Sage Living
REALTY

SUNSHINE COAST

THE COMPLETE GUIDE TO

Downsizing with Confidence

Your next chapter. A simpler home.
A fuller life.

DESIGNED
FOR OVER 50s
ON THE
SUNSHINE COAST

SIMPLIFY
YOUR LIFESTYLE

ENJOY WHAT
MATTERS MOST

JOIN A THRIVING
OVER 50s COMMUNITY

More living
less maintaining.

A GUIDE FOR OVER 50S ON THE SUNSHINE COAST

What's inside

You don't need to read it front to back. Start wherever your question is, and use the rest when you get to it.

How it works

The money

Choosing

Making the move

You built the house. Now enjoy the life.

We only do this

Over 50s lifestyle villages are all we work in, so you get advice from people who are in these communities every week.

Nothing hidden

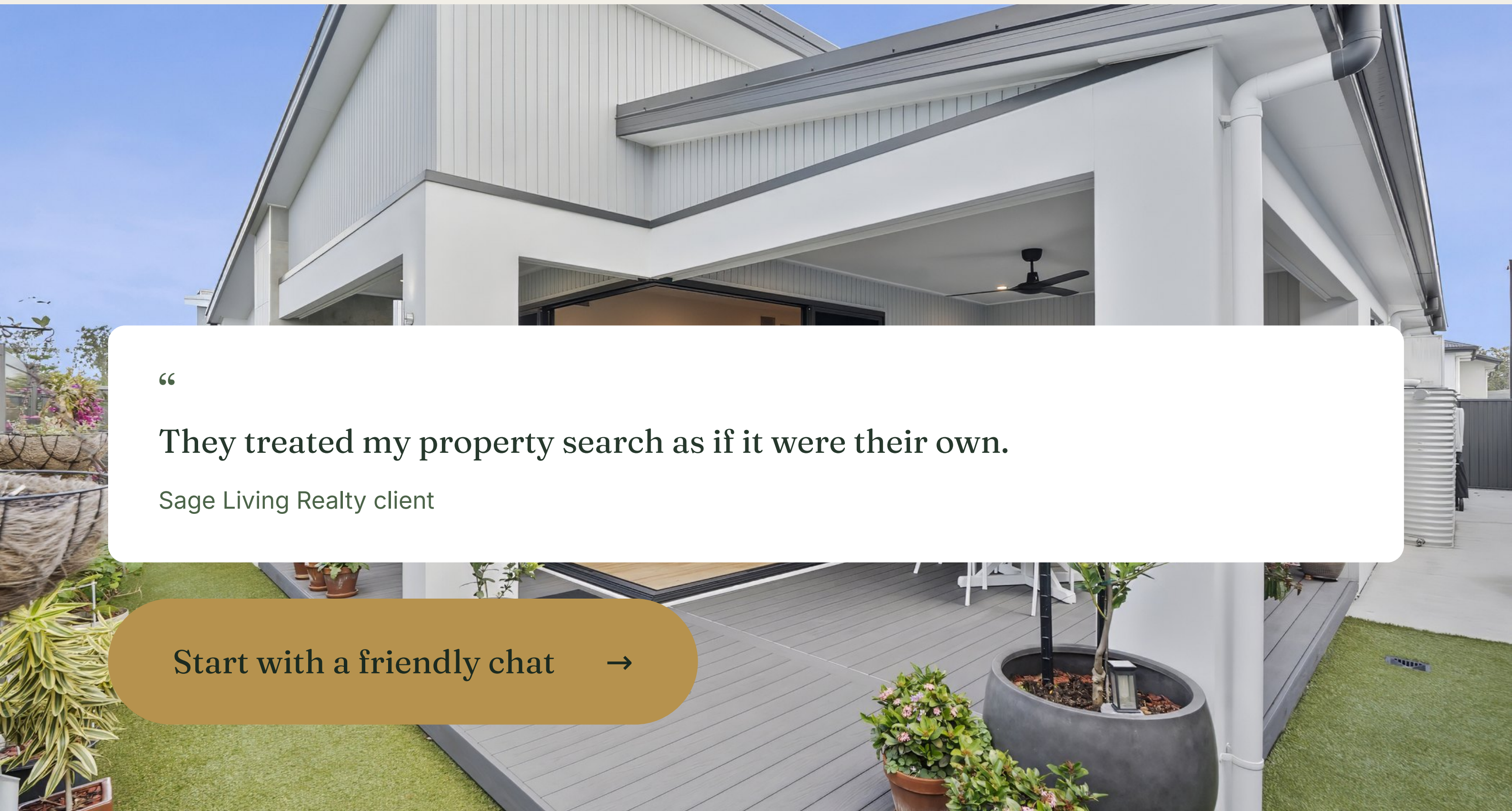
We explain the contracts and the rules in plain language, before you commit to anything.

