

G O G U I D E

CRESSWIND®

to active adult living and homebuying



**BEACHES,
LAKE LIVING
OR SOMETHING
IN BETWEEN?**

PG. 3

**BINGO, TENNIS,
OR BOTH?
CHOOSING THE
RIGHT COMMUNITY
FOR YOUR
LIFESTYLE.**

PG. 8

**FITNESS,
NUTRITION &
RELATIONSHIPS:
HOW TO LIVE
BETTER LONGER**

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**GETTING THE MOST
OUT OF YOUR MONEY
AND OTHER
RETIREMENT
STRATEGIES**

PG. 21

TOP RETIREMENT DESTINATIONS



LIVE BETTER, LONGER



ACTIVE ADULT HOMEBUYING TIPS



Powered by **KOLTERHOMES**

KOLTER



NEW EDITION

Be sure to check out brand-new content featuring
The Great Cresswind Road Trip on page 7



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CRESSWIND.COM
888-348-9698

GO ACTIVE. GO CRESSWIND. GO NOW.

Today, there are many options to consider when shopping for a home in an active adult community. Where do you want to buy? Near your current home? Near your kids and grandkids? Will it be easy for family to visit? Do you want to be near the beach or mountains, with resort-style amenities? Do you want to go with new construction or an established neighborhood? Do you want a townhome or single-family home? Do you prefer age restricted or age targeted? Are you looking for a large community or a smaller, more intimate neighborhood? Do you want a community that offers a lifestyle to keep you active?

BEACH?

AGE RESTRICTED?

NEW OR ESTABLISHED?

ACTIVITIES?

MOUNTAINS?

ACCORDING TO *THE NEW YORK TIMES*, the demand for age-restricted active adult communities will grow rapidly over the next decade. *The Times* spoke with a real estate consultant who predicts that the number of people ages 60 to 75 will increase from 46 million now to 56 million in 2025.¹

¹ New York Times, "Rethinking the Traditional Retirement Community," May 30, 2014, <http://nyti.ms/RLg8VM>

AT CRESSWIND BY **KOLTERHOMES**, we know that when you make the decision to go with active adult community living, you're not just buying a home but also seeking a lifestyle. We also know that your options are many. This GO GUIDE to Active Adult Living and Homebuying was created to facilitate your search, to help you know where to go, what to look for and how to navigate the journey.

GO HERE.

LOCATION.
LOCATION.
LOCATION.

IN THIS STAGE OF LIFE, you have more options. Where you live may not be based on your job or the kids' school. Keep an open mind about possible destinations. Visit and experience them all. Stay in the area, eat at local restaurants, and explore the arts, entertainment and natural or outdoor attractions.

Try staying in a rental by owner or similar place with a kitchen to prepare your own meals. It will give you the chance to go grocery shopping and dine out.

You'll learn how grocery prices compare to your area. Go to a movie or find out what it costs to play golf. Doing your research will help you make the best decisions about where to find your next home.



According to *TopRetirements.com*, the most popular place in the U.S. to retire or relocate in preparation for retirement is the Southeast (54%), followed by the Southwest (19%) and the Northeast (10%). Warmer winters and a lower cost of living in the Southeast are particularly appealing.

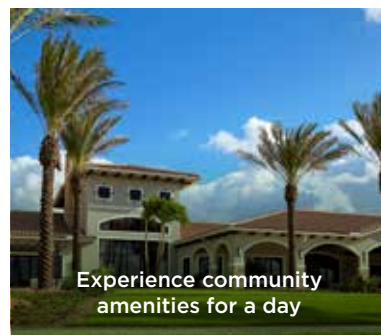
KOLTERHOMES offers Cresswind communities in Florida, Georgia, North Carolina and South Carolina. They are all unique and different. And the KOLTER portfolio includes "specialty" communities like PGA Village Verano (Port St. Lucie, FL) and Verandah (Ft. Myers, FL).

**PLAN A ROAD TRIP
WITH KOLTERHOMES**

(SEE PAGE 17)

FIND OUT MORE about experiencing a Cresswind community with these two great packages.

GOCLUB PASS



Experience community amenities for a day

STAY & PLAY



in select communities such as Cresswind at Victoria Gardens, Verandah and PGA Village Verano.



