



Providence Lifestyle

Resort Style Living
for Over 50s

Frequently Asked
Questions

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About Providence Lifestyle Resorts

Who has Providence been designed for?

The Providence Lifestyle is new and unique to WA, specifically designed for an independent, healthy, and active lifestyle, appealing to a younger group of empty nesters and early retirees who are young at heart and independent. Our mission is to create environments that support a life enriching experience.

Providence Lifestyle Resorts are designed for people who:

- want to downsize from their large house;
- want to live independently within a vibrant community;
- are over 50;
- may have been through a divorce and single;
- do not have a child permanently living with them; and
- do not require the level of care or assistance provided in a retirement village.

Within our community you will find people working full time or part time, whilst others may be fully retired.

Many love to travel for extended periods and enjoy the ease and freedom of being able to 'lock and leave', whilst others love to 'stay and play' because it feels like being on holiday every day!

Some will be couples who have raised a family in the suburbs, who with their children off their hands, are now ready for 'me time'. They are people who want to downsize, free up cash, and are looking for a modern, new home without the maintenance of a large property which feels like a ball and chain.

Around 50% of the community will be single for various reasons, cherish their independence and are looking for more opportunity for connection and friendship – which is more challenging to accomplish in a traditional single home or apartment.

Many Homeowners are people who want to maintain a private life and stay connected to just their family and friendship base. They will love to read or tinker in the garden, and choose to participate in community gatherings occasionally.

The Resorts will also attract very social and active personalities who love arranging or participating in larger gatherings and social settings. They love golf, bowls, swimming, music, dancing, singing or amateur theatre. They are up at the crack of dawn and down at the gym...or they are sleeping late because, well, the night before was too much fun!

Basically, anyone and everyone can find (or not find) like-minded souls and enjoy what the Resort has to offer. The choice is yours.

Are Providence Lifestyle Resorts the right fit for everyone?

No.

Providence Lifestyle Resorts are not retirement villages and not set up to provide the level of care or assistance provided in a retirement village. If you need that level of care or assistance, Providence will not be right for you.

In a Providence Resort, Homeowners are required to respect the rights of other Homeowners. Anyone unwilling, or unable, to respect the enjoyment rights of others within the Resorts, will not be a right fit.

Providence reserves the right to refuse a sale and lease application where we believe the Vision or Values created for the Resort or its Homeowners may be compromised.

What are the main reasons people give for moving into a Providence Lifestyle Resort?

Everyone has different reasons but here are the most common ones we've heard...

"It's like a first-class resort!"

"It's like being on holidays every day."

"There's always something to do here and someone to talk to."

"I want to feel safe at night so having a gated community gave me that peace of mind."

"I am tired of maintaining gardens and a big house. We want a lock-n-leave home so we can zip off with the caravan anytime we want to."

"I want a brand-new house as our current one needs major renovation."

"I like having a heated pool ready for me to use without having to maintain it!"

"No entry and exit fees were a big draw card for us."

"I live on my own, so I want to be around similar like-minded people rather than relying on my adult children as they are so busy these days."

"We wanted to free up some cash now that the kids have all gone."

"I like being able to have a stroll in the evening or late night and feeling totally safe."

"Being busy was important to us as we often felt a bit bored and restless at our home since we retired. There is so much to do at the Resort we can be as busy or as active as we please."

Who are the people behind Providence Lifestyle Resorts?

John Wood is the founder of NLV (National Lifestyle Villages) which began in 1999 and went on to establish 14 successful Villages in WA, Victoria and NSW. In 2020 John established Providence Lifestyle Resorts with 4 initial locations - Mandurah, Haynes, Henley Brook and Providence alongside 3 directors – James Turnbull, John Green and Brad Denison to create a team of the most experienced land lease developers and operators in Australia.

The Providence Executive Team are highly experienced in creating lifestyle resorts and are passionate about the health benefits of social interaction and being able to live in a safe and secure environment with like-minded people.

Can you tell me about the Resorts and their House designs?

Significant consideration goes into the vision, design, and implementation of each Resort to be a beautiful, peaceful place to live. A big team is involved...from our Civil Consultants, Electrical engineers, Plumbers, Landscapers, Architects, Interior Decorators and more. Most of these partners in the Resort have worked with the Providence team over many years and specialise in lifestyle community developments.

Our Design Team create street elevations and roof lines to compliment a holiday lifestyle. The combination of home colours and variations to home facades provides unique streetscape appeal and complimentary neighbouring homes. An important ingredient is the focus on landscape design. Existing mature trees and those we introduce give the Resorts an established feel as well as offering shade in the summer months.

The homes are architect-designed and constructed with reinforced concrete pads, steel and timber frames, fibre cement weatherboard walls, and Colorbond roofing. They have excellent sound proofing, insulation and comply with environmental efficiency ratings.

Every home is designed with your enjoyment of life in mind, creating a relationship between indoor living space and outdoor entertaining areas.

