



Home Carers
Reliable Aged Care Since 2014

Responsive, Compassionate
Private Home Care for Older People



Plan ahead. Understand the real costs. Make the right decision.

The 2026 Guide to Home Care, Rest Home & Retirement Village Costs in New Zealand

Everything families need to know before making the big call for an ageing parent. Includes cost comparisons, hidden fees, long-term outlooks, and the crucial questions you need to ask.

Brought to you by Home Carers — Trusted by New Zealand families for over a decade



Why We Created This Guide

Choosing care for an ageing parent can feel overwhelming. Most families come to this decision with little preparation, and find themselves comparing options under pressure, without a clear picture of what things actually cost.

Many families don't know:

- ✿ How much home care actually costs week to week
- ✿ What rest homes charge beyond the headline rate
- ✿ How retirement villages really work financially
- ✿ What fees only appear later, or at exit
- ✿ How costs change as care needs grow over time
- ✿ Which option protects the family home, and which doesn't

This guide gives you a clear, honest overview so you can make an informed decision without the guesswork. At **Home Carers**, we've created this guide to give you clarity, even if you don't choose us.

The Three Main Care Options



Home Care

Support delivered in your own home. Your parent stays in familiar surroundings, keeps their routines, and retains control over their day.



Retirement Village

Independent living within a managed community. Residents purchase a licence to occupy a unit and pay ongoing weekly fees.



Rest Home / Hospital Care

Full residential care with 24-hour staff on site. Best suited to people who require constant medical supervision.

Option	Stay at Home?	Independence	Typical Cost
Home Care	✓	High	Low-medium
Retirement Village	Partial	Medium	High
Rest Home	✗	Lower	High

Typical Home Care Costs

Home care services are priced per visit or per week, depending on the type of support needed. Here are the typical starting costs.

Service	Typical Starting Cost
Home Help	From \$168/week
Respite Care	From \$337/week
Overnight Care	From \$329/night
Recovery Support	From \$599/week
24/7 Support	From \$1,297/week

Every family is different. Costs vary based on hours, complexity and location.

Typical starting care costs at a glance:

Home Help	\$168	
Respite Care	\$329	
Overnight Care	\$337	
Recovery Support	\$599	
24/7 Support		\$1,297

Illustrative starting costs for common care options.

The Real Cost of a Retirement Village

Many families are surprised by how retirement villages work financially. The entry price is only the beginning.

Cost Type	Typical Amount
Entry Price (Licence to Occupy)	\$500,000–\$900,000+
Weekly Village Fees	\$150–\$250+/week
Deferred Management Fee	Up to 30% of entry price
Refurbishment Fee	Varies, often charged on exit
Resale Costs	Managed by village; timing varies

Costs vary significantly between villages. Always request full fee disclosure before signing.

What families often miss:

- ✿ You do not own the unit, but you hold a licence to occupy it
- ✿ The village controls the resale process and timeline
- ✿ The DMF is deducted from your original entry price regardless of property market movements
- ✿ Refurbishment fees can add to exit costs on top of the DMF

Always ask a retirement village for a full, written fee disclosure before signing any agreement. A reputable provider will walk you through every line item.

The Real Cost of a Residential Care

Rest homes can be excellent when higher levels of support are required. However, the weekly rate shown on a brochure rarely covers everything.

Additional costs families often encounter:

- ✳ Premium room fees (for preferred room types or outlook)
- ✳ Personal care items (toiletries, clothing, continence products)
- ✳ Hairdressing and grooming services
- ✳ Outings and social activities
- ✳ Additional therapies not covered in the base rate
- ✳ Specialist equipment (mobility aids, medical devices)

The base weekly rate for rest home care in NZ typically starts from **\$1,500/week**, before any of the above additions. Always ask for a complete cost breakdown in writing before committing.

