlement agreements and decisions of the new scheme will be binding on the parties and enforceable through the courts.
- The new scheme will have the powers currently granted to dispute panels under the Retirement Villages Act 2003, and some additional powers.
- Provider of the new scheme must prepare an annual report and make it publicly available.
- Costs of establishing and operating a new scheme would be met by retirement village operators.
- *New scheme expected to be operating 12-18 months after the law changes.*

Financial exit matters (capital repayments)

- Introduce an application scheme for early repayment for specified needs *(twelve-month lead in for new ORAs).*
- Operators to repay the former resident's net termination proceeds no later than 12-months from their ORA termination date *(twelve-month lead in for new ORAs)*.
- Operators to pay interest on a former resident's net termination proceeds calculated from the ORA termination date if the unit is not relicensed after six months *(twelve-month lead in for new ORAs).*
- Operators to provide monthly written progress reports to the former resident (or their estate) from the ORA termination date until the unit is relicensed *(six-month lead in for new and existing ORAs).*
- Operators to stop charging weekly fees to former residents from their ORA termination date *(immediate for new ORAs, 12-month lead in for existing ORAs).*
- Operators to stop fixed deductions accruing for a former resident (or their estate) from their ORA termination date *(immediate for new and existing ORAs).*

- Residents can only be held liable for a capital loss from the relicensing of their unit to the same extent as they would be entitled to any share of the capital gains *(immediate for new and existing ORAs).*

- Operators to pay a resident's net termination proceeds no later than five working days after the date the operator receives payment in full from the new resident, or a new resident moves into the unit *(immediate for new and existing ORAs).*

The Act is administered by HUD, which is leading the current review of the Act and is responsible for ensuring the legislative framework strikes an appropriate balance between strong consumer protections and sector viability. The Commission has complementary statutory functions under the Act, including monitoring the effects of the legislation, and providing information and advice to consumers. Through these functions, the Commission contributes evidence and insights to support the policy framework. Evaluating the impact of reform will be critical to ensure consumer protections are effective while not undermining villages' financial sustainability or the supply of housing for older New Zealanders.

1.2 Purpose of this project

The purpose of this project is to deliver an evaluation framework (phase 1) and a baseline data capture of the current state (phase 2), prior to the proposed changes to the Act. This will provide a baseline against which progress towards the intended outcomes of the Act can be measured once the changes are embedded. The purpose of each phase is outlined below.

Phase 1: Evaluation framework

To establish a clear, robust framework that will guide the collection of baseline data related to the proposed changes to the Act. This step ensures that the subsequent data capture is methodologically sound, fit for purpose, and aligned with stakeholder needs.

Phase 2: Baseline data capture

To implement the framework to establish a robust baseline from which the impact of proposed changes to the Act can accurately be measured. Baseline data will capture the current state of retirement villages, resident experiences, operator practices, and regulatory outcomes e.g. (complaints and disputes, compliance). Baseline data collection will also surface any gaps or issues in current data, informing recommendations to strengthen collection processes for future evaluations.

1.3 Methodology

The development of this framework was informed by a review of key documents related to the reforms provided by the Commission and a data stocktake including five key stakeholder interviews conducted to understand data collected in the sector.

The information from the document review and data stocktake was used to guide the development of a logic model, a set of evaluation questions, and a draft data collection framework. These outputs were tested with key stakeholders from the Commission and HUD at a workshop mid-April 2026. Refinements were made to the framework based on the workshop feedback, as well as written feedback received on the draft framework.

2 Logic model

The logic model identifies the key changes expected with the reforms, the outputs, and expected outcomes (short-, medium-, and long-term). This model was used as a basis for the following baseline evaluation framework.

Logic model for changes to the Retirement Villages Act 2003

Intervention

Chattels and fixtures

- Operators responsible for operator-owned chattels and fixtures, and pay the costs of maintenance, repair, and replacement
- Operators required to provide a list of operator-owned chattels (not fixtures) to intending residents
- Rules introduced around gifting chattels to residents (and prohibiting the gifting of fixtures)
- Clarification of fair wear and tear, including marks from mobility aids or incontinence

Complaints and disputes

- Independent disputes scheme established and delivered by a contracted provider
- Scheme is efficient and easy for residents to use
- Informal issues or complaints still raised with operators first
- Scheme can assist parties to reach a negotiated resolution, or make a binding decision
- Costs of establishing and operating the scheme is met by operators

Financial exit matters

- Ability to apply for early access to capital sum repayment with a special need
- 12-month repayment timeframe introduced and net proceeds due within 5 working days of new resident moving in
- Operators to pay interest on owed funds from 6 months after a resident moves out until repayment
- Weekly fees stop and fixed deductions do not accrue when a resident moves out
- Residents only liable for capital losses to the extent to which they are entitled to a share of capital gains

Outputs

Chattels and fixtures

- Operator-owned chattels and fixtures are listed in the associated ORAs
- Clear rules on fair wear and tear are published and communicated
- Maintenance, repair, and replacement responsibilities are clearly assigned in practice
- Disclosure statements and ORAs are updated accordingly and published
- Records of maintenance and replacement activity are consistently collected and reported

Complaints and disputes

- An independent complaints and disputes scheme is operational
- Standardised complaints and disputes processes are in place
- Clear guidance materials published and accessible for all
- Complaints and disputes are received, triaged, and progressed through a single system
- System level data on complaints, disputes, timeframes, decisions, and outcomes is consistently collected and reported

Financial exit matters

- New capital repayment obligations come into effect
- Operators adjust their cash reserves as necessary and comply with new rules
- Disclosure statements and ORAs are updated accordingly and published
- Clear compliance monitoring and reporting requirements established and enforced
- Clear rules and guidance materials published and provided to all about the new requirements and systems, and their rights and responsibilities
- Residents receive meaningful, monthly written updates on the progress of relicensing their unit

Short-term outcomes

Chattels and fixtures

- Residents receive clear information about which chattels and fixtures are operator-owned on entry
- Reduced ambiguity for residents and operators about their rights and responsibilities, including the application of 'fair wear and tear'
- Increased predictability of residents' financial obligations
- Fewer complaints and disputes over fees, charges, and claims related to chattels and fixtures
- Increased fairness in the apportioning of costs for the maintenance, repair, and replacement costs of operator-owned chattels and fixtures

Complaints and disputes

- Strengthened procedural fairness and accountability
- The complaints and disputes system is less intimidating and easier for residents to access
- The complaints and disputes system is simpler, clearer, and easier for all to navigate
- Increased resident awareness and understanding of the complaints and disputes process
- Increased access to the complaints and disputes process by residents due to lower costs and barriers
- Improved effectiveness and efficiency of the complaints and disputes process for all

Financial exit matters

- Residents/whānau are well informed about the progress of relicensing their unit
- Residents/whānau have greater certainty about when they will receive their capital sum repayment
- Enhanced consumer protections for residents/whānau
- Residents/whānau do not pay for services they are not receiving, and ownership rights they are not getting the benefit of
- Increased incentives on operators to promptly relicense units
- Faster relicensing and reduced instances of long wait-times for capital sum repayments
- Reduced ambiguity for operators about regulatory requirements, costs, and day-to-day compliance

Medium-term outcomes

Chattels and fixtures

- Increased consistency in maintenance practices across retirement village sector
- Lower unexpected maintenance charges for residents
- Increased predictability of ongoing costs for residents and operators

Complaints and disputes

- More efficient and effective dispute resolution, with disputes resolved earlier and requiring less escalation
- The complaints and disputes system is proportionate, fair, trusted, and used
- The complaints and disputes system is cost-effective and accessed regardless of means or capability

Financial exit matters

- There is an effective balance between the financial rights and responsibilities of residents (and/or whānau) and operators