It isn't about having less.

Most people we meet love their home. They just don't love what it asks of them any more. Two bedrooms nobody sleeps in. A Saturday that disappears into the gutters and the lawn. A big empty house on a quiet street where the neighbours you knew have already moved on.

Moving into a lifestyle village isn't about shrinking your life down. Almost everyone we help says the same thing afterwards: the house got easier and everything else got bigger. More time, more money to actually spend, and a pool, a bowls green and a coffee with someone you like, all a short walk from the front door.

Our job is to make the move itself feel easy. No pressure, no jargon, and honest answers even when the answer is that now isn't the right time.



> “
> They treated my property search as if it were their own.
>
> Sage Living Realty client

Start with a friendly chat →

THE QUESTION EVERYONE ASKS FIRST

No, it isn't a retirement village.

A lifestyle village works differently, and the difference is mostly in your favour. People come to us worried they will be signing away their independence. Once they see how it actually works, the whole thing relaxes. You own your home, and you can leave whenever you want.

How the three compare	HOME & LAND	RETIREMENT VILLAGE	LIFESTYLE VILLAGE
You own your own home	✓	✗	✓
Built for over 50s	✗	✓	✓
No stamp duty when you buy	✗	✗	✓
No council rates	✗	✓	✓
No entry fees	✓	✗	✓
No exit fees or deferred management fees*	✓	✗	✓
Rent Assistance may apply[1]	✗	✗	✓
The capital growth stays yours	✓	✗	✓
You pick who sells it	✓	✗	✓
No refurbishment bill on the way out*	✗	✗	✓

* Exit arrangements vary between communities and a small number of villages do charge deferred management or exit fees. Always confirm what applies to the specific home you are considering, in the site agreement, before you commit.

[1] To check whether you are eligible for Commonwealth Rent Assistance, visit Services Australia or contact Centrelink or the Department of Veterans' Affairs. We recommend confirming eligibility with the relevant agency before making any decision.

THE SAME THING, WITHOUT THE JARGON

In plain terms

Six sentences that cover most of how a lifestyle village actually works.

You own the home

The house is yours and it is in your name. You lease the land underneath it, which is the reason the purchase price is lower.

One weekly fee

The site fee covers the land, the grounds and the facilities. There is no second set of charges behind it.

The growth is yours

When you sell, you generally keep what the home has grown in value. Nobody takes a share of it.

Help may be there

Many residents qualify for Commonwealth Rent Assistance on their site fee. It is worth checking your own position.[1]

No duty, no rates

Money saved on the day you buy, and then saved again every year you live there.

You are never stuck

Sell when you want, through whichever agent you want, at a price you agree to.

[1] Eligibility for Commonwealth Rent Assistance depends on your circumstances. Confirm your position with Services Australia, Centrelink or the Department of Veterans' Affairs before making any decision.

WHAT CHANGES, IN PRACTICE

What you actually get back

People expect the money to be the big thing. It usually isn't. What they talk about a year later is the time, and how much lighter everything feels.

1

Your weekends

No mowing, no repainting the eaves, just a small garden of your own to enjoy. The gardens, paths and grounds are looked after for you, so Saturday goes back to being Saturday.

2

Money you can use

A smaller purchase price, no stamp duty and no council rates usually frees up a real sum. Enough for the caravan, the trip, or just breathing room.

3

A home that's finished

Resale homes often come with solar, shutters, extended patios and upgraded flooring already paid for. You move in and it's done.

4

Everything on your doorstep

The pool, the gym, the bowls green, the clubhouse and the cinema are covered by your weekly fee. No memberships and no extra invoices.

