

G O G U I D E

CRESSWIND®

to active adult living and homebuying



**NEW
COMMUNITIES
AND HOMES
AVAILABLE NOW**

PG. 4

**PICKLEBALL,
PARTIES, OR BOTH?
CHOOSING THE
RIGHT COMMUNITY
FOR YOUR
LIFESTYLE.**

PG. 11

**SET YOURSELF
FREE THROUGH
FITNESS,
RELATIONSHIPS,
EDUCATION AND
ENTERTAINMENT**

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

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Learn about today's
options for home shopping
built around you.



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CRESSWIND.COM
888-476-3017

HOME SHOPPING BUILT AROUND YOU.

From live virtual tours to private, in-person visits, there's a lot to love about today's new options in home searching, buying and building. Here are some of the innovative ways you can personalize your experience.



ONLINE TOURS

Cresswind has created rich online interactions for easily comparing communities and exploring homes, amenities and lifestyles. Explore galleries, videos and 360-degree walkthroughs

VIRTUAL MEETINGS

Meet with a New Home Guide without leaving your house. Schedule an online meeting for a virtual introduction to the Cresswind communities and homes you're interested in. You'll learn about amenities, floorplans, design options and more.

INTERACTIVE FLOORPLANS

Cresswind offers a range of floorplans designed for the wants and needs of today's active adults. Our online tool allows you to select and view structural options and exterior choices to personalize your new home.

IN-PERSON VISITS

Cresswind model parks feature designer-decorated homes that help you understand the many floorplans and personalization options you have to design a home that is built around you.

NEW AND NOW



NEW MOVE-IN READY HOMES. NOW AVAILABLE.

If you're looking to enjoy the award-winning Cresswind lifestyle as soon as possible, explore our Move-In Ready homes available at many of the Cresswind communities. Check back often if you don't see a home in your desired region. We release new options frequently!



NEW COMMUNITIES. NEW FLOOR PLANS. NEW WAYS TO LIVE.

We're always striving to provide more exciting active adult communities across the Southeast. Stay in the loop and check back for updates to see how we're growing!



Cresswind DeLand • DeLand, FL

- 13 floorplan choices ranging from approximately 1,400 A/C sq. ft. to over 2,500 A/C sq. ft.
- 2- up to 5-Bedrooms with 2- and 3-Car Garages available
- Future clubhouse overlooking Lake Winnemissett and award-winning amenities
- Minutes from dining and shopping in downtown DeLand and convenient to Orlando, Daytona and New Smyrna Beach



Cresswind at Spring Haven • Newnan, GA

- Gated community with two lakes for fishing and light boating plus resort-style amenities
- New collection of floorplans designed for active adults plus hundreds of design personalization options
- Easy access to the Atlanta airport and local conveniences in downtown Newnan
- 2- up to 5-Bedroom, one-story homes with options for 2nd floor Bonus Rooms and 4 Daylight Basements

DISCOVER THE CLUB SCENE AT 55+ COMMUNITIES.



A good selection of clubs is a great sign of an awesome active adult community.

Clubs help foster new friendships and give residents a sense of belonging. So in your new home search, make sure the community goes beyond the expected to offer something for every imaginable interest.

At Cresswind, you can expect more than the expected roster of clubs. Choose from hundreds of available options for every interest and hobby. And if the club you want doesn't exist, create it. Our Lifestyle Directors make it easy to get new clubs up and running.

Watch videos of these Cresswind Residents talking about joining clubs and forming friendships at [Cresswind.com/Testimonials](https://www.cresswind.com/Testimonials).



WALKIE TALKIES CLUB

Founder *Karla White* and Member *Margie Austin*

An avid hiker and club founder, Karla structures outings to match every skill level. So when Margie signed on for a six-mile hike that turned into nearly nine miles, the two residents became lifelong friends.



SINGLES AND SOLOS CLUB

Secretary *Gayle Partain* and Founder *Joyce Dailey*

Fresh off a European river cruise, Gayle and Joyce share how they first met and forged a close bond over good food and wine. They're also quick to clarify this club is for finding new friends. Not spouses.