All areas

- Improved power balance between residents and operators
- More clear, fair, and transparent retirement village system
- Operators, residents, and intending residents are aware of and understand their rights and responsibilities
- Increased operator accountability with increased ability to identify systemic issues
- Improved care and services that meet the needs of residents, intending residents, and their whānau
- Increased trust and confidence in the retirement village sector
- Reduced operator administrative burden and operators better able to manage their costs and risks
- Operators plan ahead and invest for the long-term, keeping villages well maintained, setting prices confidently, and offering a range of village housing options

Long-term outcomes

- Residents enjoy improved wellbeing and financial security
- Enhanced reputation and consumer confidence in the retirement village sector
- Ongoing improvement in operator conduct and service delivery
- Resident and intending resident interests are consistently protected across the retirement village sector
- Retirement village development and ongoing operation is enabled by a clear and accessible legal framework that is understood by all
- A sustainable and viable retirement village sector that can continue to provide a range of housing options, consumer choice, and long term stability

Assumptions

The reforms will come into effect at different timeframes, will not apply to all villages (e.g. smaller villages are exempt), and will apply to existing ORAs in some cases and new ORAs only in others. Outcomes will therefore emerge progressively and will not be uniform across the sector or stakeholders.

3 Baseline evaluation framework

The framework provides a replicable methodology for measuring current state across the three priority areas where legislative changes have been agreed. This baseline will establish the reference point against which future measurements can be compared following legislative reform implementation. By repeating the data collection methodology post-reform, the Commission will be able to determine the extent to which the reforms are achieving the outcomes and impacts it expects for both residents (and whānau) and operators.

An evolving framework

The framework presented in this document is intended as a menu of options rather than a fixed plan. Some elements require further discussion, agreement, and testing before they can be confirmed and implemented. In particular, the embedding of new data collection questions within existing RVA survey processes is proposed as an option rather than an agreed approach, and will need to be worked through collaboratively. This is why the framework has been designed to be proportionate and staged: core indicators have been selected on the basis that they are feasible to collect now, with additional indicators included only where data availability and stakeholder agreement allow.

Note: In interpreting findings, it will not always be possible to isolate the contribution of legislative change from other concurrent influences. Changes observed after the reforms take effect will need to be considered alongside contextual factors such as housing market conditions, financing costs, and demographic shifts. The framework is designed to support careful judgement about contribution, rather than a simple before-and-after comparison.

3.1 Framework principles

Baseline measurement and any future evaluation of the legislative reforms should be guided by core principles:

- **Use mixed methods.** The framework employs mixed methods, including both quantitative and qualitative data sources. Quantitative methods provide measurable data on current state that can be tracked post-reform (for example changes in the levels of resident- and operator-reported ambiguity and perceived fairness). Qualitative methods will provide data on stakeholder views and perceptions (such as views on the barriers and enablers for success of the reforms) and uncover emerging issues or unintended consequences when measured post-reform.

- **Support sustainable and efficient measurement.** The framework considers issues of cost- and time-efficiency, prioritising indicators and data sources that are feasible to collect consistently. The indicators and methods outlined in this framework draw on existing administrative and reported data where possible, to minimise data collection burden. Existing data will be supplemented by targeted new data collection only where existing sources cannot meet the evaluation's needs. This approach ensures measurement remains practical and cost-effective as the reforms mature.

- **Consider context.** The reforms will come into effect at different timeframes and will not necessarily apply to all villages (e.g. smaller villages exempt from some of the changes) or residents (e.g. some changes will not apply to current residents). Outcomes will therefore emerge progressively over time and will not be uniform across the sector or stakeholders.

- **Enable meaningful comparison over time.** The framework is designed for replicability, with consistent indicators, data sources, and methods that can be repeated post-reform. The framework documents the baseline approach clearly so future evaluators can assess comparability.

- **Ensure reliable and valid measurement.** The framework prioritises indicators and methods that validly and reliably measure what they are intended to measure, drawing on multiple data sources to triangulate findings where possible. Data collection tools and processes are designed to minimise measurement error and support confident, evidence-based conclusions.

- **Remain adaptive and responsive to change.** The framework is designed as a living document, intended to be iterated and evolve as the reforms are embedded, implementation contexts shift, and new evidence emerges. Methods and indicators may be refined over time to reflect emerging learnings and any reframing of expected outcomes. This flexibility ensures future evaluation activity remains relevant and fit-for-purpose throughout the reform journey.

3.2 Framework application

The framework will be applied to:

- establish as comprehensive a picture as possible of the current state of practices, experiences, and outcomes across the retirement village sector prior to the reforms taking effect, acknowledging that data gaps and limitations will shape what can be measured at baseline

- at an aggregate level, document variation in the sector, that is, how practices, experiences, and outcomes vary across categories such as village type, sizes, and region

- identify data gaps and limitations in what can currently be measured, including where administrative or survey data is inconsistent or unavailable

- further, the framework will provide a replicable methodology including data collection tools, sampling approaches, and analytical procedures, which can be applied consistently and repeated post-reform to enable valid before-and-after comparison.

A replicable methodology is particularly important given the different applications (i.e. lead in time, and beneficiaries) of the reforms, which means that post-reform evaluation may need to track different reforms and/or resident cohorts separately and compare like-with-like across measurement points.

Further, the baseline will support the identification of any practical constraints in data collection that should be addressed before the post-reform evaluation activity.

3.3 Evaluation questions

The document review and data stocktake informed the identification of four high level evaluation questions. There is one evaluation question for each key area of the reforms and one addressing the broader health of the retirement village sector.

These questions will guide baseline data collection and can be used post-reform to assess what has changed.

Focus area	Key question
Chattels and fixtures	**To what extent are the rights and responsibilities for the maintenance of chattels and fixtures clear and understood?** This question will explore: clarity and understanding among residents and operators about who is responsible for maintaining, repairing, and replacing operator-owned chattels and fixtures; what costs each party bears; and the current level of certainty about these arrangements.
Complaints and disputes	**To what extent is the complaints and disputes process accessible and effective?** This question will explore: how user-focused and accessible, independent and fair, efficient, effective, and accountable the process is for residents and operators.
Financial exit matters	**What are the current financial exit practices, including timelines and processes, and how do they affect residents (and their whānau) and operators?**
Health of the sector	**What is the current state and outlook of the retirement village sector in New Zealand?**

3.4 Framework of indicators and data sources

The evaluation questions will be answered by collecting data against a series of indicators that will support the Commission to measure the current state of the sector, and the future state post-reform.

Short-term outcomes are the focus of the framework, in order to concentrate on the indicators that are within the sphere of influence of the reforms. In this framework, **short-term outcomes** refers to the changes in practices, behaviours, awareness, and experiences that could reasonably be expected to occur within the first few years of the reforms taking effect.

The number of outcomes and indicators has been kept deliberately focused, and selected to capture the key things that matter, avoid overburdening data suppliers and participants, and to be useable and replicable.

Core and supplementary indicators

The framework takes a proportionate and staged approach, distinguishing between two sets of indicators.

1) **Core indicators** are designed to be collected regularly and consistently across evaluation activity. They are primarily quantitative, administrative, and feasible to collect now, drawing on existing data sources, embedded survey questions, and the operator data collection template where possible. These indicators provide the backbone of the data collection activity, establishing the primary evidence base and enabling reliable trend analysis and before-and-after comparison over time.

2) **Supplementary indicators** are designed to be used selectively to explore specific issues in greater depth and test barriers, enablers, or unintended consequences. They do not need to be collected or reported consistently over time, and will only be pursued where data availability and stakeholder agreement allow. Supplementary indicators are primarily collected through surveys and interviews, treating qualitative evidence as a triangulating layer that adds explanatory power to the quantitative picture and brings in the voice of residents, whānau, and operators.