TOP 12 THINGS TO CONSIDER

WHEN CHOOSING AN ACTIVE ADULT COMMUNITY



- 1** Location: proximity to medical, airport/travel, university, family, etc.
- 2** Affordability/area cost of living
- 3** Local taxes and tax implications
- 4** Area offerings: proximity to metropolitan area with major sports, arts, shopping and entertainment
- 5** Home construction quality: healthy, energy efficient
- 6** Size, safety and security of community
- 7** Lifestyle amenities: clubhouse, fitness center, pool, tennis, golf, outdoor walking trails, exercise programming, social clubs
- 8** Home size, designs and personalization options: stepless ranch, master on main, open floorplan, universal design, outdoor living areas, modern features and countless finish choices
- 9** HOA bylaws, covenants and restrictions
- 10** Lawn and landscaping maintenance: little to none
- 11** Work and play: home designs with office or separate workspace
- 12** Community type: age restricted or age targeted. Age-restricted communities are specifically aimed at persons age 55 and older. Age-targeted communities target adults age 55 or older but they are not explicitly age restricted

ABILITY TO
PERSONALIZE
YOUR HOME

PROXIMITY TO
FAMILY
AND FRIENDS

WEATHER
CLIMATE

ENVIRONMENT
(COASTAL, LAKE, MOUNTAIN)

POPULATION
(RURAL, URBAN, SUBURBAN)

ACCESS TO
HEALTH CARE



WHAT MATTERS MOST?

ACCESS TO
AIRPORT AND
INTERSTATES

Prioritize the considerations that matter most to you.

TRAVEL
CONVENIENCE

LIFELONG
LEARNING:
NEARBY UNIVERSITIES

COMMUNITY
HOME DESIGNS

COMMUNITY
LIFESTYLE
AND AMENITY
OFFERINGS

SAFETY AND
SECURITY

RATE YOUR PREFERENCES by assigning a value to each of the items above (1 being most important and 12 being least important). Then, based on your selections, enter your list of priorities in order below.

1 _____	4 _____	7 _____	10 _____
2 _____	5 _____	8 _____	11 _____
3 _____	6 _____	9 _____	12 _____

MEET JEFF & KARLA

FOLLOW THEIR JOURNEY ON THE GREAT CRESSWIND ROAD TRIP.



**Start planning your trip today,
visit GoClubPass.com.**

Prior to purchasing at Cresswind Peachtree City, Jeff and Karla White knew they wanted to live in an active adult community, but they didn't know where. After doing some research online, they narrowed down their search and decided to hit the open road. On their two-year trip, they experienced the lifestyle at communities across the country first-hand. Now, they strongly encourage all active adult homebuyers to do the same. Take a ride with Jeff and Karla as they go on The Great Cresswind Road Trip. See videos of their trip at Cresswind.com/RoadTrips.

GO FLORIDA

Jeff and Karla lived like residents at the Stay and Play at Cresswind at Victoria Gardens. During their stay, they toured the arts and culture of downtown DeLand, relaxed at the resort-style pool and even enjoyed a residents-only dance.

GO SOUTH CAROLINA

After their time in Florida, Jeff and Karla headed north to the South Carolina Lowcountry. At Cresswind Charleston, they met current residents and attended a viewing party for The Great American Eclipse (the Charleston area experienced totality!).

GO GEORGIA

The Whites concluded their trip at Cresswind at Lake Lanier. Here, they experienced the Cresswind lifestyle through the GoClub Pass, which offers access to the community's activities and amenities for a day. They played pickleball, joined in line dancing and billiards and even enjoyed a boat ride with a resident ambassador.

GOACTIVE



LIFESTYLE

Will you grow old or stay young here? Are you looking for bingo or competitive tennis? Do you want to live in a resort-style setting where every day feels like vacation? How much do you want to interact socially with others? Will you be working remotely, working part-time or redefining your life in retirement?

ACTIVE PEOPLE ARE **HAPPIER**
AND **HEALTHIER**



Studies have shown that active people are happier and healthier. Choose a community that keeps you engaged. Perhaps located near the people and things that make you the happiest.

At Cresswind, we create communities built on the pillars of **fitness, nutrition and relationships** in locations that give easy access to a world of activities on-site and off-site.

GO LIVE BETTER, LONGER.



As we age and look to retirement, the keys to living better, longer are found in fitness, nutrition and relationships. Feeling good means enjoying leisure time with grandchildren, traveling with ease or continuing your career as long as you desire.

At Cresswind by **KOLTERHOMES**, these keys are, in fact, the pillars on which our communities are built. Not only our home designs but also lifestyle amenities provide an environment conducive to living life to its fullest.

