



# An Information Guide

MiLife provides boutique lifestyle retirement villages where your independence is paramount, companionship is valued and quality is a right, not a privilege.

Live as independently as you like knowing that services are accessible just as soon as you need them.

Your Kind of Life

# An Introduction to MiLife Villages

If you value your independence but seek additional security, companionship and generally a more convenient lifestyle, then a MiLife Village is for you. Our villages offer a mix of one bedroom units and two bedroom villas designed to ensure that you can live as independently as you please. These gorgeous homes provide you with ample living areas, a fully functional kitchen, bathroom and laundry facilities. Attractive neutral colours have been used throughout giving you the opportunity to add your own personal touches to your unit or villa.

In addition to your own private outdoor living space, the outdoor environments in all MiLife villages have been carefully planned, each village has attractive outdoor areas, beautifully landscaped for your enjoyment.

In keeping with the MiLife philosophy of "Ageing in Place" we are able to access additional services as your needs change. This may be weekly housekeeping or meal service, or may extend to additional support such as laundry services, shopping, and help with showering and dressing. We will assist you to identify the appropriate level of assistance, and assist in arranging these services for you in your own home.

At MiLife we believe that residents must retain strong links with the general community. It is very important, we believe, that residents retain their memberships with their bowls clubs, golf clubs and social community groups like the RSA or Probus. It is for this reason that MiLife does not build expensive underutilised facilities that everyone has to pay for but that hardly anyone uses! We believe rather in keeping your capital cost of entry and weekly fees low so that you can choose to spend the balance of your money as you please!

## **For more information please contact our Village Managers:**

Sue Blewitt at MiLife Kelvin Grove, 53 Brooklyn Heights Drive, Palmerston North.  
Phone (06) 355 4665.

Michelle Stewart at MiLife Bell Vista, 131 Mangati Road, Bell Block, New Plymouth.  
Phone (06) 755 2880.

Linda Cliff at MiLife Rosewood Park, 78 Queenwood Road, Levin.  
Phone (06) 368 1850.



Your Kind of Life

# Why choose to live in a Retirement Village?

The collective experiences of our team at MiLife make us uniquely able to promote some of the main benefits that residents get from choosing a lifestyle retirement village. The first and most interesting issue for us is to uncover the chasm that exists between the sentiments of those considering this lifestyle and those who actively participate in this lifestyle! The most common sentiments from early visitors are:

- We are not old enough but are just looking
- We are not ready yet
- We are not ready to give up our independence

We have to contrast these comments with the following positive experiences from residents:

- We wish we had made this move years ago!
- We wish we had not waited so long!
- We live as independently as we choose!

A discussion with a social worker reinforced our knowledge and experience, when they revealed, that as a result of our ability to continually reset and lower our expectations, we are not able to fully identify the level of isolation and loneliness that some of us feel at home. It is not until we move into a retirement village and gain the vast advantage linked to companionship and friendship that we actually realise what we were missing. It is this experience that makes residents of retirement villages acknowledge that they wish that they had made this move years ago!

And in addition to all that....

- ✓ Sense of security, freedom and independence
- ✓ An affordable quality home
- ✓ Back-up support provides peace of mind
- ✓ Companionship and friendship
- ✓ Various activities if you choose
- ✓ An emergency call button at your finger tips with immediate response
- ✓ Additional services in the comfort of your own home if you require
- ✓ A community centre

## The Benefits of Retirement Villages

Most people value their independence, but as social beings we seek security and companionship.

### The most tangible benefits are:

- Having help at the touch of a button
- Access to people with a common background and interests
- Access to a social network
- No more house maintenance
- No more garden maintenance unless you choose to
- Avoid unpredictable cost increases
- Know your home is secure when you are away on holiday
- Maintain a connection with the wider community and friends
- Easily maintaining the daily upkeep of your home



# Financial Arrangements

## Capital Payment

Every resident is required to pay a capital sum to the operator in exchange for an Occupation Right Agreement (ORA). This gives you the right to occupy your unit or villa for your lifetime or for as long as you choose. The payment required to secure an ORA is determined by the operator. The payment will vary depending on factors such as size of the unit or villa, aspect to the sun, location to the Community Centre etc. The capital payment is refundable under the terms of the Occupation Right Agreement. A resident may terminate their ORA at any time by giving the operator notice of intention to terminate.

## Deferred Membership Fee

All residents are required to pay a Deferred Membership Fee (DMF) on termination of the ORA. The DMF is calculated at 6% per year to a maximum of 30%. On termination of the ORA the DMF is calculated on the basis that it is payable in advance for each month of the first 60 months. If a resident resides in the village for a period less than 60 months, then the DMF calculation will be over the months fully completed and the number of days completed in the final month. The DMF calculation ceases on the date that the ORA terminates, that is 30 days after giving the operator notice of your intention to terminate the ORA.

**The Deferred Membership Fee contributes to the operational and financial viability of the village. It covers, amongst others:**

- Ongoing property maintenance costs
- Refurbishment and modernisation of community facilities
- Maintenance of village roads, grounds and infrastructure
- Refurbishment of the units or villas when required
- Future development within the village
- Provides for the profitability and longevity of the business as a whole

Once you have lived in the village for a period greater than your DMF deduction period, there are no further deductions and the DMF is always only payable on the date your refund from MiLife falls due and it is deducted from the capital payment due to you. The latter is normally when MiLife receives settlement from the resident who will next live in the one bedroom unit or villa.