Home care vs rest home — a quick comparison:

	Home Care	Residential Care
Stay in own home?	✓	✗
Keep routines?	✓	Limited
Choose carers?	Usually	No
Family involvement	High	Medium
Pets remain?	✓	Usually No
Cost flexibility	High	Lower
24/7 support available	✓	✓

Which Option is **Right For You?**

When **Home Care** Usually Makes Sense

Home care is often the better choice when:

- ✿ Your parent wants to remain at home
- ✿ Family is actively involved in their care
- ✿ Support needs are moderate or gradually increasing
- ✿ Familiar surroundings are important to their wellbeing
- ✿ Independence and routine matter
- ✿ You want flexibility to scale support up or down

At **Home Carers**, we can begin within 24–48 hours. Our services are fully flexible, you're in control.

When **Residential Care** May Be Better

Residential care may be the right choice when:

- ✿ Medical needs are complex and require constant on-site supervision
- ✿ Safety can no longer be managed at home, even with support
- ✿ Overnight supervision is needed every night
- ✿ Family capacity to coordinate care is limited
- ✿ Your parent would benefit from a facility's social environment

This isn't a failure. For some families, residential care is the most loving and practical decision available.

Government Funding & Needs Assessments

01

Request a Needs Assessment (NASC)

Contact your local Needs Assessment and Service Coordination organisation. **It's free**, and in most NZ regions you don't need a GP referral to start.

02

Understand What's Funded

Funded support can include home help hours, personal care, carer support (respite for family), and the Residential Care Subsidy for rest home care.

03

Asset & Income Testing

The Residential Care Subsidy is means-tested. Assets above **~\$256,554** (single person, 2025) mean full private payment until assets reduce to that threshold.

04

Apply & Plan for the Gap

Funded support takes time to process. Many families **supplement with private care** during the wait, or choose fully private care for faster access and more flexibility.

Funded Support Type	What It Covers
Home Support (Te Whatu Ora / ACC)	Personal care and household tasks for those who qualify
Residential Care Subsidy	Contributes toward rest home costs for eligible people
Carer Support	Respite funding for family carers for a set number of days per year
Disability Allowance (WINZ)	Ongoing payment toward costs for disability

For a free eligibility check, visit agedcarefunding.org.nz

How Costs Change as Care Needs Grow

Stage 1

Typical Need

3–5 hrs/week,
household tasks

Home Care

Ideal — low cost,
flexible

Village

Viable for social
connection

Rest Home

Not usually
appropriate yet

**From
\$168/week**

Stage 2

Typical Need

Daily personal care,
meals, meds

Home Care

Strong fit —
scalable

Village

Works if care suite
on-site

Rest Home

From \$1,500/wk —
consider now

**\$500–
\$800/week**

Stage 3

Typical Need

Overnight,
dementia, 24/7

Home Care

Available, depends
on safety

Village

Only with on-site
care suite

Rest Home

Often most
appropriate

**From
\$1,297/week**

The earlier support is put in place, the more options your family has, and the more cost-effective the overall journey tends to be. At **Home Carers**, we help families start small and scale gradually.

What Does Care Really Cost Over 5 Years?

Weekly prices don't tell the full story. Here's what each option typically adds up to over time — based on 2026 starting rates.

Option	Year 1	3 Years	5 Years
Home Help only	~\$8,700	~\$26,000	~\$43,000
Moderate Home Care	~\$26,000– \$42,000	~\$78,000– \$126,000	~\$130,000 –\$210,000
24/7 Home Care	~\$67,000	~\$201,000	~\$335,000
Rest Home	~\$78,000– \$104,000	~\$234,000 –\$312,000	~\$390,000 –\$520,000
Retirement Village	\$500K–\$900K entry + ~\$10,000/year	DMF reduces refund progressively	Capital locked in, exit costs grow

Illustrative figures based on 2026 starting rates. Actual costs depend on individual needs, location, and provider.

Home care can appear more expensive week-to-week at higher care levels, but many families start light and scale gradually. When mapped across the full journey, the total cost picture is often more comparable than weekly headlines suggest. At **Home Carers**, our services are fully flexible, and you're always in control.

Costs Families Often Forget to Include

Even when comparing providers carefully, many families forget to budget for everyday expenses that affect the overall cost of ageing well.