FITNESS

A healthy lifestyle means eating better, sleeping well and finding time for fitness to exercise the body and mind whether with scheduled classes or outdoor recreation.

NUTRITION

Eating well can improve energy levels, mental acuity and your ability to fight illness.

RELATIONSHIPS

A healthy, fulfilling life is filled with healthy relationships – with family, friends and in service to others.



THE AMERICAN COUNCIL ON EXERCISE RECOMMENDS

a fitness program that includes cardio exercise, strength training and stretching. Of course, you should always consult your doctor before beginning a new workout program.

So find a community that offers and encourages fitness opportunities. On-site fitness centers, yoga and aerobic classes, indoor and/or outdoor

pools and programs such as tennis, bocce, pickleball and walking and nature trails make it convenient and easy to focus on optimizing key components of fitness, including endurance, strength, balance and flexibility.

In addition, ask about activities and programs that boost your mental muscle with brain games and training to improve memory, attention, speed of processing and problem solving.

Easy access to quality health care services nearby is also essential in achieving and maintaining optimal health and fitness. Once you've narrowed down your options to a short list of locations, find out how the local hospitals rank. If relocating, ask your physician if he/she can refer you to a physician in the new town. Your insurance company can also be a good resource. Be sure health care is on your ideal location map.



GO EXPERTS

COLLEEN SPECHT
PGA Village Verano
FITNESS INSTRUCTOR

1. WHY SHOULD FITNESS BE AN IMPORTANT COMPONENT OF ACTIVE ADULT LIVING?

One of the best ways to minimize risk factors for illness such as diabetes or heart disease is to exercise a little bit every day.

2. WHAT SHOULD A PROSPECTIVE HOMEBUYER ASK ABOUT HEALTHCARE SERVICES NEARBY CRESSWIND (OR OTHER ACTIVE ADULT) COMMUNITIES?

Research nearby healthcare options, because your health and fitness go hand in hand. Here at PGA Village Verano, we partner with our local hospital to bring in speakers on relevant health topics such as foot care, arthritis and orthopedic issues.

3. WHAT ARE YOUR THREE TOP FITNESS TIPS?

1. A healthy lifestyle means eating better, getting enough sleep and

finding time to exercise the body and mind.

2. Be sure your exercise routine covers cardiovascular, strength and flexibility training.

3. Work around physical limitations. If you have knee issues, create a routine that works your upper body and includes modifications for legs (consult your doctor).

4. HOW DO CRESSWIND OR OTHER ACTIVE ADULT COMMUNITIES SUPPORT A BALANCED FITNESS PROGRAM?

At **KOLTERHOMES**, we've equipped our communities with state-of-the-art fitness facilities as well as a plethora of activities and common interest clubs, such as tennis, bocce, walking trails, dog parks and bicycling clubs. We'll offer dance instruction, aqua zumba and so much more. Our fitness palette is sure to whet your appetite!

5. WHAT QUESTIONS SHOULD A PROSPECTIVE HOMEBUYER ASK ABOUT FITNESS PROGRAMMING IN AN ACTIVE ADULT COMMUNITY?

Explore the fitness programming available - what's included and what activities might cost extra. Ask for the activities calendar and fitness schedule. Be sure there's a good mix of low-impact and high-energy offerings - something for everyone, but especially something for you. Find out what groups or clubs exist that pique your interest.

6. DEFINE IN ONE OR TWO SENTENCES THE "CRESSWIND DIFFERENCE."

At **KOLTERHOMES**, we've done a lot of exploring for you. We work hard to get people involved, to make them feel part of a family. Kolter does family really well.

MEET COLLEEN

*Colleen Specht grew up on a farm in Michigan. Today, she is Fitness Instructor/Club Manager at PGA Village Verano, at **KOLTERHOMES** community in Port St. Lucie, Florida. She is a Certified Exercise Physiologist by the American College of Sports Medicine (ACSM). She joined the **KOLTERHOMES** family three years ago after working with Martin Health System's as a Club Manager, Personal Trainer and Fitness Class Instructor for several years. Colleen loves teaching, having taught aerobics for over 30 years. She still teaches six classes a week and, as club manager at PGA Village Verano, she oversees all aspects of facility operations and programming.*

NUTRITION

EATING WELL CAN IMPROVE ENERGY LEVELS, MENTAL ACUITY AND YOUR ABILITY TO FIGHT ILLNESS.