Together, the core and supplementary indicators provide a comprehensive and balanced evidence base that is both feasible to maintain over time and sufficiently rich to support meaningful conclusions.

Data sources and availability

The framework also provides details of the data source and data collection methods for each indicator, drawing on existing data collection processes where possible and identifying where new information will need to be generated. The proposed indicators include a mix of quantitative and qualitative measures, reflecting the range of evidence needed to answer the evaluation questions.

The indicators included in the framework were informed by a document review and data stocktake conducted at the outset of the project. A key finding from this process was that there is limited regular, consistent, ongoing monitoring and evaluation activity in the retirement village sector, and that comprehensive administrative data does not currently exist for many of the indicators required to assess the current state.

The framework proposes prioritising existing data sources to the greatest extent possible, supplemented by the operator data collection template to fill evidence gaps at baseline. Surveys and interviews are proposed as additional methods for future evaluation phases, subject to data availability and stakeholder agreement. This staged approach reflects the current state of data infrastructure in the sector and the broader opportunity to strengthen routine data collection over time.

A key objective of the baseline data collection is therefore not only to establish the evidence base for future comparison, but also to identify gaps and limitations in current data collection (including proposed new primary data collection) and make recommendations for how these can be addressed ahead of future evaluation activity. Where proposed new questions can be embedded in existing survey mechanisms – such as the RVA's Annual Statistics Survey and ORA (Time to Relicense) Survey – this is preferable to the ongoing use of bespoke data collection instruments, subject to agreement with the RVA and operators.

3.4.1 Core indicators

Chattels and fixtures

Evaluation question 1: To what extent are the rights and responsibilities for the maintenance of chattels and fixtures clear and understood?

These indicators look at operator processes around chattels and fixtures, for example whether operators have standardised ways of sharing information, documented cost schedules, and are meeting maintenance costs. The ORA review, Annual Statistics Survey, and operator template capture costs and operations. Complaints data from the Retirement Commission then shows where problems are occurring in practice.

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data
Residents receive clear information about which chattels and fixtures are operator-owned on entry	Operators are providing clear information to intending residents	Operators	Targeted ORA review	New
Reduced ambiguity for residents and operators about their rights and responsibilities, including the application of 'fair wear and tear'	Operators are meeting the direct costs of maintaining, repairing, and replacing operator-owned chattels and fixtures	Operators	(Optional: new question for Annual Statistics Survey) **Operator template at baseline**	New
Increased predictability of residents' financial obligations	Operators have clearly defined and documented cost schedules for residents	Operators	Targeted ORA review	New
Fewer complaints and disputes over fees, charges, and claims related to chattels and fixtures	Complaints and disputes about a fee, charge, or claim related to chattels and fixtures are resolved at operator level	Operators (via Retirement Commission)	Complaints Reporting Data *Number and proportion related to complaint types* *'Refurbishment / Fair wear and tear / Damage'* *'Fees / Charges'*	Current

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data
Increased fairness in the apportioning of costs for the maintenance, repair, and replacement costs of operator-owned chattels and fixtures	Level of weekly fees and/or other related resident charges across the sector	Operators (via Retirement Villages Association)	(Annual Statistics Survey *Q 10. Average weekly fee charged* *Q 11. Do you fix your weekly fees* Optional: new question to capture any other related charges) **Operator template at baseline**	Current and new

Complaints and disputes

Evaluation question 2: To what extent is the complaints and disputes process accessible and effective?

These indicators focus on measurable, system-level signals: total complaint volumes, the proportion of villages generating complaints, resolution rates, and timeliness. These indicators were chosen because they provide a sector-wide picture of how well the complaints and disputes process is working. The Retirement Commission administrative data provides the most consistent and reliable source for tracking these signals over time. Where gaps exist (particularly around time to resolution) new data collection is proposed.

	Indicators	Data sources	Data collection methods	Current or new data
The complaints and disputes system is less intimidating and easier for residents to access	Number of complaints and disputes reported to the Retirement Commission	Operators (via Retirement Commission)	Complaints Reporting Data	Current

	Indicators	Data sources	Data collection methods	Current or new data
The complaints and disputes system is simpler, clearer, and easier for all to navigate	Resolution rates for complaints and disputes Time to resolve complaints and disputes	Operators (via Retirement Commission)	Complaints Reporting Data	Current
The complaints and disputes system is simpler, clearer, and easier for all to navigate	Proportion of complaints and disputes that are resolved at the operator level / resolved through negotiated resolution / require a binding decision	Operators (via Retirement Commission)	Complaints Reporting Data	Current
Improved effectiveness and efficiency of the complaints and disputes process for all	Cases resolved within the timeframes for each stage of the process	Operators (via Retirement Commission)	Complaints Reporting Data *Number and proportion resolved within 20 working days*	Current

Financial exit matters

Evaluation question 3: What are the current financial exit practices, including timelines and processes, and how do they affect residents (and their whānau) and operators?

These indicators focus on repayment timeframes, deferred management fees, interest on owed funds, and charges applied after a resident leaves. Operator-reported data from the RVA's Annual Statistics Survey and ORA (Time to Relicense Survey) is supplemented by new data from the operator template at baseline. Complaints data provides a cross-check on where financial exit is generating issues.

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data
Residents/whānau have greater certainty about when they will receive their capital sum repayment	Capital sum repayment timeframes	Operators (via Retirement Villages Association)	(Optional: new question for ORA (Time to Relicense) Survey) **Operator template at baseline**	New
Enhanced consumer protections for residents/whānau	Numbers of complaints or disputes related to financial exit matters	Operators (via Retirement Commission)	Complaints Reporting Data *Number and proportion related to complaint types* *'Transfer / Termination'* *'Resale'*	Current
Residents/whānau do not pay for services they are not receiving, and ownership rights they are not getting the benefit of	Proportion of operators charging vacated residents weekly fees after exit	Operators (via Retirement Villages Association)	(Annual Statistics Survey *Q 12. Do you stop charging weekly fees when the resident vacates the unit?)* **Operator template at baseline**	Current
Residents/whānau do not pay for services they are not receiving, and ownership rights they are not getting the benefit of	Proportion of operators charging vacated residents fixed deductions after exit	Operators (via Retirement Villages Association)	(Optional: new question for Annual Statistics Survey) **Operator template at baseline**	New
Residents/whānau do not pay for services they are not receiving, and ownership rights they are not getting the benefit of	Deferred Management Fee percentage	Operators (via Retirement Villages Association)	(Optional: new question for Annual Statistics Survey) **Operator template at baseline**	New

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data
Residents/whānau do not pay for services they are not receiving, and ownership rights they are not getting the benefit of	Proportion of operators holding residents liable for capital losses despite not benefiting from capital gains	Operators (via Retirement Villages Association)	(Annual Statistics Survey *Q 13. Do you share capital gain?* *Q 14. Do you charge capital loss (i.e. the outgoing resident makes up any loss if their unit sells for less than they paid for it))* **Operator template at baseline**	Current
Increased incentives on operators to promptly relicense units	Proportion of operators paying interest on owed funds	Operators (via Retirement Villages Association)	(Annual Statistics Survey *Q 15. Do you pay interest if the unit is not relicensed within a certain timeframe?* *Please outline the circumstances when interest is paid?)* **Operator template at baseline**	Current
Faster relicensing and reduced instances of long wait-times for capital sum repayments	Time to relicense	Operators (via Retirement Villages Association)	(ORA (Time to Relicense) Survey) **Operator template at baseline**	Current

Health of the sector

Evaluation question 4: What is the current state and outlook of the retirement village sector in New Zealand?

These indicators cover operator sentiment, strategic priorities, build pipelines, and supply and demand across the sector. These indicators were chosen to capture market conditions, investor confidence, and demographic trends. The ANZ Retirement Village Survey captures operator outlook and intentions, while the JLL Perspectives Report provides supply and demand data.