Consider whether you may also need:

Mobility equipment

Continence products

Pharmacy delivery

Home safety modifications

Meal delivery services

Transport to appointments

Additional heating in winter

Personal alarms

*Some of these services may be partially funded or vary by location.
See Page 7 for Government Funding details.*

At **Home Carers**, our care coordinators help families think through the full picture, not just the hourly rate. We'll help you plan a realistic budget that accounts for everything.

Think Beyond This Month

One of the biggest misconceptions about home care is that families need to start with full-time support. In reality, most families begin with only a few hours of assistance each week, and scale gradually as needs change.

What this means in practice:

- ✿ You don't need to commit to the highest level of care immediately
- ✿ Support can be added or reduced as circumstances change
- ✿ Starting earlier with less support is often more cost-effective than urgent full-time care later
- ✿ Flexibility is one of the most valuable and least-discussed advantages of home care.

QUICK PLANNING TIP

Instead of asking: "What's the cheapest option today?"

"Which option will give our family the greatest flexibility over the next 3–5 years?"

For many families, that's the question that leads to the best long-term financial decision.

At **Home Carers**, our services are fully flexible, and you're in control. We can begin within 24–48 hours and adjust support as your family's situation evolves. No lock-ins. No hidden extras.

10 Questions Every Family Should Ask

Before committing to any care option, such as home care, a retirement village, or a rest home, ask these questions directly. A reputable provider will answer every one of them clearly and without pressure.

What are all the costs?

Private home care costs in NZ depend on the type of support needed, the number of hours required, and whether care is needed during the day, overnight, weekends, or public holidays. Home Carers provides transparent pricing and personalised quotes based on each family's situation.

Are there setup fees?

In many situations, yes. Home care allows families to purchase only the support they need, while rest homes and residential care often involve accommodation costs, facility fees, and additional charges.

Are there travel charges?

Private home care can include companionship, personal care, meal preparation, shopping, light household support, recovery support, respite care, overnight support, dementia support, and 24/7 care, depending on the person's needs.

Who provides the care?

Many older adults can remain safely at home with the right support in place. The best option depends on their health, mobility, safety, and the level of assistance required.

10 Questions Every Family **Should Ask**

Can I change hours?

In many cases, support can begin within a few days. We offer a free assessment and can often arrange care quickly when families need urgent assistance.

What happens if care needs increase?

Yes. Our dementia-trained carers provide routine-based support, companionship, supervision, and assistance tailored to each person's needs.

How quickly can support start?

Overnight care provides reassurance and support throughout the night. This may include assistance with toileting, mobility, medication reminders, fall prevention, and responding to needs as they arise.

What happens after hospital discharge?

24/7 care provides continuous support through a team of carers working in shifts. This is often used following hospital discharge, for advanced dementia, or when someone requires constant supervision.

How will family receive updates?

We take the time to understand your family's needs, personality, interests, and care requirements before introducing a suitable carer. If it's not the right fit, our Carer Match Guarantee means we'll find another.

Can I meet the carer beforehand?

Yes. Families receive regular updates and communication, providing reassurance and helping everyone stay informed about their loved one's wellbeing.

For Retirement Villages & Rest Homes: What is the full exit cost, and who controls the resale process?

Deferred management fees, refurbishment charges, and resale timelines can significantly affect the total financial picture. Always ask for this in writing before signing any agreement, and have a lawyer review the contract independently.

Use these questions as your checklist when speaking to any provider. A good provider won't hesitate to answer all of them. If anyone deflects or avoids, that tells you something too. At **Home Carers**, we answer every one of these upfront with no surprises and no pressure.



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Final Word: Trust Your Plan

Understanding the full cost of care, not just today's weekly rate, but across months and years, gives your family real confidence in the decision ahead.

Use this guide to start honest conversations with any provider you speak to. And if you'd like a friendly, no-pressure chat about what's possible for your family, we're here.

Let's Talk

Home Carers – Private In-Home Care for Older People

-  Fast, flexible, fully personalised support
-  Christchurch-based and 100% Kiwi owned
-  Trusted by families for over 10 years



Home Carers

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