

One wise choice

retirement living done right

Meet your principal Tracey Andrews

Tracey started in Real Estate at the tender age of 22. Soon after, she became a mother to two beautiful daughters and didn't return to the property industry until 2000, when she secured the position of Sales, Marketing and Village Manager at Ashton Gardens Retirement Village, East Maitland.

EXPERIENCE

Tracey successfully sold the entire development consisting of 61 boutique homes in Ashton Gardens, off the plan and from the boot of her car.

Tracey eventually moved on to more challenging roles within the Retirement and Aged Care industries and remains, not only passionate about the industry, but conversant with current legislation.

QUALIFICATIONS

Tracey's focus is her relationship with her customers. She finds nothing more satisfying than knowing they feel valued, informed and supported throughout their journey. For this reason, Tracey has developed a holistic approach that is designed to upsize a customers' lifestyle through downsizing the family home.

As the Principal and Licensee for One Agency Karinya Properties, Tracey strives to provide every customer with unforgettable service. She strongly believes in the benefits of open communication and professionalism that is second is none. Her large network of service providers also allows her to offer a complete and stress free experience.

A black and white portrait of Tracey Andrews, a woman with blonde hair and glasses, smiling. She is wearing a dark top and a necklace. Her arms are crossed.

We are
One family.

"The most rewarding aspect of my job is the friendships I make. Knowing my customers feel valued and supported on their journey is of the utmost importance to me."

TRACEY ANDREWS, *Principal & Licensee*

Meet your agent

Toni Guy

Toni is a highly accomplished and experienced Sales Agent, with a thorough knowledge of the Newcastle area. Having lived here her entire life, she knows just how great a place it is. Her professional sales, customer service and negotiation experience span more than 30 years.

MY APPROACH

A single mother of two beautiful girls, Toni, champions a client first approach. This allows her clients to enjoy a collaborative and honest relationship with her. A home is such a personal thing and whether buying or selling, it's a sensitive and intimate process that ultimately begins a new phase in the client's life. Working together always achieves the best results.

MY COMMITMENT

Toni has a strong commitment to a stress free sale and is able to provide informed and educated advice at all times. She has a remarkable ability to adapt to any situation and offer the best solutions to achieve the best possible outcome for her client. She genuinely loves to see clients well looked after and happy.

Toni has an abundance of energy and constantly radiates a positivity that flows through into all that she does. She is known for always finding a way to make things happen. Toni's motto, "I treat my clients like my own family," so you know from day one that you will be treated with care and respect.

So, "Why Real Estate?"... Some people are in it for money, for Toni, it's the rewarding feeling of helping an owner sell their largest, and at times most loved asset, allowing them to move on to the next chapter of their lives.

"I have a strong commitment to a stress free sale. I treat my clients like my own family. I love seeing my clients happy and enjoy the process of helping them move on to the next chapter in their lives."

TONI GUY, Sales Agent



**You'll know when
you see the **One.****

Thinking about retirement living?

One Agency agents are driven by a shared vision – to provide clients with the exceptional calibre of service and results that they deserve.

The decision to move into a Retirement or Lifestyle Village is not one to be rushed in to, nor taken lightly. At times you will feel overwhelmed and your judgement may be clouded, purely by the steps required to get there.

This guide is designed to take you through some of the most daunting parts of the process and offer some independent advice on how to make each step as stress free as possible.

IT'S A BIG STEP

It's completely natural to feel some hesitation when making such a life changing decision. Take notes and ask questions, ensure you understand and are completely informed prior to placing a deposit, and never allow yourself to feel/ be pressured into making a decision on the spot.

A SMOOTH TRANSITION

Working with the right people throughout your journey will make a difference and ensure a smooth transition. In no time at all you will be saying, "I wish I had done this sooner."

THE VILLAGE

When visiting a Retirement/ Lifestyle Village you will discover many things. Most offer a variety of floorplans, community facilities, activities, services and other features that will enable you to enjoy the years ahead.