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data
Operators are confident in the long-term viability and growth of the retirement village sector	Operator optimism about the retirement village sector	Operators	ANZ Retirement Village Survey Report	Current
Operators have clear strategic priorities that support sector sustainability and resident wellbeing	Operator strategic priorities	Operators	ANZ Retirement Village Survey Report	Current
Operators have active development pipelines that respond to current and projected demand	Planned build programme	Operators	ANZ Retirement Village Survey Report	Current
A diverse and competitive retirement village sector with a range of providers	Market concentration of the retirement village sector	Operators	JLL Perspectives on NZ Retirement Villages	Current
Sufficient retirement village units are available and under development to meet current and near-term demand	Units and villages available and under development	Operators	JLL Perspectives on NZ Retirement Villages	Current
The sector has sufficient visibility of future supply and demand to anticipate and plan for potential shortfalls or oversupply	Expected excess or shortage of units	Operators	JLL Perspectives on NZ Retirement Villages	Current

3.4.2 Supporting indicators

Chattels and fixtures

These indicators capture the resident experience of chattels and fixtures, specifically whether residents received clear information before signing their ORA, feel certain about ongoing costs, and perceive the apportionment of costs as fair. These indicators were chosen to complement the more operator-focused core indicators with direct evidence of how clarity and fairness play out for people living in villages. Resident surveys capture data on information clarity and cost certainty. Interviews with residents, whānau, and operators explore whether ambiguity persists in practice. Agency interviews add a further check on consistency of practice.

Evaluation question 1: To what extent are the rights and responsibilities for the maintenance of chattels and fixtures clear and understood?

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data	Monitoring or evaluation
Residents receive clear information about which chattels and fixtures are operator-owned on entry	Residents receive clear information about operator-owned chattels and fixtures before signing their ORA	Residents	Resident survey	New	Monitoring
Reduced ambiguity for residents and operators about their rights and responsibilities, including the application of 'fair wear and tear'	Residents feel clear about which maintenance, repair, and replacement responsibilities belong to the operator versus themselves	Residents	Resident interviews Agency interviews	New	Evaluation

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data	Monitoring or evaluation
Reduced ambiguity for residents and operators about their rights and responsibilities, including the application of 'fair wear and tear'	Operators understand the regulatory requirements and responsibilities for operator-owned chattels and fixtures	Operators	Operator interviews Agency interviews	New	Evaluation
Increased predictability of residents' financial obligations	Residents feel certain about their ongoing costs for operator-owned chattels and fixtures	Residents	Resident survey Resident interviews	New	Monitoring and evaluation
Fewer complaints and disputes over fees, charges, and claims related to chattels and fixtures	Disagreements between residents and operators about a fee, charge, or claim related to chattels and fixtures	Residents	Resident survey	New	Monitoring
Increased fairness in the apportioning of costs for the maintenance, repair, and replacement costs of operator-owned chattels and fixtures	The apportionment of costs is considered to be fair	Residents Operators	Resident survey (Operator survey) **Operator template at baseline** Resident interviews Operator interviews	New	Monitoring and evaluation

Complaints and disputes

Evaluation question 2: To what extent is the complaints and disputes process accessible and effective?

These indicators capture resident and operator experiences of the complaints and disputes system, covering awareness and understanding of the process, how easy it is to access, satisfaction with the process, and whether the system is seen as fair and impartial. These indicators were chosen to complement the administrative data in the core indicator set with evidence of how the system is experienced in practice, including barriers that administrative data alone cannot capture. Resident surveys capture awareness, accessibility, and satisfaction. Interviews allow deeper exploration of barriers and perceptions of fairness.

	Indicators	Data sources	Data collection methods	Current or new data	Monitoring or evaluation
Strengthened procedural fairness and accountability	The complaints and disputes process is conducted impartially and without bias	Residents Operators	Resident survey (Operator survey) **Operator template at baseline**	New	Monitoring
Strengthened procedural fairness and accountability	Operators are held accountable when complaints and disputes are upheld	Residents	Resident survey	New	Monitoring
The complaints and disputes system is less intimidating and easier for residents to access	The complaints and disputes process is accessible and non-intimidating	Residents	Resident survey (Operator survey) **Operator template at baseline** Resident interviews Operator interviews	New	Monitoring and evaluation
The complaints and disputes system is simpler, clearer, and easier for all to navigate	The process is easy to understand and follow	Residents Operators	Resident interviews Operator interviews Agency interviews	New	Evaluation
Increased resident awareness and understanding of the	Residents know enough about the complaints and disputes processes to use them	Residents	Resident survey	New	Monitoring

	Indicators	Data sources	Data collection methods	Current or new data	Monitoring or evaluation
complaints and disputes process	Operators have a standardised process for communicating the existence and accessibility of the process to their residents	Operators	(Operator survey) **Operator template at baseline**	New	Monitoring
Increased access to the complaints and disputes process by residents due to lower costs and barriers	Barriers (including cost) to raising a complaint or dispute	Residents	Resident interviews Agency interviews	New	Evaluation
Improved effectiveness and efficiency of the complaints and disputes process for all	Process and timeframes are clear to residents and operators	Residents Operators	Resident survey Operator survey	New	Monitoring
Improved effectiveness and efficiency of the complaints and disputes process for all	Residents and operators are satisfied with the complaints and disputes processes	Residents Operators	Resident survey (Operator survey) **Operator template at baseline**	New	Monitoring

Financial exit matters

Evaluation question 3: What are the current financial exit practices, including timelines and processes, and how do they affect residents (and their whānau) and operators?

These indicators capture how financial exit affects residents, whether they feel well-informed, certain about costs, and adequately protected. These indicators were chosen because administrative data alone cannot reveal whether exit arrangements feel fair in practice, or whether operators are confident they understand and can meet their obligations under any reformed rules. Resident capture data on information clarity, certainty, and sense of protection. Interviews explore what makes exit arrangements feel fair or otherwise, and surfacing any operator uncertainty about regulatory requirements.

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data	Monitoring or evaluation
Residents/whānau are well informed about the progress of relicensing their unit	The information provided about relicensing progress is clear and easy to understand	Residents	Resident survey	New	Monitoring
Residents/whānau have greater certainty about when they will receive their capital sum repayment	Residents feel certain about when capital sum repayment would occur	Residents	Resident survey	New	Monitoring
Enhanced consumer protections for residents/whānau	Residents feel well protected by the financial exit process and provisions	Residents	Resident surveys Resident interviews Agency interviews	New	Monitoring and evaluation
Enhanced consumer protections for residents/whānau	The financial exit process and provisions meet resident needs and expectations	Residents	Resident surveys Resident interviews	New	Monitoring and evaluation
Faster relicensing and reduced instances of long wait-times for capital sum repayments	Financial exit arrangements are considered fair and reasonable	Residents Operators	Resident interviews Operator interviews Agency interviews	New	Evaluation
Reduced ambiguity for operators about regulatory requirements, costs, and day-to-day compliance	Operator ambiguity or confusion regarding regulatory requirements	Operators	Operator interviews	New	Evaluation

Health of the sector

Evaluation question 4: What is the current state and outlook of the retirement village sector in New Zealand?

These indicators capture operator confidence and strategic outlook, the issues operators anticipate facing, and whether current regulatory settings support or constrain their plans. These indicators were chosen to explore in more depth whether operators feel equipped to invest and grow, or whether regulatory uncertainty is creating risks that may affect future supply and resident outcomes. Operator surveys capture operator confidence and priorities. Interviews explore how regulatory settings are shaping strategic decisions.

