

Kōwhai



Village[®]

Low cost,
low maintenance housing solutions

kowhaivillage.co.nz

for like minded people.

Welcome to Kōwhai Village



One
bedroom
red brick
\$399,000

Two
bedroom
white brick
\$439,000

Live simply, live happily.

Kōwhai Village offers an alternative to traditional homeownership and retirement villages, providing low-cost, low-maintenance homes in a supportive community environment. The village features six architecturally designed small homes, perfect for like-minded people looking to simplify their lifestyle while freeing up capital and maintaining their independence.

The Kōwhai Village Advantage

At Kōwhai Village, we use a License to Occupy (LOA) model, which gives you the right to live in a home without the complications of full ownership. This flexibility allows residents to enjoy a secure home while freeing up capital for other uses, whether it's for travel, investments, or supporting family.

One or two bedrooms
Bathroom
Kitchen
Dining space
Living space
Laundry space
Carpark



The Kōwhai Village Advantage

Our weekly fee is \$150, which covers all the essentials, including:

- Rates
- Insurance
- Maintenance of exterior home
(not including interior)
- Exterior cleaning
- Rubbish collection
- Upkeep of communal spaces

While we aim to keep this fee as affordable as possible, it may increase over time to reflect rising costs like insurance and rates. We commit to transparency and will hold annual budget meetings to review financials and budgets and provide residents with a clear picture of how the community is managed.



*Our small homes aren't
just places to dwell —
they're havens that elevate
the quality of life, one cozy
corner at a time.*

Why Choose Kōwhai Village?

At Kōwhai Village, we are guided by our family values of trust, honesty, and transparency. We believe in acting with integrity and always upholding the dignity of everyone involved. These values shape everything we do – from the way we build our homes to the way we manage our community. We are committed to creating a village where people feel valued, respected, and supported.



Understanding the License to Occupy Agreement

An LTO offers the right to reside in a home without transferring ownership. Residents pay an upfront sum for secure, long-term tenure.

Benefits of a License to Occupy for Older Individuals

1. Financial Flexibility

Affordability: Lower costs than traditional homeownership, with small weekly payments covering services and amenities.

Fixed Fees: Predictable monthly fees for easier budgeting.

2. Low-Maintenance Living

Maintenance-Free: Exterior maintenance, gardening, and communal upkeep included.

Convenience: Focus on activities without property management worries.

3. Community and Security

Community Environment: Foster social connections and support networks.

Transparency and Ethical Practices at Kōwhai Village

When it comes time to leave Kōwhai Village, our exit process is designed to be as smooth and straightforward as possible. The exit fee is staggered over three years:

- 7% in the first year
- 7% in the second year
- 7% in the third year (capped at 21%)

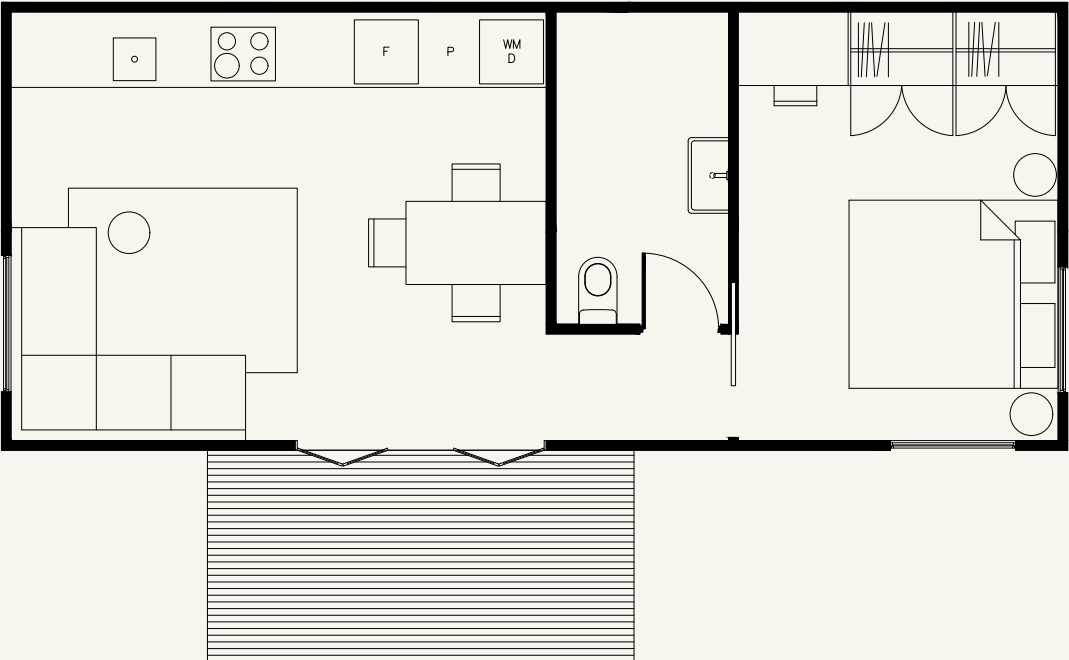
We want to ensure that no one feels trapped if they need to move on, so we aim to establish a waiting list to facilitate transitions. We'll also renovate your unit for fair wear and tear and market it at no cost to you. Additionally, we're exploring the possibility of introducing a buy-back facility to make the transition process even smoother.