5

The freedom to just go

Lock the door and leave. It is a secure community with people around, so travelling for a month stops being a logical problem.

6

People, not just houses

This is the one nobody expects. Neighbours who knock on the door, a social calendar if you want it, and nobody minding if you don't.

“

I wish we'd done it five years ago. We were rattling around in that house.

Sunshine Coast downsizer

See what's for sale →

THE WEEKLY SITE FEE

One weekly fee, and what sits inside it

This is the part people ask about most and the part that gets explained the least. So here it is, in plain terms, including the bits that aren't covered.

What it generally covers

- The lease of the land your home sits on
- Council rates on that land
- The gardens, lawns, paths and common grounds
- The pool, gym, clubhouse, bowls green, cinema and workshop, with no separate membership
- Rubbish collection, street lighting and general upkeep
- Maintenance of everything past your fence line
- Village management, gates and security

What it generally doesn't

- Your own electricity, water usage, gas and internet, metered to your home
- Insurance on your home and contents
- Anything inside your own four walls: appliances, repairs, gutters, a fresh coat of paint one day
- Your car, your rego, your groceries. Normal life carries on as normal life

Inclusions vary between villages, and occasionally between agreements inside the same village. The site agreement is the only place that tells you for certain.

The comparison that's actually fair

A conventional home has no weekly fee. It also has council rates, water charges, building insurance, mowing, gutters, pest control, painting, and a roof that eventually needs money. The site fee replaces a list of bills you are already paying, and adds a pool, a gym and a clubhouse you'd otherwise never have. Whether it comes out ahead depends on the village and on what your current home actually costs you to run. That's a real number, and it's worth putting on paper before you decide anything. We'll sit down and do it with you.

Site fees are paid weekly or fortnightly depending on the community. How and when the fee can increase is set out in your site agreement, and Queensland law limits any increase to the higher of CPI or 3.5 per cent, once a year.

AN ILLUSTRATIVE EXAMPLE

Ray and Marg ran the numbers

Then they stopped worrying about them

Four bedrooms, two of them untouched for years. A yard Ray had started to resent. Both in their early sixties, both quietly wondering how many more summers they wanted to spend maintaining a house instead of enjoying one.

They sold, and looked at two ways forward. **Option A** was a conventional home at around **$1,100,000**, which still means Queensland transfer duty and a council rates notice every six months.

Option B was a resale home in a lifestyle village at around **$985,000**, with solar, plantation shutters and an extended patio already put in by the previous owner.

They chose the village. What surprised them wasn't the money left over. It was that within a month they'd stopped thinking about the house at all.

Stamp duty

Conventional purchase ($1,100,000)	Lifestyle village (land lease)
~$36,600*	$0

Council rates

Conventional home, each year	Lifestyle village, each year
~$2,500*	$0

What it added up to

~$115,000
lower purchase price

~$36,600
not spent on transfer duty

~$2,500
back in their pocket every year

And a Saturday morning that belongs to them again

Ray and Marg are an example we use to show how the comparison works, not a particular client. Your own numbers will change with the home you sell, the village you choose and the day you buy.

* Transfer duty calculated using Queensland home concession rates for an owner occupier. Council rates are an indicative Sunshine Coast annual figure. Weekly site fees apply in a lifestyle village and vary by community. This example is indicative only and is not financial advice. We recommend you seek independent financial and legal advice tailored to your circumstances before making any decision.

THE COSTS, ALL IN ONE PLACE

Going in, living there, moving on

Most brochures show you a purchase price. Here is the whole picture, including the parts that are easy to miss and the parts that simply aren't there.