Good nutrition boosts immunity, helps manage weight and reduces the risks of many chronic health conditions such as heart disease, high blood pressure, stroke, type 2 diabetes, bone loss and cancer. And healthy eating doesn't always mean "dieting" and sacrificing. Instead, focus on eating fresh, tasty foods and sharing meals with friends and family.

Be sure your menu includes whole, minimally processed foods. Choose healthy fats, eat more fiber and cut down on sugar and refined carbs. Sharpen your mind with fruit, leafy veggies and fish and nuts high in omega-3 fatty acids. And remember that nutritious meals give you more energy. So make your food count!

Many Cresswind communities feature demonstration kitchens and bring in guest nutritionists, chefs, cooking classes and clubs. Some have community gardens where you can grow your own fresh produce. Be sure your active adult community feeds your appetite for good nutrition.





GO EXPERTS

STEVE MAYBERRY
Verandah
CHEF

1. AS AN EXECUTIVE CHEF, HOW DO YOU APPROACH MENU PLANNING FOR THE ACTIVE ADULT?

We explore healthy options in everything we do. Knowing our homeowners have children and grandchildren, we try to cover all dining options. As we age, we may encounter medical dietary restrictions, so we offer alternative options such as sugar-free menu items for people with diabetes, gluten-free for those with intolerance, and more. We try to be prepared for those needs and preferences.

2. WHAT IS THE “KOLTERHOMES DIFFERENCE?”

KOLTERHOMES strives for excellence in everything we do. It’s particularly rewarding to work with an organization that does so much for the local community. **KOLTERHOMES** gives back through partnerships with Goodwill, Habitat for Humanity and more.

2. WHAT IS YOUR BEST ADVICE FOR HEALTHY EATING FOR ACTIVE ADULTS?

Stay away from sugar in any form. When you cook and eat fresh, you know exactly what you’re getting. When eating out, ask for details about your food. Juicing is a great option, but remember that store-bought juice contains a ton of sugar. And stay away from high-sugar fruits and vegetables. But don’t be afraid to live a little. Eat that one hamburger. Cheat, but do it sparingly.

3. HOW CAN AN ACTIVE ADULT COMMUNITY SUPPORT HEALTHY EATING?

Education is key. Many communities have demonstration kitchens, bring in guest nutritionists, and offer cooking classes and clubs. We offer fitness challenges. Our newsletter includes healthy recipes and articles about good versus bad farm raising of fish, and more. It’s key just to be

here, hands-on for resident calls and emails and to freely give advice on cooking, trying to educate them along the way.

5. IF YOU WERE ENCOURAGING SOMEONE TO MOVE TO A KOLTERHOMES COMMUNITY, WHAT WOULD YOU SAY TO CONVINC THEM?

KOLTERHOMES is constantly reinvesting in its communities – clubhouse expansions, outdoor dining renovations, golf course grass, pool and fitness center improvements. Resident feedback is heard and put into action. And the amenities are amazing – walking trails, kayaks, canoes, fitness centers with spin rooms and workout rooms...everything you need to maintain a healthy lifestyle.

MEET STEVE

*Steve Mayberry is executive chef at Verandah, a **KOLTERHOMES** community in Fort Myers, Florida. He is responsible for overseeing all dining options and menus, including casual dining, buffet, a la carte, theme nights and dinner shows. Steve is from Lynchburg, VA, and developed his taste for culinary arts working on his grandmother’s farm and watching his mother manage her catering business. He gained a great appreciation for the work that goes into food preparation and a better respect for food in general. He credits his upbringing with enabling him to learn at an early age what he wanted to do with his life. He developed a real passion for food and says he feels like he’s never worked a day in his life because he loves what he does.*

A HEALTHY, FULFILLING LIFE IS FILLED WITH HEALTHY RELATIONSHIPS - WITH FAMILY, FRIENDS AND IN SERVICE TO OTHERS.

Active adult communities foster these relationships by creating neighborhoods of like-minded people - people in the same stage of life with common interests. Community clubs and social groups founded on those interests are abundant

in Cresswind communities ... whether it's walking and hiking groups, card sharks or clubs formed around activities like tennis, golf or bocce ball.

Enhance all your relationships by being your best self. Take advantage of lifelong learning and continuing education programs through nearby universities. Enrich your life while helping others by volunteering in the community. Find volunteer opportunities that match your

passions in nearby schools or other non-profit organizations.