Short-term outcomes	Indicators	Data sources	Data collection methods	Current or new data	Monitoring or evaluation
Operators are confident in the long-term viability and growth of the retirement village sector	Key issues and priorities expected to face the sector over the next five years	Operators	Operator surveys Operator interviews	New	Monitoring and evaluation
Operators have clear strategic priorities that support sector sustainability and resident wellbeing	Extent to which current regulatory settings support or hinder strategic priorities	Operators	Operator surveys Operator interviews	New	Monitoring and evaluation
Operators have active development pipelines that respond to current and projected demand	Barriers and enablers to progressing planned development	Operators	Operator surveys Operator interviews	New	Monitoring and evaluation

3.4.3 Assumptions

The baseline data collection is predicated on the following assumptions:

- successfully obtaining access to existing datasets
- existing data will be of sufficient quality to enable baseline measurement
- RVA is willing to explore incorporating proposed new questions into their Annual Statistics Survey and ORA (Time to Relicense) Survey
- surveys and interviews will achieve high enough response rate to support drawing meaningful conclusions.

3.4.4 Caveats and limitations

The interpretation of the data generated by the indicators outlined above will be subject to the following caveats and limitations:

- Qualitative data collection is important to understand resident, whānau, and operator perspectives but is limited in its ability to function as a 'baseline'. Post legislation measurement of qualitative indicators will not necessarily engage with the same group of people, limiting its ability to detect change.
- Some measures are rare events (for example disputes, and applications by residents or whānau for early access to owed funds on exit).
- Quantitative data analysis will likely be descriptive (i.e. counts, percentages, averages) not statistical (i.e. inferential statistical techniques) due to sampling and sample sizes.
- Data analysis will consider demographic variables such as gender, age group, and region where possible, however there are a range of other factors that could explain differences in experiences or perspectives.
- The interpretation of differences across time (and groups) will need to be considered within the context of other relevant changes that may be occurring. For example, housing market conditions, availability and cost of finance for operators, ageing population, household composition, resident health needs, other policy and regulatory change, and changes in ownership or management models within the retirement village sector.
- It will be important to collect data from residents who have and have not experienced the complaints and disputes process.
- Trends may be impacted by time needed for residents and operators to get familiar with the legislative changes.

4 Data collection methods

Rationale

The data collection methods reflect the two-tier structure of the framework. Core indicators focus on methods that are feasible to implement now, such as targeted document review and collation of existing quantitative and administrative data. This is intended to minimise burden on participants and data suppliers while establishing a reliable quantitative foundation for future comparison. Supplementary indicators focus on richer primary data collection methods such as surveys and interviews, which will be deployed only where data availability and stakeholder agreement allow.

As with the framework overall, the methods described in this section are intended as a range of options rather than a fixed plan. The specific methods to be used for each evaluation activity will be determined in consultation with the Commission, HUD, the RVA, and other relevant stakeholders, and may be refined as the data landscape and reform context evolve. Where methods are described in the sections below using definitive language, this should be read as describing the intended design and approach should those methods proceed, rather than as a commitment that they will. Together, the methods provide a proportionate and practical approach to building as comprehensive a picture as possible of the current state across the four evaluation questions.

4.1 Collate existing data sets

Existing datasets will be collated in collaboration with data suppliers. The five datasets to be collected are summarised in the table below.

Table 1. Summary of existing data sets

Data set	Data holder	Sample	Distribution method	Data collection timing	Priority area/s
Complaints Reporting Data	Retirement Commission	Operators ~ 500 operators ~ 90% response rate	Email With link to an online portal *Optional*	Twice a year March and October	Complaints and disputes
Annual Statistics Survey	Retirement Villages Association	Operators ~ 450 villages ~ 100% response rate	Email With link to online spreadsheet *Mandatory*	Annual February	Chattels and fixtures Financial exit matters
Occupation Right Agreement (Time to Relicense) Survey	Retirement Villages Association (conducted by Primary Purpose)	Operators ~ 450 villages ~ highly variable response rate	Email With link to online spreadsheet *Optional*	Annual October	Financial exit matters

Data set	Data holder	Sample	Distribution method	Data collection timing	Priority area/s
Perspectives on New Zealand's Retirement Villages	Jones Lang LaSalle Incorporated (JLL) Report available online	Operators 491 villages for the year ended December 2024	Based on New Zealand Retirement Village Database (NZRVD)	Annual December	Financial exit matters Health of the sector
ANZ Retirement Village Survey Report	Australia and New Zealand Banking Group Limited (ANZ) Report available online	Operators *Sample size not published*	Survey *Optional*	Annual October	Health of the sector

Data will primarily be received in aggregate or summary form rather than as unit- or operator-level records. Once collated, data will be cleaned and prepared for analysis, including documenting any data quality issues, missing information, or inconsistencies that could affect the reliability of baseline measures. Where data is received in a format that limits the depth of analysis possible, this will be noted and taken into account when interpreting findings. Any limitations identified during this process will inform recommendations for strengthening data collection ahead of future evaluation activity.

4.2 Operator data collection template (baseline only)

A structured data collection template will be designed and distributed to retirement village operators to gather administrative information for the relevant indicators identified in **Section 3.4** across the three priority areas. The template will consist primarily of closed-response fields (drop-down selections, tick boxes, and numerical inputs) to capture administrative information about village characteristics, financial arrangements, and operational practices in a consistent and comparable format across respondents.

Template format: The template will be developed in MS Excel, MS Forms or a compatible format to minimise burden on operators and align with commonly used business tools. Clear instructions will be provided within the template to guide completion and ensure consistency. Operators will be given a reasonable timeframe (e.g. four to six weeks) to collate and submit the required information. The evaluation team will be available to respond to any queries during the completion period.

Completed templates will be reviewed for completeness and consistency upon receipt, with any missing or unclear information followed up directly with operators.

Distribution: The template will be distributed to operators through the Retirement Commission and/or the RVA, utilising existing distribution lists (or other appropriate communication channels) to maximise reach and response. Distribution through these organisations will also help signal the legitimacy and importance of the data collection, encouraging operator participation.

Testing: Prior to full distribution, the template will be reviewed by the RVA and a small number (e.g. five) of operators to ensure that questions are clearly defined, instructions are easy to follow, and the information requested is reasonable to collate within the timeframe provided. Feedback from this testing phase will be used to refine the template before it is distributed.

Template approach and timing: The operator data collection template will be used during the baseline data collection only. From the first post-baseline evaluation activity onwards, equivalent data will be collected through existing and newly developed questions embedded in the RVA's Annual Statistics Survey and ORA (Time to Relicense) Survey, consolidating operator data collection within established survey processes and reducing burden over time.

Given the volume of survey activity already directed at operators, embedding questions within existing RVA surveys is preferable to introducing additional standalone data collection mechanisms. Ahead of future evaluation activity, the RVA and Commission will need to confirm that the relevant questions have been incorporated into the relevant surveys and that the data collected is sufficient to meet the evaluation's needs.

4.3 Targeted ORA review

A targeted, structured review of a purposive sample of ORAs and associated disclosure materials, as relevant, will be conducted to assess the extent to which key provisions relevant to the core indicators are present and clearly articulated. The review assesses what is stated within ORAs and associated disclosure materials, providing a measure of documented intent and formal compliance with disclosure requirements.

Sample: Approximately 15 ORAs and associated disclosure materials, as relevant, will be reviewed, selected to represent a range of village types, sizes, and regions across the sector. Given that the six largest operators account for more than half of all retirement villages in New Zealand, the sample will include at least one ORA from each of these operators to ensure the review reflects prevailing practice across the majority of the sector.

Assessment: The review will be guided by a structured checklist or assessment framework aligned to the core indicators, focusing on the presence, clarity, and consistency of key provisions such as financial exit terms, cost schedules, maintenance and repair responsibilities, and complaints and disputes processes.