Things to look for include:

- A vibrant welcoming culture.
- A range of floor plans to ensure that all your needs are met.
- The location of the Village and it's distance from the nearest shopping centre and hospital, along with access to public transport and/ or a Village bus.
- Positive lifestyle activities. Residents are encouraged to retain their independence by continuing to do the things they love. Lots of villages offer a variety of entertainment and activities to suit a wide range of interests. These may include relaxing in the lounge area, reading a good book from the library, watching a movie on the big screen, partaking in arts and craft, or simply pottering in the garden.
- Social gatherings are an important part of good health and wellbeing, so your community should host regular outings. Take a look at the Social Calendar and ask your sales person if you can participate in some of the social activities prior to moving in.
- Professional and compassionate staff are an essential ingredient to any successful Village. To ensure you feel comfortable and secure in your new home, they must be trustworthy and sensitive to your needs.

Things to ask for include:

- General inquiry document and / or disclosure statement.
 - Monthly newsletter and / or social calendar.
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We're here to guide you through the most daunting parts of the process and make each step as stress free as possible.

Will you need a solicitor?

Engaging the services of an experienced solicitor will ensure a smooth and stress free process. They will provide a clear understanding of the contract and explain your residence rights.

Like all major financial decisions, it is important to be completely aware of the economic, legal and lifestyle implications involved when moving in to a Retirement/ Lifestyle Village. Having the support of a good solicitor will ensure you can move in to your new home without any concerns about the future.

YOUR SOLICITOR WILL:

- Investigate the Village to ensure it has a good reputation. They will look into the Company that owns and/or operates it. They will also explore the services provided and check what security measures are in place.
 - Ensure you are provided with all documentation in order to make the right decision. Retirement/Lifestyle Villages should be transparent and offer full disclosure. Your solicitor should work closely with you and your financial advisor to ensure you can comfortably afford the Village of your choice.
 - Explain the contract, so you completely understand what you are signing. They will understand all types of contracts and be up to date with ever changing government legislation and regulations. There are at least eight common legal structures for Retirement Villages in Australia, and the structure adopted by each Village will depend on its location. Different structures can have different implications and raise different issues in terms of legislation. Your solicitor will ensure you understand the legislation applicable to your State or Territory.
 - Ensure you understand how and where your fees will be spent. They will explain all fees, such as potential ongoing fees, and what they cover. They will also explain the Management Agreement which lists information such as who is responsible for service charges, refurbishment and capital replacement costs, security of tenancy rent and/ or recurring service charges.
 - Provide legal advice upon your departure from the Village and offer legal counsel if there is a dispute.
 - Due to the variety of Departure Fee Structures, your solicitor will ensure you completely understand any consequences upon vacation, such as who is responsible for selling your home, capital gains, and what happens if the home takes a while to sell.
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Ensure you have a full understanding of your contract, your rights, capital gains and how your fees will be spent.

The process of downsizing

Downsizing has so many benefits. Less work means more time with family and friends, and time to truly enjoy all that life has to offer.

However, your home holds a lifetime of memories, and there is no doubt that downsizing into a new residence can be both physically and mentally challenging.

The following tips will assist in your move to a more simplified lifestyle.

TIPS FOR FEATHERING YOUR NEW NEST

- Pace yourself. You will be sorting through a lifetime of possessions and may find it emotionally draining. It's important to give yourself time to go through this process.
- Consider the space in your new home. Determine what items you will need and what you can do without.
- Take time to walk through your home and be completely honest about what you really need. This will eliminate unnecessary packing and perhaps save on removal costs.
- Make decisions. Write a list of what you plan to take, what you would like to give away and what you would like to sell or donate. If you are struggling, ask the opinion of someone close to you, this will ensure you stay on track.
- Reduce your household items. A great place to start culling is the linen cupboard. Ask yourself how many sets of bath and beach towels do you currently use? Moving to the kitchen, how many dinner sets do you have? Why not start using all those items that you've been keeping for a special occasion in your new home?
- Tackle one room at a time and, once you have decided on what you are going to keep, avoid going through your things again.



One step you can't ignore.

Choosing your agent

Choosing an agent can be a daunting experience. Finding a trustworthy, compassionate, understanding and skilled agent, however, isn't as difficult as it may seem.

By taking time to ask these questions, you may be confident that you will find an agent who will work hard to secure a buyer for your home. Your chosen Retirement/Lifestyle Village may be able to recommend a good agent so don't hesitate to ask them.