To express your interest, a \$5,000 refundable deposit will secure your chosen home and guarantee your right of refusal. Once your purchase is unconditional, your License to Occupy is secured, and settlement will occur upon the completion of your home, which is expected by mid-2025.

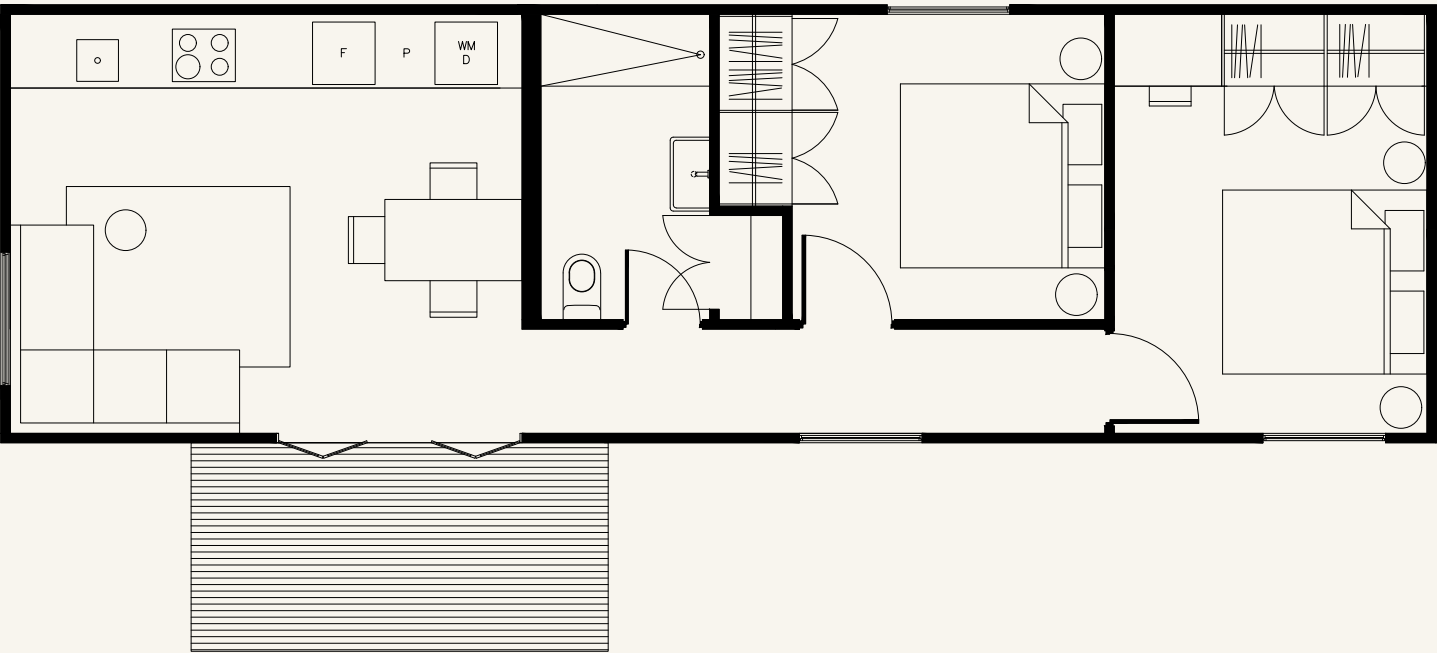
If you're looking for a place that offers freedom from traditional housing models and a fresh approach to living, Kōwhai Village could be the right choice for you.