WINE CLUB

Founders *Sondra Brown* and *Woody Brown*

The "wine people" of Cresswind, Woody and Sondra were well suited to found the Wine Club. They were already hosting frequent tastings as representatives for Scout & Cellar, a curator of clean-crafted wines.

55+ PROFILES RESIDENTS PURSUING THEIR PASSIONS

Meet seven residents who have discovered that now is the time, and Cresswind is the place, to become what they were always meant to be.



DAWN DAVIS
CRAFTER

Cresswind at Lake Lanier

Referred to as the “crafty” one in her friend group, Dawn Davis has taken full advantage of the arts & crafts at Cresswind at Lake Lanier. She now teaches card-making classes and has expanded into social media, even doing some live demonstrations.



MIMI SZUTZ
TRAVEL AGENT

Cresswind at Lake Lanier

A retired teacher of 33 years with a knack for traveling the world, Mimi Szutz is now a travel agent for “Mimi’s Bucket List Travels,” where she helps family and friends plan their dream getaways.



CONNIE MACDOUGAL
COLLEGE STUDENT

Cresswind Myrtle Beach

Connie MacDougal recently enrolled in Coastal Carolina University to learn to speak Italian and play the piano. She is also very active within the Cresswind community – leading monthly potluck dinners, the annual homemade cookie exchange and monthly team trivia.



SANDY JERBERT
TENNIS PRO

Cresswind Myrtle Beach

Sandy Jerbert’s passion for tennis was revitalized once she landed at Cresswind. She is now playing tournaments in Hilton Head, Asheville and Florence, to name a few. She is the embodiment of an ACTIVE adult.



MARK RADZOM
PIANO MAN

Cresswind Myrtle Beach

After working an IT desk job for 30 years, Mark Radzom found a new passion in landscaping, even serving on the Landscape Committee. He also has worked to improve his piano skills, and Cresswind has given him the opportunity to perform for an audience for the first time.



MIKE RUSSELL
PERSONAL TRAINER

Cresswind Peachtree City

Former trainer and gym owner, Mike Russell, now has the ability and amenities needed to help fellow residents in the Cresswind community stay in shape. He also has several hobbies on the side, including playing billiards and flying helicopter drones.



MARY MARKS
CHEF

Cresswind Peachtree City

Chef and food stylist Mary Marks has owned her own catering business for over 20 years. Proximity to the airport, amenities such as the demonstration kitchen and opportunities to cater within the community have allowed Mary to further her business more than ever.

+ Watch the videos at [Cresswind.com/Testimonials](https://www.cresswind.com/Testimonials)

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.



Click or scan to view our regional guides to learn more about some of the best places to live.

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).

**PLAN A ROAD TRIP
WITH KOLTERHOMES®**
OR START TOURING FROM THE
COMFORT OF YOUR OWN HOME

(SEE PAGE 26)



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?

Prioritize the considerations
that matter most to you.



ACCESS TO
AIRPORT AND
INTERSTATES

LOW-MAINTENANCE
LIVING

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 _____

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?



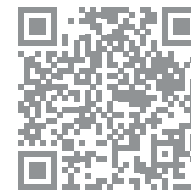
ACTIVE PEOPLE ARE **HAPPIER**
AND **HEALTHIER**



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 cornerstones of **Fitness, Relationships, Education and Entertainment** in locations that give easy access to a world of activities onsite and off-site.

SET YOURSELF FREE



Click or scan for video to learn more about all the fun, social and easy ways to stay active, healthy and engaged.



Want to live a better, longer life?

Then follow the science and stay active. Studies show an engaged lifestyle balanced between fitness, social and cognitive activities can both help extend your life and improve its quality. That's the philosophy behind Cresswind's national award-winning lifestyle program, designed so you can Set Yourself FREE.

What exactly does that mean for Cresswind residents? It's the freedom to explore a wide range of events, activities and interests based on the cornerstones of Fitness, Relationships, Education and Entertainment. Click the icons above to learn more about how easy, rewarding and fun it can be to achieve your goals and enjoy doing what matters most to you.

FITNESS

From Pickleball to Pilates, your possibilities for staying fit are nearly unlimited.

RELATIONSHIPS

Endless opportunities that make it easy for you to find friends and fun.