Be sure your active adult community offers countless ways to fuel existing relationships and create new ones. And check for nearby educational or volunteer opportunities that interest you.



At **KOLTERHOMES**, we know that we aren't just building homes but also creating lifestyles.

Most active adult communities boast a long list of amenities that are offered and/or included. Be sure to ask about what's included in monthly homeowners' association (HOA) dues and what activities might require extra fees.

Typical amenities may include:



- CLUBHOUSE
- GOLF
- TENNIS COURTS
- PICKLEBALL COURTS
- BASKETBALL COURTS



- HIKING & BIKING TRAILS
- FITNESS CENTER
- POOL AND/OR SPA



- GAME, BILLIARD AND CARD ROOMS
- BANQUET AND BALLROOMS



- LIFELONG LEARNING OPPORTUNITIES
- ARTS & CRAFTS



- INTEREST-BASED CLUBS AND SOCIAL GROUPS
- HIGH-TECH MEDIA CENTERS
- DEMONSTRATION KITCHEN



CONSIDER THESE AMENITIES and which ones are most important to you. You may also want to learn about area options to volunteer; i.e., schools or other non-profits that would offer service opportunities. Live with purpose by engaging in meaningful activity.

At Cresswind by **KOLTERHOMES**, we know that we aren't just building homes, but we are also creating lifestyles. It's not just about the homes, facilities and amenities. It's about adding value to our homeowners. The full focus of Cresswind activity directors is to plan activities that not only promote social interaction but also encourage physical activity, mental stimulation and just plain fun. Our activity directors make staying busy truly effortless for you ... the only thing you'll need to schedule is some relaxation!



GO EXPERTS

MARK LACLAIRE
Cresswind at Lake Lanier
LIFESTYLE DIRECTOR

LIFESTYLE

1. WHY SHOULD THE LIFESTYLE COMPONENT BE IMPORTANT TO THE ACTIVE ADULT HOMEBUYER?

My goal as Lifestyle Director is to change perceptions of how you spend your retirement years. Our residents are young, savvy and healthy. They expect lifestyle to begin anew in this phase of life, nearing and completing retirement. It's my job to make sure that happens. We do it with a focus on three keys to healthy active adult living: fitness, nutrition and relationships.

2. DEFINE IN ONE OR TWO SENTENCES THE "CRESSWIND DIFFERENCE."

The definition of active adult living has completely changed, and Cresswind has adapted. We think outside the box. We give more than people expect. We bring in national comedians, acts and professional dancers. The real difference is having the passion, being creative and fun, and creating enthusiasm and engagement.

3. WHAT ARE THREE QUESTIONS A PROSPECTIVE HOMEBUYER SHOULD ASK ABOUT LIFESTYLE PROGRAMS IN ACTIVE ADULT COMMUNITIES?

1. Ask to meet the lifestyle director - it's a relationship you'll want to cultivate. Is he/she fun, bubbly, passionate?
2. Ask what's offered that matches your interests? Art? Fitness? Music? Chorus?
3. Ask to see the events calendar and for a list of clubs. How full is it? How diverse are the offerings? Are there clubs that interest you?

4. HOW DOES STAYING ENGAGED HELP AN ACTIVE ADULT THRIVE?

At Cresswind, we're not just building homes but also creating lifestyles. Everything we do involves fitness, nutrition and/or relationships. We offer personal trainers, Tai Chi, yoga, water aerobics, healthy cooking seminars, farmers markets and more. We promote community

volunteerism, fostering relationships that help the active adult thrive. We create neighborhoods of like-minded people - people in the same stage of life with common interests.

5. IF YOU WERE ENCOURAGING SOMEONE TO MOVE TO A CRESSWIND COMMUNITY, WHAT WOULD YOU SAY TO CONVINC THEM?

Come see for yourself. Look around. Talk with sales. Talk with the lifestyle director. Discover a healthy and outrageously fun lifestyle here. See real comments from real residents about how incredible it is to Go Cresswind. There's nothing more powerful than endorsements from people already living here. And we have a few!

MEET MARK

Mark LaClaire played baseball at Bryant University (Rhode Island), where he was also social director. After graduation, he earned a spot as a baseball player in the movie Bull Durham. There, he caught the "entertainment bug" and started a booking agency for musicians/bands - names like Dave Matthews, REM and Hootie & the Blowfish crossed his desk. After 25 years of a crazy busy lifestyle, Mark got married and had a baby. His parents lived in an active adult community at Lake Oconee in east Georgia. There, he learned what a lifestyle director was and, about seven years ago, went to work for an active adult community. He fell in love with lifestyle programming and now works with KOLTERHOMES at Cresswind Lake Lanier (Gainesville, GA).