Going in

- The purchase price of the home. In a resale you are often buying upgrades the last owner paid for
- Legal fees to have the contract and site agreement reviewed. Budget for it, it's the best money you'll spend
- Removalists, connections and the few new things that suit the new place
- **No stamp duty,** because you are not buying the land
- **No entry fee** or ingoing contribution

Living there

- The weekly site fee, reviewed once a year within the legal cap
- Your own electricity, water usage and internet
- Insurance on your home and contents
- Upkeep of your own home, which is newer and smaller than what you are used to
- **No council rates notice**
- **No mowing, no grounds to maintain, just your small garden to grow and enjoy**

Moving on

- Agent's commission when you sell, as with any property
- **No deferred management fee** and no exit fee in the villages we work in
- **No refurbishment bill** handed to you on the way out
- The capital growth stays with you
- You choose the agent, and you choose the asking price

The number that actually matters

It isn't the purchase price on its own. It's the gap between what your current home is worth and what the village home costs, less the cost of moving, plus what you stop paying every single year afterwards. That last part is the one people underestimate, because it compounds quietly for as long as you live there. We will put that sum on one page for you, in writing, whether or not you ever list a home with us.

Exit arrangements vary between communities and a small number do charge deferred fees. Always confirm what applies to the specific home you are considering, in the site agreement, before you commit.

WORTH ASKING ABOUT

Three money conversations worth having early

We are property agents, not financial advisers, and none of this is advice. These are simply the three things we watch people wish they had asked about sooner. Take them to your accountant, your adviser, or Services Australia.

1. Rent Assistance on your site fee

In a lifestyle village the weekly site fee is generally treated as rent, because you lease the land. That means many residents receiving a Centrelink payment can qualify for Commonwealth Rent Assistance on top of their pension, based on what they pay. It is not automatic and it depends on your own circumstances, but for a lot of people it quietly changes the weekly maths. Services Australia can tell you exactly where you would land.

2. The downsizer contribution to super

If you are 55 or over and you have owned your home for at least ten years, you may be able to put up to $300,000 each from the sale into superannuation, outside the usual contribution caps. For a couple that can be up to $600,000 from a single sale. There is a 90 day window from settlement and a form that has to reach your fund, so this is worth understanding before you sell rather than after. It also interacts with the pension assets test, which is exactly the sort of thing an adviser is for.

3. What happens to the money in between

Money sitting in a bank account is treated differently to money sitting in a home. If you have sold and not yet bought, there are specific rules about how those proceeds are assessed while you are between houses, and time limits attached to them. One phone call before the money lands is worth more than a year of guessing afterwards.

THE COMMUNITIES WE WORK IN

Somewhere that feels like you

Every village has its own personality. Some are beachy and busy, some are quiet and green, some are ten minutes from the grandkids. Here is how they differ.

The clubhouse bar, the cinema, the golf simulator, the pool. Not extras you pay for separately, just part of where you live. Facilities vary from village to village.

An important note

Sage Living Realty is an independent agency specialising exclusively in over 50s lifestyle village resales. We are not employed by, affiliated with or endorsed by Stockland Halcyon or GemLife. Our role is to help owners sell and buyers buy, so our advice is based on what is best for you, not on selling new homes for a developer.

- **Halcyon Nirimba & Coves, Aura**
  Nirimba is one of the Coast's original Halcyon communities, small, and all the better for it. Coves next door is the newest release. Both sit close to the highway for Brisbane runs, close to Caloundra, and a short drive to Sunshine Coast University Hospital.

- **B by Halcyon, Buderim**
  The premium address, with an award-winning clubhouse. Close to shops, beaches and the university hospital. Everything here is a short drive rather than a walk.

- **Halcyon Lakeside & Landing, Bli Bli**
  Established and green, with mature gardens and lake outlooks. Sits comfortably between Maroochydore and Coolum.

- **Halcyon Parks, Caloundra**
  Handy to everything in Caloundra: the shops, the doctor, the clubs and some of the region's best beaches.

- **GemLife Maroochy Quays**
  On the water beside the Maroochy River. Made for anyone who wants a boat, a rod or a long walk before breakfast.

- **GemLife Palmwoods**
  Hinterland quiet and a few degrees cooler. Montville and Maleny up the road, the coast an easy drive down.

- **GemLife Pacific Paradise**
  Minutes from Mudjimba Beach and the airport, with Maroochydore one way and Noosa the other.

- **GemLife Moreton Bay, Burpengary East**
  Close to North Lakes and Bribie Island, with an easy run into Brisbane. Popular with people staying near family.

A SHORT EXERCISE, WORTH PRINTING

What actually matters to you

Most people choose a village for one or two reasons, then live with all the others. Mark these honestly and bring the page with you, and we will tell you which communities fit your list and which ones we would rule out.