EDUCATION

Satisfy your lifelong pursuit of knowledge with new skills, hobbies and learning.

ENTERTAINMENT

With concerts, comedians, and live shows, at Cresswind, your dance card is always full.

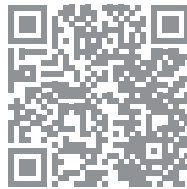




FITNESS

STAY HEALTHY YOUR WAY

Whether you're the type who can't wait to exercise or you just bought your first pair of sweats, you'll find just what you need to stay engaged and fit at every Cresswind community. Here, your options are nearly endless to optimize endurance, strength, balance and flexibility. Onsite fitness centers, yoga and aerobic classes, indoor and/or outdoor pools, and other recreation options such as tennis, bocce, pickleball and nature trails make it convenient and easy for you to focus on optimizing the key components of fitness.



Click or scan to discover the endless opportunities to stay active at Cresswind.



Click or scan to see a video of our simple and effective training system in action, exclusively for residents of Cresswind communities.

CRESSWIND SMARTFIT TRAINING CENTERS

Select Cresswind communities are exclusively equipped with EGYM equipment, offering cutting-edge circuit training and fully integrated cardio and strength machines.





GO EXPERTS

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 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).

3. 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!

4. 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.

5. 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.



RELATIONSHIPS

FINDING FRIENDS & FUN

Moving to a new community, and possibly leaving longtime friends, can be equal parts exciting and intimidating. Fortunately, one of the biggest benefits of Cresswind active adult communities is the tremendous opportunity to grow healthy relationships with family and friends, both new and old. With all types of clubs and seemingly endless social activities coordinated by onsite Lifestyle Directors, Cresswind makes it easy to enjoy time with people who share similar interests, grow close friendships and establish new relationships.

“WE PLAY TOGETHER, WE TALK TOGETHER, WE DANCE TOGETHER. WE REALLY HAVE THE OPPORTUNITY TO GET TOGETHER A LOT.”



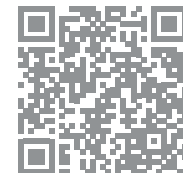
Click or scan to hear from residents about all the ways Cresswind fosters healthy relationships.



EDUCATION

LIFELONG LEARNING

A key component of a healthy lifestyle is exercising your brain. So, at Cresswind, we actively foster residents' lifelong pursuit of knowledge through on-site workshops, classes and seminars as well as partnerships with local colleges and universities. Our onsite Lifestyle Directors also coordinate volunteer and mentorship programs that allow residents to focus more on giving back and less on logistics. Whether you want to dedicate your time to a nonprofit, hone a new hobby or master an established skill, Cresswind makes it easy to stay mentally sharp and engaged.



Click or scan to Learn more about lifelong learning opportunities that abound at Cresswind communities.



ENTERTAINMENT

GET READY TO APPLAUD

Why fight traffic and crowds for A-list acts when you can enjoy high-quality performances in your own community? If you love live entertainers, musicians, comedians and lecture series, then you'll love the entertainment that only a Cresswind community can offer. The onsite Lifestyle Director at every Cresswind community coordinates to bring residents today's most popular acts. So, this is not your standard talent lineup. Here, the entertainment is on par with what you'd expect at much larger venues and concert halls with the added convenience of being staged right in your own backyard.

**“IF YOU WAKE UP AND
YOU’RE BORED,
IT’S YOUR OWN FAULT.”**



Click or scan to preview
just a small sampling of the
entertainment that awaits
just outside your front door.

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.

LET'S PLAY PICKLEBALL



Pictured: Pickleball Center at PGA Village Verano, home of the *World Pickleball Open*

Cresswind communities are home to some of the most dynamic picklers and pickleball centers in the Southeast.

Learn more at KolterPickleball.com

IT'S FAST, FUN AND FRIENDLY (MOSTLY). IT'S PICKLEBALL.

“How the heck did pickleball become the fastest growing sport in America?” said nobody who ever played the quick-paced, super-fun game. If you’ve never had the pleasure, here’s a high-level overview.

