



YOUR **GREATEST** MOVE



LIVE THE LIFE YOU'VE DREAMED IN A LIFESTYLE VILLAGE



A chance to hit reset

Isn't life funny? When we are young, starting out, we buy an apartment. Then we upgrade to a big family home that will accommodate the kids and then once the kids grow up and leave, the big house suddenly becomes a challenge. At a time you want freedom, you're stuck with hours of housework, mowing lawns, land tax, rates and maintenance and cleaning the leaves out of the gutters.

You've put in the hard yards, worked all your life and made sacrifices so this is the time when you have the space and opportunity to think about what kind of life you want to live.

This is the chance to press the reset button

Opting for lifestyle villages or resorts can give you the flexibility to do other things with your life. It provides you with freedom and comfort, companionship and friendship if you want it and solitude when you need it.

Many people find that the greatest reward from downsizing is the realisation that there isn't as much work to do and they wish they did it years before.



You're in for a pleasant surprise

You might be surprised at who moves into lifestyle villages or resorts. They are active people with forward thinking mindsets. People who would prefer to fly the coop and travel rather than be weighed down by cleaning the gutters and sweeping up carpets of leaves. They are people who are looking for security, friendship, peace of mind and a simple lifestyle to enjoy during their retirement years. They are people who make their nest and then come and go as they please.

Lifestyle villages or resorts have homes that are luxurious, desirable and full of light filled spaces. They have spacious foyers, glass atriums, beautiful outlooks and aspects and are flooded with natural light and gentle breezes. They have quality finishes with a premium look and feel, easy-care gardens and sunny courtyards and views over established gardens, natural bushland or lakes.



Upsize quality of life

Once the big house, the big garden, the swimming pool and all the maintenance problems have been offloaded, you'll have time to upsize the quality of your life.

Depending on the complex, there are many different styles of accommodation and on site amenities such as indoor swimming pools, spas, gyms, a library, billiards table, entertainment room and restaurants, hairdressing salons and doctors' surgeries. There are plenty of places to kick a football around, to play cricket or to feed ducks on the lake with the grandkids.

At lifestyle villages and resorts, you can be as relaxed or as active as you wish. Most offer a range of activities on site such as bowls, tai chi, bridge, woodwork, art classes, billiards, choir and movie nights plus a range of other activities such as bush walks, theme nights, theatre outings and so on. But it's up to you. You can opt in or out.



The choice is yours

In terms of accommodation - it's all about you and what you want. Often you don't have to move out of the area that you love. Developers are realising that just because you have reached a certain age, it doesn't mean you want to leave your friends, family, doctors and hairdresser. You can have as little or as much assistance as you like.

There are villas, studios or one and two bedroom apartments. Services are there when and if you need them, weekly or daily. You decide. Call for help buttons are in every room and most villages have a 24-hour VitalCall system and night staff on site.



If you want to go ahead

Once you've found the right place you have to pay a holding deposit which will hold your property for 60 days. With these properties, you are purchasing a 99-year lease and that's what makes it so cost effective to live in a lifestyle village. Once you have placed your holding deposit, solicitors prepare the 99-year lease document which then gets sent to the client's solicitor.

Within the 60 day timeframe, there will be cooling off period, an exchange and an agreed settlement date. Under the Retirement Villages Act, you are classified as an owner. Often you will not have to pay stamp duty on the purchase - you will only pay stamp duty on the stamping of the lease document itself. That can be a saving of thousands of dollars.

In terms of ongoing fees, there are no council rates. Residents pay what's called a weekly maintenance fee. That fee depends on the floor plan that you choose. The fee covers council rates, water rates and water usage. Basically, the only bills residents pay are telephone, electricity, contents insurance and gas, if applicable.



Your time starts now

Clearly, once you have put down a deposit, you then have to sell your house within 60 days. It can be a challenge to sell within 60 days but if you have prepared your home before you start looking for the right property, are keen to move and have a good real estate agent and lawyer; you'll be set to start on the next chapter of your life.

When selling, it is important to make sure that your home has the wow factor when it does hit the market. If it looks great and people get excited when they see it first time in the paper or on the Internet, this will reduce the amount of time that your property is on the market. You want people to walk in and fall in love with the home so your agent can start talking to them about whether it's the right property for them.