	MUST HAVE	NICE TO HAVE	DOESN'T MATTER
Room for a boat or caravan	☐	☐	☐
A pool and gym	☐	☐	☐
Bowls, golf and a social calendar	☐	☐	☐
Close to a hospital and specialists	☐	☐	☐
Shops and transport within walking distance	☐	☐	☐
A smaller, quieter village	☐	☐	☐
A larger village with more happening	☐	☐	☐
North facing living areas	☐	☐	☐
A garden of my own	☐	☐	☐
Pets accepted	☐	☐	☐
Room for family to stay	☐	☐	☐
A home already finished, with upgrades in place	☐	☐	☐

Three that are easy to overlook

The drive to your GP and your regular specialists. Which direction the living areas face in the afternoon. And how close you remain to the people you rely on. None of these appear on a floor plan, and each affects daily life more than the finishes do.

Go twice, and go at the right times

A tour on a Tuesday morning shows you a beautiful clubhouse. It doesn't show you what living there is like. Here is how to see the real thing.

When to go

Once on a weekday and once on a weekend. They are different places.

Late afternoon, when people are out walking, swimming and talking.

If you can, go back a third time on your own, with nobody showing you around.

What to look at

- [ ] Park in the visitor bays and walk. Are the paths flat, wide and lit?
- [ ] Look at the homes nobody is trying to sell you. Are they cared for?
- [ ] Sit in the clubhouse for twenty minutes with no one selling to you.
- [ ] Listen. The highway, the flight path, the mowers, the neighbours.
- [ ] How full is the village, and how many homes are for sale right now?
- [ ] Where would your family park, and where would the caravan go?

What to ask the office, and get in writing

- [ ] What exactly does the site fee include today?
- [ ] How is the fee increased, on what basis, and when was the last one?
- [ ] What are the rules on pets, visitors, parking and long trips away?
- [ ] Can I see the park comparison document and the disclosure documents?
- [ ] What can I change about the home, and what needs approval?
- [ ] Who do I call when something breaks, and what is the response time?

What to ask a resident, not the office

- [ ] What surprised you in the first year?
- [ ] What do people here actually complain about?
- [ ] How quickly does maintenance really happen?
- [ ] Would you do it again?
- [ ] How friendly are the neighbours? Have you made friends here?

Or don't do it alone

We walk buyers through these villages every week and we don't work for the developers, so we will happily tell you the parts the brochure leaves out. No cost, and no expectation that you buy anything.

STRAIGHT ANSWERS

The questions people actually ask

Do I actually own the home?

Yes. The house is yours outright and it is in your name. What you don't own is the land underneath, which you lease from the operator. That single difference is why the price is lower, why there is no stamp duty, and why there are no council rates.

What if the operator sells the village?

Your site agreement runs with the land. A new owner takes on the same agreement, the same inclusions and the same rules. Your position doesn't change because the letterhead does.

Can I leave it to my children?

Yes. The home is your asset and it forms part of your estate, the same as any other property you own. Your executor can sell it and the proceeds go where your will says they go.

Can the grandkids stay?

Of course. It is your home. Villages have guidelines about very long stays and about who lives there permanently, and those rules are given to you in writing before you sign anything.

What about the dog?

Most villages welcome pets, usually with approval and sometimes with limits on size or number. If the dog is non negotiable, say so early and we will simply not show you the villages where the answer is no.

Can I lock up and travel for three months?

That is one of the main reasons people move. It is a secure community with neighbours who notice things, so leaving for a season stops being a logistical problem and becomes a decision you make on a Tuesday.

Is it hard to sell later?

No, but it is different. These resales are a real market with real buyers who are specifically looking for this kind of home. What makes them slow is pricing against the wrong comparables and agents who have never read a site agreement. That is the entire reason we exist.

Do I have to be retired?

Not at all. Plenty of residents still work, run a business, or do a few days a week. The requirement is age, not employment. A shorter commute and no yard work tends to suit people who are still working rather than get in the way.

AN HONEST CHECK

How do you know when it's time?

There is no correct age and there is no right answer. There are patterns though. Read these and count how many sound like your last twelve months.

