Pathways to care for retirement village residents

Occupational Right Agreement (ORA)
Between operator and resident

Independent unit/apartment
Pay weekly fees.
Personal service charges extra.

Serviced apartment
Pay higher weekly fees for agreed services.

Care suite
Pay weekly fees.

If you live in this type of unit

If you need home-based support services (HBSS)

If you are needs-assessed for residential care

May access publicly funded HBSS if:
you meet District Health Board criteria
your ORA allows

Pay privately for HBSS.
Unlikely to access publicly funded HBSS.
ORA may require you to use operator’s support service.

Ensure care unit is Ministry of Health certified to provide appropriate level of care, or move into dementia or hospital facility.

Leave independent unit. Move into Ministry of Health certified care unit, rest home, dementia or hospital facility.

If serviced apartment is also a Ministry of Health certified care unit, change service level to reflect new residential care, or move into rest home, dementia or hospital facility.

Move out of existing accommodation into residential care facility
Access to residential care subsidy if eligible.
May need to fund retirement village weekly fees until unit is sold, and possibly premium room charges.

Tips: Thinking about the cost of care later on

- Consider your ageing in place options. If you can afford to stay in your home, or downsize in another private home, you might generate greater long-term capital to supplement publicly-funded support with privately-funded care in your home.
- Residential care and retirement villages are different. The purchase into a retirement village is a lifestyle choice. Residential care is for people with high dependency needs who have been needs-assessed by a District Health Board assessment team.
- Check what levels of residential care are available at a village. Not all villages have care facilities co-located on site.
- If you are eligible for a residential care subsidy in a long-term care facility within a retirement village, the subsidy is unlikely to meet all of the costs.
- Many care rooms offered by retirement village operators are premium level rooms. Premium room fees apply. There is no publicly-funded support for these rooms. You need to cover these costs privately.
- Discuss possible care needs with family and whoever you appoint as your attorney before you become a retirement village resident.

Further information about the cost of care

- seniorline.org.nz
- 0800 725 463
- Work and Income residential subsidy unit - 0800 999 727
- eldernet.co.nz
- ageconcern.org.nz
- findaresthome.co.nz