ORA review approach and timing: The targeted ORA review is a data collection activity that measures core indicators, and is intended to be repeated across evaluation activity to track changes in what is documented in ORAs and associated disclosure materials over time. The review should be conducted at planned evaluation intervals, using the same structured checklist and sampling approach to ensure comparability with the baseline. The sample should continue to include representation across village types, sizes, and regions, and include at least one ORA from each of the six largest operators. Any changes to the assessment framework or sampling approach between evaluation phases should be documented and justified to support comparability.

4.4 Resident, whānau, and operator surveys

Two bespoke online surveys will be designed, one for residents and whānau and one for operators. Each survey will cover indicators across all four focus areas. The surveys will primarily use closed-response questions (Likert scales and multiple-choice), as this will enable quantifying and comparing outcomes factors of interest such as village type, size, and region. A small number of open-ended questions will be included to capture more in-depth perspectives on issues such as barriers and enablers to accessing the complaints and disputes system.

Survey format: The survey instruments will be concise, taking no longer than 15-20 minutes to complete, and will be designed and administered though SurveyMonkey or Qualtrics. Survey logic will route question sets to appropriate respondents, meaning the survey length will vary; being shorter for most respondents and marginally longer for a small proportion of respondents with more complex contexts, or those looking to give feedback on a broader range of topics.

Cognitive testing: The surveys will be cognitively pre-tested with a cross-section of the evaluation team, Commission and HUD personnel, and other relevant stakeholders. Cognitive testing will assess whether questions are clear and unbiased, understood as intended, and answerable using information respondents can reasonably recall; whether response options provide adequate coverage; and whether the survey flow and question sequencing are logical. The surveys will be revised based on findings.

Pilot testing: The surveys will be pilot tested with Commission and HUD personnel and a small subset of intended recipients (approximately 10 operators, 10 residents, and 5 whānau, across a range of characteristics). The pilot will replicate the main surveys as closely as possible, with the primary objectives of confirming the surveys perform as expected, establishing average completion time, identifying questions with higher non-response, and evaluating survey communications including invitations. The surveys will be revised based on findings before full distribution.

Informed consent: The surveys will be confidential, with informed consent obtained at the start by having participants read an information sheet and confirm consent via a tick box. The survey information will clearly explain how data will be used and protected, justify all questions by reference to the research purpose, and allow participants to skip individual questions without withdrawing entirely. Findings will be reported in aggregate form only, with no individual respondents identifiable in any outputs.

Accessibility: The resident survey will be kept concise and use primarily closed-response questions, written in plain and clear English, and tested with a range of participant groups prior to launch to ensure questions are easy to understand and complete. The survey and any supporting materials (such as a participant information sheet) will be available in large text format and optimised for screen readers and other common assistive technologies. An Easy Read version of key materials will be available upon request.

Promotion: Engagement with the RVA Executive may provide an effective starting point, given their established relationships across the sector. The RVA's electronic newsletters – distributed separately to residents and operators – could be used to promote participation more broadly, supplemented by communications through village noticeboards and resident committee networks where appropriate. Early endorsement of the survey by the Commission and the RVA would help signal the legitimacy and importance of survey participation to prospective respondents.

Distribution: The surveys could be distributed via distribution lists held by the Retirement Village Residents' Council and the Retirement Village Residents' Association. The survey will remain open for four weeks, with two rounds of generic email reminders sent during this period.

Survey approach and timing: Surveys are not part of the data collection methods for the core indicator set. Whether the resident and whānau survey is administered during baseline data collection will be determined in consultation with the Commission, HUD, the RVA, and other stakeholders as relevant, taking into account data availability, stakeholder appetite, and the capacity of residents to participate. The operator survey is proposed to replace the operator data collection template as the primary mechanism for collecting operator data from the first post-baseline evaluation activity onwards.

Given the volume of survey activity already directed at residents and operators, the frequency of both surveys should be carefully considered to avoid overburdening respondents. Survey administration is likely to be annual or biennial, with the Commission reviewing the appropriate frequency ahead of each evaluation in consultation with HUD, the RVA, Retirement Village Residents' Council, and the Retirement Village Residents' Association. Less frequent administration may be particularly appropriate for the operator survey, given operators' existing reporting obligations, including the RVA's existing survey programme.

4.5 Resident, whānau, operator, and agency interviews

Individual or small group interviews will be conducted to provide depth and context on current experiences, practices, and challenges across the three priority areas. Targeted interviews will enable probing and clarification, generating richer insights into complex issues such as financial arrangements and complaints and disputes processes.

Interview format: The interviews will be scheduled for 30-45 minutes to secure a good response rate without overburdening participants, and will be conducted online (via Zoom, Microsoft Teams, or similar) or by telephone. Small group interviews will consist of no more than five participants to ensure engagement and all voices are heard.

Interview participants: Interviews will span three key groups: residents and whānau (including resident representatives), operators, and agencies (the Commission and HUD). Of the 20 interviews, approximately eight will be with residents, eight with operators, and four with agencies. Where possible, resident and operator participants will be selected to represent key subgroups of interest such as village type, size, and region.

Interview guide: A semi-structured interview guide will be developed for each participant group, ensuring coverage of target topics while allowing flexibility to explore relevant ideas or issues as they arise. Questions will be tailored to the evaluation questions and each participant group, and will complement the breadth of information gathered through the survey by exploring experiences, practices, and challenges in greater depth.

Confidentiality and informed consent: All participants will receive an information and consent sheet outlining the purpose of the interview, how information will be used and protected, privacy conditions, and the consent process. Participants may decline specific questions without withdrawing from the interview entirely. Findings will be reported in aggregate form only, with no individual participants identifiable in any outputs.

Accessibility: Interviews with residents will be conducted in a format that is accessible and convenient, with online and telephone options available. Interview guides and any supporting materials (such as participant information and consent sheets) will be written in plain and clear English, and will be available in large text format and optimised for screen readers and other common assistive technologies. An Easy Read version of key materials will be available upon request. Participants who require additional support, such as the assistance of a support person during the interview, are welcome to arrange this in advance.

Promotion: Engagement with the RVA Executive may provide an effective starting point, given their established relationships across the sector. The RVA's electronic newsletters — distributed separately to residents and operators — could be used to promote participation more broadly, supplemented by communications through village noticeboards and resident committee networks where appropriate. Resident committee networks and individual village contacts could also assist with identifying residents willing to participate, particularly where the evaluation is seeking to represent specific village types, sizes, or regions. Early endorsement of the interview data collection by the Commission and the RVA would help signal the legitimacy and importance of participation to prospective respondents.

Interview approach and timing: Interviews are not part of the data collection methods for the core indicator set. Whether interviews are conducted during baseline data collection will be determined in consultation with the Commission, HUD, the RVA, and other stakeholders as relevant, taking into account data availability, stakeholder appetite, and the capacity of participants to engage.

From the first post-baseline evaluation activity onwards, interviews may be conducted at planned evaluation intervals or in response to emerging issues identified through other data collection methods. The frequency of interview-based data collection will be determined by the evaluation schedule and the nature of any issues requiring deeper investigation. The stakeholder groups prioritised for interview, and the focus of interview questions may vary depending on which priority areas require more in-depth exploration at each point in time. The Commission should review the interview approach ahead of each evaluation activity to ensure it is appropriately targeted and responsive to the current reform context.

5 Stakeholder engagement plan

The table below sets out the key stakeholders for this evaluation, including their stake or interest in the evaluation, their level of interest and influence, and the proposed tailored engagement strategy. Each stakeholder group will receive ongoing communication throughout the project, ensuring they are kept informed of progress and have appropriate opportunities to contribute to and review outputs.