- [ ] There are rooms in the house you have stopped walking into.
- [ ] Saturday goes on the yard whether you want it to or not.
- [ ] You have started paying someone to do jobs you used to do yourself.
- [ ] Something big is due: the roof, the paint, the hot water system, the fence.
- [ ] You would travel more if leaving the house wasn't a production.
- [ ] The neighbours you actually knew have already moved on.
- [ ] You have been saying "in a few years" for a few years now.
- [ ] A large part of your money is sitting in a house doing nothing.
- [ ] You would rather make this decision calmly, on your own timing.
- [ ] You want the next ten years to be about what you do, not what you maintain.

And if none of that lands

Then it isn't time, and that is a completely reasonable answer. We would rather tell you to stay put than sell you a move you are not ready for. What we do know is that the people who move while it is still entirely their decision are the ones who enjoy it most. There is no prize for leaving it late, and no penalty for asking questions early.

THE SEQUENCING QUESTION

Sell first, or buy first?

This is where most moves get stuck, and it is usually presented as a choice between two bad options. It isn't. Here is how each one actually plays out, and the third path most people don't know about.

Sell first

The case for it. You know your exact number. You can negotiate on the village home with nothing hanging over the offer, which is worth real money. No bridging finance and no holding two properties.

The risk. You may need somewhere to live for a few weeks or a few months. Family, a short rental, or a longer settlement to cover the gap.

Best when. The market is moving, or your budget is tight enough that the number has to be certain before you commit to anything.

Buy first

The case for it. You secure the home you actually want, in the village you actually want, rather than taking whatever is available on the day your own sale settles.

The risk. Two properties at once. That means bridging finance or a long settlement, and quiet pressure to accept less on your own home to make the dates work.

Best when. You can carry both for a short period without stress, or the village home is genuinely rare and won't come around again soon.

The third path, which is usually the right one

A long settlement on your own sale. Ninety or a hundred and twenty days gives you time to find and secure the village home without ever carrying two properties or paying bridging interest. It works particularly well here because the person selling you the village home is very often moving too, which makes flexible dates far easier to negotiate than in the general market. We arrange these routinely, and it costs nothing but a conversation with your agent before you list rather than after.

Talk to us before your home goes on the market. The sequencing decision is usually worth more than the last ten thousand dollars anyone argues about on price.

IF YOU'RE THE ONE SELLING

The selling part, made simple

Selling the family home is the bit people dread most. It doesn't have to be hard. Three steps, and we carry the weight of all three.

1

We tell you what it's really worth

Your appraisal is free, and it is priced against actual resales inside your own village rather than general market comparables from down the road. You get a realistic number and the reasoning behind it, in writing, with no obligation to do anything about it.

2

We go and find the buyers

A listing sits there and hopes. We run targeted campaigns aimed at the people already looking to move into these villages, reaching downsizers across Queensland and interstate, so your home gets in front of the right people instead of simply more people.

3

We handle the messy middle

The village operator, the buyer approval, the paperwork, the settlement. That is ours to manage. You get to concentrate on the move and the part that comes after it.

The people you'll deal with

Ebony
Over 50s resale specialist
0433 165 275

Gail
Over 50s resale specialist

Have a chat with us, no obligation →

WHENEVER YOU'RE READY

Three ways to start, none of them a commitment

Nothing here signs you up to anything. If the answer turns out to be not yet, that is a perfectly good outcome and we will tell you so ourselves.

A free appraisal

If you already own in a village, we will price your home against actual resales inside your own community, in writing, with the reasoning behind the number. No obligation and no listing agreement in the bag.

A walk through with someone independent

We will take you through the villages on your shortlist and tell you what the sales office won't. We are not affiliated with the village developers, so we have nothing to protect.

The numbers on your actual situation

Your home, the village home, the fees, and what you stop paying each year. On one page, in plain figures, so you can sit down and look at it with your family.

The best years go to the people who make room for them.

Sage Living

REALTY

Whenever you're ready, we're happy to talk it through. Even if the answer turns out to be not yet.

0433 165 275

sales@sageliving.com.au

sageliving.com.au

ABN 21 107 451 150 · Licence No. 3196076 · Sage Living Realty