Floorplans

One bedroom



Two bedrooms





*Spend more time thinking
about your hobbies, travel
and ways to grow wealth
for your family.*

Meet the Heart and
Soul of Kōwhai
Village: Sammy-
Rose Scapens and
Oliver Starr

Sammy-Rose and Oliver, the dynamic duo behind Kōwhai Village, bring a personal touch to the community. Oliver, a seasoned builder, and Sammy-Rose, a talented project manager, ensure everything runs smoothly. Along with their children, Gene (7) and Sybil (5), they create a warm, family-oriented environment.

Join us at Kōwhai Village, where Sammy-Rose and Oliver are building not just homes, but a vibrant community.



Frequently Asked Questions

1. What is Kōwhai Village? Kōwhai Village is a small community of six architecturally designed homes offering an affordable, low-maintenance living option for people who want to downsize, free up capital, and live in a supportive environment. We're not a retirement village or freehold model. Instead, we use a License to Occupy (LOA), which gives you the right to live in a home without owning it outright.

2. What is a License to Occupy (LOA)? An LOA means that instead of buying the house, you pay for the right to live in it. You don't own the land or the home outright, but you have full rights to live there for as long as you want. It's a flexible option that frees up your capital, allowing you to use your money elsewhere.

3. Why isn't Kōwhai Village a retirement village or freehold ownership? Kōwhai Village isn't a retirement village because it offers no services or amenities and has no age requirement. Management carefully selects residents based on fit, ensuring the community shares the same values and vision. We've also avoided a freehold ownership model because it significantly increases the cost of each unit, making housing less affordable. Retirement villages typically require large-scale operations, which also drive up costs for residents. We've designed Kōwhai Village to be simpler and more affordable.

4. How much is the weekly fee and what does it cover? The weekly fee is \$150. This covers: home maintenance, insurance, exterior cleaning, rubbish collection, upkeep of communal areas. We aim to keep fees low, but they may increase over time due to rising costs like rates and insurance.

5. What happens if I decide to leave Kōwhai Village? If you decide to leave, there is an exit fee: 7% if you leave in the first year, 7% if you leave in the second year, 7% if you leave in the third year (capped at 21%). We aim to make leaving simple by creating a waiting list of interested buyers. We will renovate your unit for fair wear and tear and market it for you, all at no cost.

6. Will I get any capital gains when I leave? No. Kōwhai Village retains any capital gains when a home is sold. This helps us keep initial costs low for incoming residents. It's important to note that there could also be capital losses, depending on the housing market.

7. Can I feel secure that Kōwhai Village will be well-managed? Yes. We value transparency and trust. We will hold annual budget meetings to show how the community's finances are being managed. You'll always have a clear view of how fees are spent and how the village is run. Please note, no management live on site.

8. What kind of community will I be living in? Kōwhai Village is for like-minded people who want a simple, low-maintenance lifestyle. Neighbors are close by, and management is in regular contact to make sure everyone's well-being is supported. While we don't organize social activities, the village is designed to encourage natural connections between residents.

9. Can my family and friends stay with me? Yes! You're welcome to have family and friends visit or stay overnight. We want you to feel at home and enjoy your time with loved ones.

10. What is a License to Occupy (LOA)? Kōwhai Village is designed for independent living, but we can help connect you with local services if your needs change. We don't offer health care or assisted living services, but we are always here to help point you in the right direction for advice and support.

11. How do I secure a home at Kōwhai Village? To secure a home, you pay a \$5,000 refundable deposit, which holds your chosen unit and gives you the first right of refusal. Once your purchase goes unconditional, your License to Occupy is secured. Settlement will occur upon practical completion of your home, which is expected by mid-2025.

12. Is Kōwhai Village expanding in the future? If demand is strong, we may expand with more units. We are also considering a rental village as part of future developments. Right now, we are focused on ensuring Kōwhai Village meets the needs of the current community.

Interested in talking
with us?

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