Stakeholder name	Stakeholder description	Stake or interest	Level of interest and influence	Data collection involvement	Engagement and communication
Agencies					
The Retirement Commission (the Commission)	*Data provider* *Context-setter and validator* Commissioner of the evaluation activity; statutory functions under the Act; Crown entity	Responsible for administering complaints and disputes scheme; has a stake in evaluation findings informing regulatory improvements	High interest; high influence as the commissioning agency	Support collation of existing data sets; facilitate engagement with key stakeholders	Regular project progress reporting; participation in sensemaking session; review draft report; approve final report
Housing and Urban Development (HUD)	*Context-setter and validator* Administers the Act; government department	Policy owner for Retirement Villages Act reforms; has a stake in evidence informing policy decisions	High interest; high influence as the agency administering the Act	Support collation of existing data sets	Kept informed of progress and findings; participation in sensemaking session; review draft report
Operators					

Stakeholder name	Stakeholder description	Stake or interest	Level of interest and influence	Data collection involvement	Engagement and communication
Retirement Villages Association (RVA)	*Data provider* *Context-setter and validator* Peak industry body representing retirement village operators	Represents operator interests; has a stake in how the sector is portrayed and how reforms impact members	High interest; moderate influence over operator engagement	Interviews; recruitment channel for interviews; distribution channel for survey	Kept informed of progress and findings; informed of how operator data will be used and protected; consulted on findings from sensemaking session
Retirement village operators	*Data provider* *Subject of analysis* Retirement village providers, includes independent and corporate models	Directly impacted by reforms; have a stake in compliance requirements, operational impacts, and financial obligations	High interest; moderate influence over sector practice	Operator data collection template; survey; interviews	Informed of evaluation purpose and how their data will be used and protected
Residents and whānau					
Retirement Village Residents' Association (RVRA)	*Data provider* *Context-setter and validator* National advocacy organisation representing retirement village residents	Advocates for resident rights; has a stake in whether reforms adequately protect residents	High interest; moderate influence over resident engagement	Interviews; recruitment channel for interviews; distribution channel for survey	Kept informed of progress and findings; informed of how resident data will be used and protected; consulted on findings from sensemaking session

Stakeholder name	Stakeholder description	Stake or interest	Level of interest and influence	Data collection involvement	Engagement and communication
Retirement Village Residents' Council (RVRC)	*Data provider* *Context-setter and validator* National advocacy organisation representing retirement village residents	Advocates for resident rights; has a stake in whether reforms adequately protect residents	High interest; moderate influence over resident engagement	Interviews; recruitment channel for interviews; distribution channel for survey	Kept informed of progress and findings; informed of how resident data will be used and protected; consulted on findings from sensemaking session
Resident representatives	*Data provider* *Context-setter and validator* Individual residents representing subgroup interests (e.g., village committees, advocacy group members)	Represent collective resident interests; may have broader knowledge of issues	High interest; moderate influence over resident engagement	Interviews; recruitment channel for interviews; distribution channel for survey	Informed of evaluation purpose and how resident data will be used and protected; accessible communications about evaluation purpose and findings to share with residents they represent
Retirement village residents	*Data provider* *Subject of analysis* Current retirement village residents	Directly affected by reforms; have a personal stake in financial arrangements, contractual rights and responsibilities, and complaints and disputes processes	High interest; low influence over evaluation	Survey; interviews	Informed of evaluation purpose and how their data will be used and protected

Stakeholder name	Stakeholder description	Stake or interest	Level of interest and influence	Data collection involvement	Engagement and communication
Whānau of residents	*Data provider* *Subject of analysis* Whānau of current and former residents	Indirectly affected by reforms; have a personal stake in financial arrangements, contractual rights and responsibilities, and complaints and disputes processes	High interest; low influence over evaluation	Survey; interviews	Informed of evaluation purpose and how their data will be used and protected

6 Analysis and reporting plan

6.1 Quantitative data analysis

The analysis methods used for quantitative data will depend on the nature and quality of data available from existing datasets, the operator data collection template, and the survey. At a minimum, descriptive analyses will be produced – including counts, percentages, and trends where time-series data exists – to establish a quantitative picture across the four key areas.

Where data quality and sample size permit, more sophisticated analyses may be appropriate, such as subgroup comparisons (for example, by village type, size, or region), cross-tabulations to explore relationships between variables, or statistical significance testing to assess whether observed differences are meaningful. Any decisions about analytical approach should be guided by the data available and documented transparently in the evaluation report.

Data limitations – including missing data, small cell sizes, or issues identified during the data cleaning process – will be clearly documented and considered when interpreting findings. Where limitations affect the reliability or generalisability of results, this will be noted explicitly in the reporting.

In repeat evaluation activity, the analysis should prioritise comparability with baseline measures, using consistent analytical approaches to support meaningful before-and-after comparison. Any changes to analytical approach from previous evaluation activity should be documented and justified.

Findings will be presented using clear, accessible figures, tables, and graphs, supported by plain language narrative throughout.

6.2 Qualitative data analysis

Qualitative data will be analysed using thematic analysis, with open-ended survey responses and interview data coded to identify themes, sub-themes, and patterns relevant to current experiences, practices, enablers, barriers, and issues across the three priority areas in alignment with the framework set out in **section 3.4**. The analysis will combine deductive coding (structured against the evaluation questions) and inductive coding (allowing findings to emerge from the data) to identify relevant themes and sub-themes, and to ensure both evaluative rigour and openness to unexpected insights.

Inter-rater reliability will be considered during coding, particularly for interview data, with any coding disagreements discussed and resolved to ensure consistency and rigour in the analysis.

The relevance and coherence of each identified theme will be assessed, ensuring the analysis builds a clear 'story' regarding the current state across the three priority areas. Findings will be presented in narrative form, with anonymised quotes and examples drawn from the data to illustrate key themes. Direct quotes will be attributed using anonymised identifiers (for example, by participant type and village characteristics) rather than names or other identifying details.

Where the data permits, the analysis will compare perspectives across key subgroups – such as residents and operators from different village types, sizes, and regions – to identify meaningful commonalities and differences. In repeat evaluation activity, the analysis should also consider how themes and perspectives have shifted since the baseline, noting where experiences appear to have improved, deteriorated, or remained stable.

6.3 Data synthesis

Qualitative and quantitative findings will be synthesised across data sources to provide a comprehensive picture of the current state across the three priority areas. Triangulation of multiple data sources will be used to validate findings and identify areas of convergence or divergence across stakeholder perspectives. The synthesis will involve an iterative process of integrated analysis, bringing together quantitative evidence and illustrative narrative examples into a coherent, evidence-based picture structured around the key evaluation questions and framework of indicators.

Synthesised findings will be systematically assessed against each evaluation question, to document current state across the three priority areas. Framing by the evaluation questions allows the identification of both recurring and divergent themes for each question. Where findings converge across data sources, this will be noted as strengthening confidence in conclusions. Where findings diverge, possible reasons will be explored rather than defaulting to one source over another.

Throughout the synthesis, differences in experiences and perspectives will be tracked and reported on across key stakeholder subgroups – such as residents and operators from different village types, sizes, and regions – to ensure the diversity of experiences is reflected in the final findings.

In repeat evaluation activity, the synthesis should explicitly consider change over time, drawing on baseline findings to assess the direction and extent of any shifts across the priority areas since the previous evaluation activity.

6.4 Sensemaking session

Prior to delivery of the baseline report, a sensemaking session will be facilitated with the Commission and relevant stakeholders. The session will be 60-90 minutes in duration and will present synthesised findings, emerging recommendations, and any other key points of interest.

The purpose of the session will be to validate initial findings and incorporate key stakeholder feedback before findings are finalised. Initial findings will be presented against the evaluation questions and structured discussion will be facilitated around the implications. The session will be designed to address the following questions:

- Do you think these findings are valid and important, reflecting your understanding of the current state? Is there anything missing, or surprising?

- How significant are the findings? Are there alternative interpretations? Which findings/data sources are more important?