# Village Outgoings Fee

In addition to the Capital payment, residents are required to pay for all outgoings incurred by the village in delivering the services described in the ORA. A breakdown of these services is itemised below.

- All taxes in respect of the village
- All rates, levies, charges, assessments and fees payable to any Government, Territorial or Local Authority
- Costs of compliance with any statute, regulation, by-law or other lawful obligations in respect of the village and the Retirement Villages Association of New Zealand's Code of Practice 2008 or any replacement codes
- Charges for water, gas, electricity, telephones and other utilities or services, in respect of the common areas and facilities
- Insurance premiums and associated valuation fees
- All salaries, wages, fees and other remuneration, Accident Compensation Corporation charges, superannuation payments and other employment related expenses for persons engaged in the management and operation of the village
- The costs of providing security, cleaning, gardening and other services for the general use and benefit of the residents
- The costs of maintenance and repair of all buildings, common areas and the village generally
- Appropriate fees and expenses of the Statutory Supervisor and Auditor
- Legal fees incurred by the operator in relation to compliance with legislative requirements for the village
- An administration fee covering the costs of services provided by MiLife Holdings Limited to the Operator
- 7.5% of the total village outgoings as a contribution to an accruing sinking fund to cover costs for repairs, maintenance, refurbishment and capital replacement works associated with the village
- Residents are responsible for their phone, power and contents insurance costs. Rates are included as part of the Outgoings Fee

The Village Outgoings Fee is payable fortnightly in advance. This fee is reviewed annually in consultation with the residents and the Statutory Supervisor. Increases, if any, are implemented on or around the 1st of July each year. Generally, increases will reflect inflation experienced during the year with due regard being given to the inflation expectations for the period ahead. To obtain the current fee, please refer to the Occupation Right Agreement or ask our Village Manager.



# Frequently Asked Questions

## **Q. What is an Occupation Right Agreement?**

A. This is the written agreement, document or combination of documents that grants any person the right to occupy a residential unit or villa within a retirement village and specifies terms and conditions which apply to that occupation.

## **Q. Do I need a solicitor?**

A. You must obtain advice from a lawyer independent of the village operator before you sign an Occupation Right Agreement. It is important that you and your family understand what is involved in entering into an Occupation Right Agreement to join a retirement village.

## **Q. What about my independence?**

A. You live as independently as you choose in a MiLife Village, with the added assurance that support services can be accessed if required. The MiLife Philosophy is to encourage an independent environment where residents continue to interact with multigenerational communities at the local clubs and volunteer organisations that they presently belong to, as well as enjoying the company of like-minded people in the village community, or you may choose to just enjoy the quiet privacy of your own home, that is fine too, the choice is yours.

## **Q. Are pets allowed?**

A. Your small house trained pet will be allowed to reside with you at the village, at the discretion of the Village Manager. Please discuss this with us.

## **Q. Can I have visitors to stay with me?**

A. Yes your unit or villa is your home and your family, friends and grandchildren may stay for short periods, but cannot move in on a permanent basis. The Community Centre and recreational facilities are available for the use of both residents and their guests.

## **Q. Can I have a garden?**

A. The village operator is responsible for a continuous maintenance programme of the grounds and gardens. However you are most welcome to do your own garden.

## **Q. What about security?**

A. Emergency call points located throughout the units and villas are linked to a central monitoring point providing 24 hr response.

## **Q. Is there a cost for the emergency call point response?**

A. No. Monitoring and upkeep of the emergency call point is covered in your weekly outgoing fee.





# Frequently Asked Questions

## **Q. Do the units or villas have a personal telephone?**

A. There are telephone connections in each unit or villa. It is just a matter of getting them connected with a telephone company.

## **Q. What about maintenance?**

A. The village operator is responsible for maintaining all the buildings and the plant and equipment in the village in a good, clean tidy repair, order and condition.

## **Q. Who pays for rates and insurance?**

A. The fortnightly village outgoings fee includes all insurance premiums with the exception of your personal contents insurance. Residents should insure their own personal contents. The village outgoings fee also includes general rates and water rates.

## **Q. Will the fortnightly outgoings fee change?**

A. The village outgoings fee is reviewed annually by the operator. The operator may, in consultation with the Statutory Supervisor, increase the village outgoings fee if any unforeseen material change in the cost of the village outgoings occurs.

## **Q. Does the weekly outgoings fee cease if I vacate my unit or villa?**

A. If after 6 months from vacation and removal of personal possessions the unit or villa remains unsold, the weekly outgoings fee will cease.

## **Q. Do I qualify for government funding?**

A. Residents in MiLife villages generally qualify for all the government-funded services they would be entitled to if they were living in their own home in the community. So, if you currently receive house keeping assistance or other services through WINZ or other agencies, you will retain those services upon moving into the village.

## **Q. Are there any hidden costs?**

A. No. An explanation of all costs can be found in our Statutory Disclosure Statements.

## **Q. How do I apply?**

A. The village managers assist incoming residents with the application process. Applications will only be accepted on the application form accompanying the Statutory Disclosure Statements.



# Your Kind of Life



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