GO HOME

SEARCHING FOR YOUR HOUSE, YOUR HOME

Buying what may be your last home is nothing like buying your first. A great place to start is to think about your current home: How is it not conducive to your next phase of life? Are you looking to downsize? Do you want an open floorplan with spacious living areas inside and out? Do you still want a Formal Dining Room and/or Living Room? What exactly are you looking for in a new home?



CRESSWIND HOMES are designed specifically for active adults, using extensive research that asked those questions and more. Many are ranch-style plans with open spaces for entertaining, large and private Owner's Suites, separate areas for families and guests who visit, flexible options like a Den or Office, Loft or Basement. Outdoor living areas include lanais and porches for relaxing and entertaining. And most offer low owner maintenance, with yards and landscaping covered in community dues. This "low and go" lifestyle enables easy travel while resting assured that the grass is cut and the bushes are trimmed.

YOUR HOME in an active adult community should feature quality construction and a focus on energy efficiency. During these pre-retirement and retirement years, you don't want to worry about issues of poor construction or high-energy consumption. **KOLTERHOMES** are built with an eye to the future using healthy, energy-efficient construction techniques, materials and products that create lasting value and often exceed industry standards.

KOLTERHOMES

ENERGY-EFFICIENT CONSTRUCTION

HEALTHY FEATURES AND PRODUCTS

AWARD-WINNING DESIGNS

EXCEEDS INDUSTRY STANDARDS



PERSONALIZATION OPTIONS



Be sure your builder offers plenty of home personalization options. Your new Cresswind home comes with an impressive list of included features and an abundance of personalization possibilities. We cater to your unique tastes and lifestyle, with a full-service design gallery and assistance from a personal design consultant.

TOP CONSIDERATIONS IN HOME DESIGN

- One-level ranch or multilevel plan
- Square footage: downsizing?
- Lot size
- Basement
- Bonus or Loft
- Open floorplan
- Spacious indoor living areas
- Outdoor living areas
- Formal Dining Room
- Formal Living Room
- Gourmet Kitchen
- Office, Den or other Flex Space
- Large Owner's Suite
- Two, three or four (or more) Bedrooms
- "Separate" space for guests
- Garage: one or two car
- Storage space





GO EXPERTS

DONNA SEIGHMAN
Cresswind Charleston
DESIGN CONSULTANT

DESIGN

1. IF YOU WERE ENCOURAGING SOMEONE TO MOVE TO A CRESSWIND COMMUNITY, WHAT WOULD YOU SAY TO CONVINCE THEM?

Paramount to your decision is your experience. At Cresswind, we don't simply help you design your new home, we help you experience design. In the end, your unique design selections will ensure that when you walk into your house, you'll know you're home.

2. WHEN KOLTER SAYS "GO WITH GUIDANCE," WHAT DOES THAT MEAN FOR THE HOMEBUYER?

As your design consultant, it's my role to guide you to design options based on what I hear you saying you like or don't like. You choose where to spend your money. Whether it's on a gourmet kitchen or exquisite master bath, we'll guide you with selections that match not only your style and finish preferences but also your budget.

3. TALK ABOUT THE CRESSWIND HOMEBUYER'S DESIGN EXPERIENCE. WHAT MAKES IT DIFFERENTLY BETTER THAN OTHER HOMEBUILDER DESIGN JOURNEYS?

At Cresswind, we strive to create a design experience, versus a process. We want homebuyers to spend time in design, not just in selection. Our approach is thoughtful and aimed at creating comfortable homes. Cresswind homes come with an impressive list of included features and an abundance of personalization possibilities.

4. WHAT ARE ONE OR TWO DESIGN OR PERSONALIZATION TIPS FOR THE ACTIVE ADULT HOMEBUYER?

1. Spend time walking models, reviewing selections in our creative room, and doing some homework. We realize that when you arrive, you may not have figured out what you want, but you usually know what you don't want!

2. Create a flow with a neutral color palette - whether tan or khaki in nature or more grey at its base, use versatile neutrals for permanent colors; then change up your palette over time with furniture, décor, accessories, etc. Achieving a different look is much easier and often more affordable by updating throw pillows, throws or kitchen canisters, versus painting and repainting walls.