- Does this baseline provide a clear picture of current state, to enable meaningful future comparison post-reform?

In repeat evaluation activity, the sensemaking session should also consider whether findings indicate that reforms are progressing as intended, and whether any indicators or methods should be refined ahead of the future evaluation activity.

6.5 Reporting

The draft report will be developed following the sensemaking session, incorporating discussion and feedback from that session into the analysis and reporting. The report will document findings across the three priority areas and systematically address each evaluation question, drawing on both quantitative and qualitative evidence.

The report structure will likely include: an executive summary of key findings; evaluation purpose; evaluation questions; framework of indicators and data sources; methodology; integrated findings by priority area; conclusions; and any data quality or limitations notes relevant to future evaluation activity.

Prior to submission, the draft baseline report will undergo a robust internal quality assurance process, including peer review by a senior evaluator not directly involved in the analysis. The reviewed draft will then be shared with the Commission for feedback. All feedback will be carefully considered and incorporated into the final report, with any points of disagreement discussed and resolved with the Commission before finalisation.

In repeat evaluation activity, the report should include a dedicated section comparing findings with the baseline, clearly identifying the direction and extent of change across indicators and noting where data quality or methodological differences affect comparability.

6.5.1 Data package

A data package will be delivered alongside the final baseline report, to support future evaluation activity. The data package will consist of MS Excel or compatible files containing the baseline data..

7 Participant safety and project risks and mitigations

7.1 Procedures to protect participant safety and privacy

It is important to adhere to high standards of conduct and ethics of care regarding ethical evaluation practice, in accordance with the Aotearoa New Zealand Evaluation Association (ANZEA) Evaluation Standards[3]. To ensure these standards are upheld, the evaluation will need to ensure that:

- **Obtain informed consent.** This includes providing participants with an information sheet prior to data collection, and allowing sufficient time to consider whether to participate. The information sheet should clearly outline the purpose of the evaluation, how information will be used and protected, and participants' rights. Informed consent will be collected before proceeding. This also involves advising participants that: their participation is voluntary and they may withdraw at any time without penalty; they may decline to answer specific questions without withdrawing entirely; their participation will be treated as confidential; and who they may contact with any questions about the data collection.

- **Protect participant confidentiality.** This includes storing all data collected electronically on a secure, password-protected server, with any hard copies stored securely. As well as ensuring evaluation complies with all relevant privacy legislation, including the Privacy Act 2020, and maintains robust processes for identifying and managing potential privacy risks. Participants should not be individually identifiable in any evaluation outputs, with findings reported in aggregate form only.

- **Participant wellbeing.** While the evaluation topics are not anticipated to be highly sensitive, some participants may find discussions about their financial arrangements, contractual experiences, or involvement in complaints or disputes to be stressful. Best practice involves taking care to create a safe and respectful environment during data collection, and interviewers should be prepared to respond sensitively if a participant shows signs of distress. Participants should be reminded at the outset that they may skip any question or stop at any time without consequence. If a participant raises concerns that fall outside the scope of the evaluation, referral pathways should be in place to refer participants to relevant support or advocacy services, such as their village representative, the Commission, or the complaints and disputes scheme.

- **Ensure organisational data handling obligations are met.** This involves ensuring that all personnel involved in data collection and analysis understand and comply with their obligations under relevant privacy legislation and confidentiality obligations. The

[3] Superu & ANZEA (2015). *Evaluation Standards for Aotearoa New Zealand.* Retrieved from https://anzea.org.nz/assets/Key-ANZEA-Files/ANZEA-Superu-Evaluation-standards-final-020415.pdf

collection, use, storage, sharing, and disposal of evaluation data should be governed by relevant organisational information handling policies.

- **Data retention and disposal.** This involves deleting all electronic personal data and interview recordings and transcripts in accordance with the Commission's data retention policy (i.e., after publishing the final report). As well as securely destroying hard copies. Further, this means that data should not be repurposed or shared beyond the scope of the evaluation without explicit agreement from the Commission.

7.2 Risks and mitigation strategies

The table below details the key risks identified for this evaluation, alongside mitigation and management strategies. Potential risks will be actively monitored and responded to throughout the duration of the project, escalating to the Commission where appropriate.

Risk	Probability	Impact	Risk mitigation and management
Data required is unavailable or of insufficient quality.	Medium	Medium	This will be managed by adopting a comprehensive approach to accessing relevant datasets, engaging directly with data suppliers to confirm availability. A gaps analysis will be undertaken and any data limitations clearly documented. In repeat evaluation activity, engagement with data suppliers should also consider comparability with previously collected data, and any changes in scope or data quality since the baseline. Where data remains unavailable or insufficient, implications should be discussed with the Commission and supplementary data collection approaches identified to mitigate gaps.
Difficulty engaging with or recruiting stakeholders.	Medium	High	Engagement will be initiated early, with potential participants provided a clear description of the evaluation, the reason for their involvement, and how their contribution will be used. If recruitment difficulties are encountered, existing relationships with relevant stakeholder groups will be drawn on. Building and maintaining trust with key stakeholder groups will be central to securing and sustaining buy in and engagement throughout the evaluation.

Risk	Probability	Impact	Risk mitigation and management
Stakeholders are not comfortable disclosing or discussing sensitive topics.	Medium	Medium	Data collection materials will be explicit and transparent about how data will be used and protected, ensure all questions are clearly justified by the evaluation purpose, and allow participants to decline specific questions in both the survey and interviews without withdrawing from the data collection entirely.
Low survey response rate.	Low	Medium	The survey instruments will be kept concise and will clearly articulate the value of participation and how participant data will be protected. Response rates will be monitored, with reminder communications scheduled accordingly. Promotion strategies (such as early communications) will be employed to maximise reach and response rates. In repeat evaluation activity, the response rate data from previous surveys should inform recruitment and communications strategies.
Survey technical issues during data collection.	Low	High	The survey will be extensively tested before going live. If unforeseen technical issues arise during the fieldwork period, prompt action will be taken to resolve them and communicate with the Commission as needed.
Key issues for respondents are not represented in the survey.	Medium	Low	The methodology incorporates extensive pre-launch testing, including with a sample of the target population, to ensure the survey adequately covers relevant topics. Free-text fields may be included to explicitly ask what key issues were missing from the survey. Survey data collection will be supplemented by in-depth interviews to ensure important perspectives are not missed. In repeat evaluation activity, the survey instrument should be reviewed to assess whether the topic coverage remains relevant given any changes in the reform context or emerging issues identified since the baseline.

8 Timelines

The table below sets out indicative project timelines for key activities and deliverables. Progress against these timelines will be monitored and reported to the Commission throughout the project. Any risks to deliverables or timelines will be identified and raised early, with mitigations discussed and agreed promptly.

Note: Timelines are indicative and subject to confirmation of data collection methods.

Table 2. Indicative baseline data collection timelines

Activity / deliverable	Timing
Data collection – 1 July to 13 November 2026	
Collate existing data	3.5 weeks 1 – 24 July
Develop data collection tools	4 weeks 27 July – 21 August
Administer operator data collection template	6 weeks 24 August – 2 October
Administer resident and whānau survey	6 weeks 24 August – 2 October
Conduct interviews with residents and whānau	6 weeks 5 October – 13 November
Conduct interviews with agencies	6 weeks 5 October – 13 November
Conduct interviews with operators	6 weeks 5 October – 13 November
Data analysis, synthesis, and reporting – 16 November 2026 to 5 March 2027	
Data analysis and synthesis	4 weeks 16 November – 11 December
Sensemaking session	1 week 14 – 18 December
Draft report	4 weeks 11 January – 5 February
Receive feedback on draft report	2 weeks 8 – 19 February
Final report	2 weeks 22 February – 5 March

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