6 QUESTIONS YOU SHOULD ASK ANY AGENT

1. **"Can you show me your sales history?"**
A good agent will be able to present you with a detailed list of properties they have recently sold.
 2. **"Can you support the suggested sales price?"**
A skilled agent will be more than happy to provide you with a list of comparable properties, both recently sold and currently on the market.
 3. **"What commission rate do you charge, does that include marketing, and what will I get for my money?"**
There are several options available when marketing a property, from newspapers and brochures to online websites. For this reason, it is important to know exactly how your money will be spent. Knowing exactly what you are expected to spend on marketing will ensure you avoid any surprises down the track.
 4. **"What method of sale do you recommend to sell my property and why?"**
There are a variety of ways in which your agent can sell your property, such as private treaty or auction. The agent should explain to you why they believe their chosen method of selling is best for you, and clearly outline the costs and benefits of each.
 5. **"How long will it take to sell my home and why?"**
The agent may not be able to give you the exact time it will take to sell your home, however, an experienced agent understands the market in your area and will explain any factors that may impact on the time that it may take.
 6. **"Can you provide references?"**
A good agent will be more than happy to supply a list of their previous clients. It would be of benefit to call these clients and ask questions such as, "Did you get the price you wanted?" and, "What did you like about the agent?"
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A good agent will be more than happy to supply a list of their previous clients and justify their selling methods.

Make your move easier

Moving house can feel a little overwhelming at times. Finding someone you can trust with your personal belongings may seem a difficult task, however, engaging the services of a professional moving service may lighten the load.

Removalists do more than just move furniture, they can control every aspect of your move.

5 WAYS YOUR REMOVALIST WILL MAKE THINGS EASIER

1. Packing of your belongings - Removalists can carefully and skilfully wrap and pack your possessions, ensuring they can be safely moved from one destination to the next. If you prefer to pack your belongings yourself, your removalist may be able to supply wrapping materials and boxes.
2. Moving your belongings safely - Experienced removal services know how to pack, move and transport even the most difficult of items, efficiently and carefully. Engaging their services will alleviate the need to do heavy lifting.
3. Helping you settle into your new home - A removalist can help you unpack your belongings, assemble and set up your furniture, arrange heavy furniture and even hang pictures. In no time at all you will be sitting back, relaxing and enjoying your new home.
4. Safe storage facilities - If you have just sold your home and are still in search of a new home, you may need to engage a removalist that can store your belongings.
5. Pre-removal - Some removalists now provide services to help prepare your home for sale. They can assist with de-cluttering your home, by packing and storing non-essential items. This will ensure your home presents neat and tidy for sale.

**One more
move.**

Number one for a stress free purchase

We work closely with a number of local businesses to ensure our customers receive the best value and service.

We highly recommend these trusted, cost-effective suppliers to assist you with all aspects of selling and purchasing your home.

CONTRACTS FOR SALE

Jason Dunn

BAKER LOVE
30 Dan Rees Street, Wallsend NSW 2287
Phone: 02 4944 3322 or Mobile: 0413 516 106

MARKETING AND SELLING YOUR HOME

Tracey Andrews

ONE AGENCY KARINYA PROPERTIES
Mobile: 0408 537 383

Offer: Commission Rate of 1.65% inclusive of GST + Marketing Costs

DOWNSIZING

Raewyn Paterson (Woody)

A GOOD SORT
106 Howe Street, Lambton NSW 2299
Phone: 0412 162 624

REMOVALIST

Jordan Petersen

ACROBAT REMOVAL & STORAGE
Bowden Street, Carrington NSW 2294
Phone: 02 4960 0688 or Mobile: 0425 278 079

Offer: 20% off all packing materials and 2 weeks free storage

Mention One Agency Karinya
Properties to these suppliers
and you'll be treated like family.

Your journey checklist

- 01 Investigate Villages

- 02 Seek financial and/or legal advice before placing a deposit if necessary

- 03 Place deposit on chosen home

- 04 Advise solicitor / conveyancer of deposit

- 05 Have solicitor / conveyancer prepare Contract For Sale for your home

- 06 Arrange for several real estate agents to provide a market appraisal on your current home

- 07 Choose agent and sign listing agreement

- 08 Once contracts are exchanged with purchaser arrange quote from removalist

- 09 If packing personal items, purchase boxes and begin process

- 10 Two weeks prior to settlement, advise service providers of disconnection / reconnection and your new address:
 - Electricity
 - Gas
 - Water
 - Phone / Internet
 - Insurance company
 - Australia Post
 - Services NSW



ONEVISION
ONEDREAM
ONENAME
ONEAGENCY



Retirement living done **right.**



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