5. HOW IS DESIGNING FOR ACTIVE ADULT LIVING DIFFERENT THAN DESIGNING FOR A FIRST HOME, PURCHASED IN ONE'S 20S OR 30S?

Active adults often come in knowing what you don't want, and that is as important as knowing what you do want. You bring vast knowledge and experience to the table. We help you accomplish goals for your new home by beginning with the end in mind.

MEET DONNA

With a background in construction, Donna Seighman, Design Consultant at Cresswind Charleston (SC), discovered her real passion in design. For more than 11 years, she has been applying that passion in her work and currently does so for the benefit of active adult homebuyers in Cresswind communities. She believes it is her responsibility to give homebuyers the best experience possible... whether they've done this many times before or only a time or two.

TRICKS OF THE TRADE



Go behind the scenes of the selling process at active adult communities with these insider tips from sales trainer and industry expert Rick Heaston. Follow Rick's pointers and take ownership of your homebuying journey. To learn more about Rick, visit RickHeaston.com.

DON'T BE SOLD

When you visit a community sales center, don't be sold a new home. Instead, lead the process and allow the sales consultants to serve as your advisors. Many sales experiences can feel like a strong push with aggressive tactics designed to hurry a close. But as the process driver, you can slow down, take your time and identify your priorities up front as you visit communities, tour model homes and study floorplans using techniques such as Floorplan Voting.

THINK CLEARLY

Know what you're looking for and what options are most important to you, before you visit.

- How is what you're looking for different than what you have now? What are the benefits of making this change?
- What works for you in what you have? What do you want to avoid?
- Download our Priorities Planning Guide at Cresswind.com/PlanningGuide and bring a completed checklist on your visit.

THE IDEAL SALES CONSULTANT ADDS VALUE

While it's essential for your sales consultant to understand your needs and wants at a high level, it's also important for them to dig a little deeper and uncover any angst you may have. Exercises such as "Value Mapping" are incredibly helpful and a standard with Kolter New Home Consultants.

Push for an eyes-wide-open approach to homebuying. This should be an educational process, and in the process of learning, the risk of a poor decision is lessened or eliminated. Ultimately, the greater the transparency, the more enhanced your experience and the greater your confidence and certainty when making your final decision.

THE CASE FOR CRESSWIND

We believe your experience with **KOLTERHOMES** will feel very different and surpass anything you find elsewhere. We understand people don't like to be sold. Rather, they like to buy from someone they trust. The role of our New Home Consultants is simple and concise: to prompt clear thinking and add value to your homebuying journey. As an active adult, you bring vast knowledge and experience to the process. The most important thing we can do is help you accomplish your primary goals in making this change and buying a new home. We help you do this by beginning with the end in mind. And we are equipped with the tools and solutions to help you navigate the sometimes choppy or muddy waters of homebuying. At our Cresswind communities and properties throughout Florida, you'll find a better way to buy.

DID YOU KNOW?

You can save money in the long run if you buy a larger home at base price versus buying a smaller home (at a smaller base price) and adding structural options to create desirable, livable space.

A FEW TIPS TO KEEP IN MIND AND QUESTIONS TO ASK

- **Find out exactly what HOA dues cover.** Many include lawn care, security monitoring, fitness center access while others add home services like trash pick-up, cable or water. Compare the monthly fees to what you're currently paying for those amenities and services.
- **If you like to travel, compare the advantages of low-maintenance living to your current circumstances.** Many active adult homebuyers appreciate the low-maintenance, lock-and-go style of living offered in Cresswind communities.
- **Consider funding and financing options.** Consult your financial planner and/or tax advisor to explore the most logical, feasible ways to fund your home purchase at this stage in life.
- **Home design options: Does your builder offer unique home design options?** Do they point these out as you tour? At Cresswind communities, ask about Comfort Home Design, our thoughtful design approach to creating comfortable homes.



GO FOR THE MONEY:

FINANCIAL TIPS

CONSIDER THE FUTURE

Home purchases in your 50's or beyond should consider the future. Purchase decisions at age 55 should be part of your overall retirement strategy. Is this where you see yourself staying into and through retirement? If so, your considerations on location, communities and home design should acknowledge your long-term plan.

DO YOUR RESEARCH

For the communities that interest you, review the financial reports and the homeowners' association records. Make sure there aren't a lot of delinquent dues. Look at county clerk offices for liens and foreclosures in the community. And review community tax assessments through both the association and the local property tax appraiser.