Choosing an effective team

A Good Agent

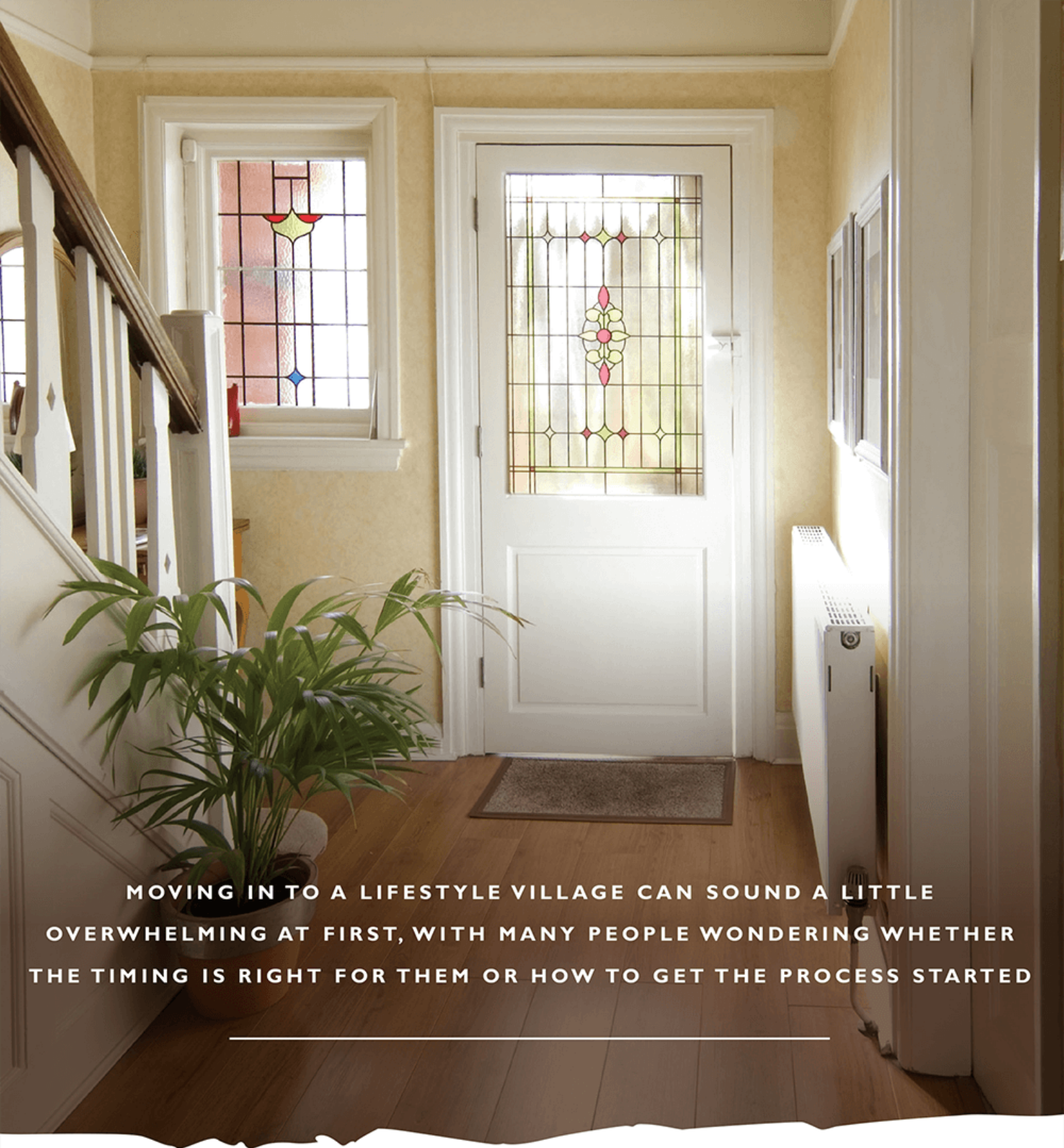
Anybody can sell a home. Anybody can place your property on the market. What you need is an agent who can try to create some urgency. When your home goes on the market, if it looks right, if it feels right, the market place will respond and the traffic will come through so a sale will be made in a shorter period of time for you.

You need an agent who will sit down with you and say, "What do we need to do from here to get your house to a point ready for sale?". A good agent will ask the right questions so that your home can be sold quickly. Do you need extra gardening done? Do you need some furniture stored? Does the house need a little bit of touch-up paintwork?

If you choose an agent who has some experience with lifestyle villages or resorts, they will understand what you are going through and even help you after your house is sold. Such agents will see you through moving and settlement. They will know good removalists and gardeners, anything and anyone you need to make the move that little bit easier.

An Experienced Lawyer

The important person you will need is a lawyer to prepare the contract of sale for your house.



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OVERWHELMING AT FIRST, WITH MANY PEOPLE WONDERING WHETHER
THE TIMING IS RIGHT FOR THEM OR HOW TO GET THE PROCESS STARTED



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