Created in the mid-60’s and rumored to be named for the creator’s dog Pickles, the sport is a cross between racquetball, ping-pong, badminton and tennis. Players use paddles and

wiffle balls on a court similar to tennis, but not as large. The smaller court allows players to carry on a casual conversation during a match. There are some whacky rules, but not so many that you can’t learn the game in one or two matches. Far less complicated than other sports, it’s simple to learn. It’s also pretty easy to become pretty good. You really don’t need to be crazy coordinated or even all that athletic. Nor do you need to invest in expensive equipment. What you do need is a healthy desire for a socially active good time.





GO EXPERTS

MARK LACLAIRES
DIRECTOR OF LIFESTYLE
FOR **KOLTERHOMES**

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, relationships, education and entertainment.

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, relationships, education and entertainment. 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 TELL 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!

Hear from Mark himself as he provides tips to selecting the right active adult community at Cresswind.com/Lifestyle

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. Mark now serves as the Director of Lifestyle for **KOLTERHOMES** and has been recognized by the National Association of Home Builders as one of the top lifestyle directors in the country. Mark works to keep Kolter's lifestyle programs, events and activities at Cresswind communities across the Southeast innovative, fun, and award-winning.*

GO HOME

SEARCHING FOR YOUR HOUSE, YOUR HOME

When considering a new home, 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. Kolter's homes 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 and Kolter Homes structural options. Cresswind homes are designed for the way you live, with the ability to personalize based on your tastes and lifestyle. The professional design consultants in our on-site Design Galleries help guide you in every aspect of designing your new home, making the process easy and stress free.

TOP CONSIDERATIONS IN HOME DESIGN

- One-level ranch or multi-level plan
- Square footage: downsizing?
- Homesite 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: 1-, 2- or 3-car
- Storage space





GO EXPERTS

DONNA SEIGHMAN
Cresswind Charleston
DESIGN MANAGER

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 a decade, 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.

NEW VERSUS USED



WHAT ARE THE ADVANTAGES?

NEW HOME ADVANTAGES

- Be the first person to live in the home. Everything in your home is brand new.
- Homes designed and built for the way you live today. Select the perfect floorplan, fixtures, finishes and colors right from the start.
- Personalize your perfect home and enjoy the design gallery process.
- Constructed under the most current building codes and energy-efficiency requirements. The latest air conditioning and ventilation systems.
- Builder home warranty included. Warranties on all the products in your new home, PLUS, you'll likely save on Home Insurance for buying new.
- New Home Orientation and follow-up visits from the Customer Service team once you're moved in to ensure your new home's performance.

USED HOME REALITIES

- Be one of WHO KNOWS HOW MANY that lived in the home. Everything is used and touched by others.
- Outdated floorplan with a used water heater, used appliances, worn floors, old paint, used cabinets, countertops and more.
- Compromise and settle for what you can get. Take the home as is and incur the cost and inconvenience to personalize after you're moved in.
- Built to old codes and inspection standards. How old are the ducts the air you'll breathe is running through? Was the system maintained or ever cleaned?
- Builder home warranty? Appliance warranties? Cost of home insurance?
- Keys at closing, and you're on your own.

START YOUR SEARCH AT [KOLTERHOMES.COM](https://www.kolterhomes.com)



BEDROOM
COUNT

ONE-STORY

GARAGE
SIZE

GREAT
ROOM DESIGN

KITCHEN
LAYOUT

HOMESITE/
LOT

WHAT MATTERS MOST?

OUTDOOR
LIVING AREA

Prioritize the home considerations that matter most to you.

DINING ROOM

DEN/
HOME OFFICE

STORAGE

ENERGY
EFFICIENCY

ARCHITECTURAL
STYLE

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 _____

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.

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?
- Use our free "What Matters Most" checklist from the previous page and bring a completed copy 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 Guide 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 the Southeast, 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 KSOs (Kolter Structural Options) and 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.



LET'S GO

START YOUR SEARCH

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 **KolterHomes.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 online team of New Home Specialists who will help you find more information or navigate the online exploration and the journey forward.

Plan your visit with a New Home Specialist so you can maximize your time and take advantage of events and activities. Call 888-476-3017.



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.

◆ NEW HOMES SOLD OUT

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, fitness center 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**®.

Cresswind.com
888-476-3017

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