KNOW YOUR FEES

Consider the homeowners' association fees and what they cover. Inquire about any upcoming assessments. Communities that haven't planned well will have to cover expensive repairs with large member assessments.

AMENITIES

Look at included amenities and ones that cost extra. Consider whether or not the community offers activities you want. Additionally, if you're not interested in activities that might cost extra, such as golf or tennis, account for that in your community reviews.

TAXES

Think about local tax rates. Property and income taxes are crucial considerations, as are estate taxes. For example, Florida offers some income-tax advantages but also has higher property taxes. Find what's right for you.

EXPERIENCE THE AREA

Stay in the local area and try local restaurants, grocery shopping and more. You'll get a sense for the area cost of living. If you are thinking you might spend the rest of your life there, it's worth the effort. Doing your research will help you make the best decisions about locations, communities, home designs and more.

LASTLY, CONSIDER YOUR MORTGAGE OPTIONS. They may be different now than in years past. Talk with a mortgage consultant and your accountant or tax attorney to understand the implications of various levels of financing. And ask your new home consultant about special offers that might be available. **KOLTERHOMES** simplifies the process by offering convenient financing through our affiliate lender, **CTCMORTGAGE**, where mortgage consultants specialize in providing the best financing options available with today's most competitive rates.



START YOUR SEARCH

LET'S GO

Once you've prioritized your list of considerations, a great place to start your search is online. Most active adult communities will have websites that "take you there" ... that show you locations, homes, lifestyle amenities and people enjoying life there.

At **Cresswind.com**, you'll be introduced to our communities across the Southeast. You can learn more about opportunities to experience those communities first-hand. Reach out to our internet concierge for assistance in finding more information or navigating the online exploration and the journey forward. And be sure to learn more about these experiential opportunities:

PLAN YOUR ROAD TRIP WITH CRESSWIND NOW AT [CRESSWIND.COM/ROADTRIPS](https://www.cresswind.com/roadtrips).

STAY&PLAY

GOCLUB PASS

- Ask about our communities that offer a **STAY&PLAY** experience.
- Ask about a **GOCLUB PASS** to experience community amenities and lifestyle.
- Plan your visit with an Internet Concierge so you can maximize your time and take advantage of events and activities.

YOUR GO CHECKLIST

- Rank your priorities.
- Create a short list of possible communities.
- Visit communities; stay in the local area.
- Talk to as many people as possible and ask questions.
- Take time to weigh the pros and cons.



THINGS TO ASK OR CONSIDER BEFORE YOU BUY



- 1**
HOA dues: Monthly? Annual?
What do they cover?
- 2**
The bottom line: What amenities, activities and programs are covered/included in monthly HOA fees? What about premium activities such as golf?
- 3**
Request HOA documents and review meeting minutes.
- 4**
Study the community's HOA financials. Research community HOA assessments.
- 5**
Are there other specific club membership structures or requirements?
- 6**
What about pets?
- 7**
Ask about utilities and other associated costs of ownership.
- 8**
Consult with your tax accountant.

- 9**
Ask if homeowners' warranty (HOW) is offered.
- 10**
Club memberships: Any additional requirements? Costs? Is an equity membership required?
- 11**
Food/beverage minimum at club dining?
- 12**
Conducive to those who still work?
- 13**
Does the builder offer financing?
- 14**
Visit the community several times on various days and times of week (including weekend).
- 15**
Transportation options to nearby shopping, restaurants, arts and cultural activities?
- 16**
Will our children and grandchildren feel welcome?
Is there a time limit for how long children can visit?

- 17**
Can our guests use the community pool, golf course and other amenities?
- 18**
What is the schedule for fitness classes and activities? Are there evening and weekend classes?
- 19**
Is there a newcomer's guide to learn about local restaurants and medical services?
- 20**
Talk to the neighbors before you buy.

KOLTERHOMES offers new homebuyers more than two decades of experience creating incredible homes and lifestyles throughout the Southeast. We know we are not just building a house, but also a lifestyle. We offer sought-after locations and exceptional amenities paired with the natural features and benefits of the area – whether mountains, lakes, beaches, shopping, culture or work opportunities. We enable homebuyers to create truly personalized homes through our inspiring Design Galleries. With exceptional finish choices and personalization options, each home is unique to its owners and built with an eye to the future using healthy, energy-efficient construction techniques, materials, products and standards that create lasting value and a better home. GO HOME to Cresswind by **KOLTERHOMES**.

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888-348-9698

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