Apart from 2 duplex designs, all homes are built on independent housing lots, known as sites, with no common walls. Our award-winning architect, Richard Hammond, specialises in community living projects and the design philosophies include connected indoor/outdoor spaces, cross flow ventilation and solar orientation.

Does Providence respect and preserve the environment it develops?

Yes, we strive to protect the natural environment by building Resorts that conserve water, protect indigenous flora, fauna, and ecosystems, and by providing energy-efficient homes and appliances.

Waste management and recycling are important environmental initiatives incorporated into the Resorts. There is a dedicated asset recycling centre (ARC), a composting area, a communal garden, as well as a recycling area for the separation of glass, plastics, cardboard, batteries, paints and a multitude of other materials to reduce waste to landfill by up to 50%.

Resort Homes

Do Providence homes compare favourably with brick and tile homes?

Yes. Each home is engineer-certified and built to exceed the Australian Building Standards. They will last as long, if not longer, than traditional brick and tile homes but are completely relocatable for future generations.

In traditional brick houses the slightest ground movement can produce cracks. In contrast, the steel and timber frame homes are on an elevated prestressed concrete base which is more resistant to cracks. Additionally, modular homes are faster to build, more environmentally friendly, and can be more comfortable to live in because they are more efficient to keep cool in WA's hot climate.

Who looks after my house and site repairs and maintenance?

Just like traditional home ownership, Resort Homeowners are responsible for general repairs and maintenance. In addition, to maintain the high quality streetscape aesthetics, all Homeowners are required to keep their home and surrounds tidy and free of unsightly clutter.

The homes and landscaping are designed to be low maintenance, making it as easy as possible to keep them looking great.

Can I make modifications to my home?

Yes, written approval is required from the Resort Manager, and in some circumstances approvals are required from the local council. For example, an alfresco extension may require local council approval, and in that circumstance your contractor engaged to complete the work would submit the necessary paperwork on your behalf.

The Resort Manager needs to be kept in the loop to make sure any extension/changes don't negatively impact neighbours or adversely affect the aesthetics of the Resort's streetscape.

The same applies to installing exterior awnings or screens to the front of homes, which are also subject to the Resort Manager's approval to ensure that they positively add to the streetscape appeal.

Can I change the interior of the house?

Yes...it is your home so you certainly can. You may like to change the interior wall colours, add wallpaper, new light fixtures, additional cupboards etc. More significant structural renovations need to be submitted to the Resort Manager to ensure they will comply with any additional council conditions.

Can I do what I like with my own garden?

Your rear garden is yours to do with as you wish (after we have finished landscaping it on your behalf). We reticulate and landscape all gardens with waterwise plants. The only exception to this is planting of trees, which must be approved to satisfy our own regulatory obligations and ensure they are the right fit for the Resort and garden size.

You will need to keep the front garden always looking neat and tidy and in keeping with the streetscape landscape design. This keeps the entire resort looking great and really helps resale values into the future.

Garden gnomes and statues are not permitted in front gardens, but no problem in private garden areas, so long as they are not visible from the street.

Hanging plants and multiple pot plants at the front of the home are not permitted in order to maintain the aesthetic appeal of the Resort. Homeowners who wish to place well-maintained pot plants by their front door or on their front patio also require approval from the Resort Manager.

What size are the lots?

Lot sizes vary from 150sqm to 350sqm. The size of each lot will depend upon the home selected and location within the Resort. Remember...it is not how big the land size is as all Homeowners will have the entirety of all resort facilities at their disposal with loads of space to enjoy! The aim is to have an easy-care lot.

What do I get with my home?

All Resort homes are provided as a fully completed "turn-key" home and landscaped package. This means you can just shift in, ready to enjoy the Resort life. The house includes boundary fencing, retaining walls (if required), landscaping, reticulation, washing line, air-conditioning, and even a shed/storeroom for items not suitable for inside the home. A full specification sheet is available for each home for sale in each stage.

Can I have a Garage Door?

Each stage of the Resort is designed to comply with Government regulations and therefore some homes come standard with a garage door fit before move-in and others come standard without a garage door.

It may be possible for buyers to add a garage door later, however due to set back requirements in the regulations we operate within, there is a significant process to go through in order to obtain the necessary approvals and success cannot be guaranteed.

In each stage, approximately 50% of homes are available with a garage door, and the homes are priced accordingly to satisfy different budgets.

Will I have a letter box?

Yes. By design, the letter boxes are located at the main Clubhouse and come with a key lock for privacy. This provides a reason every day for leisurely walking to collect your mail and bump into people.

Resort Facilities and Services

What facilities are provided at Providence Resorts??

Each Resort has a multitude of standard facilities and some Resorts that are larger have additional facilities...The list below with two ticks are standard and those with one tick may not be included in some Resorts.

The planned facilities, which may or not be completed when you move in and are subject to change are:

- ✓✓ Inspired Clubhouse for year-round enjoyment
- ✓✓ Lounge lobby area for socialising or relaxing with beautiful décor and double-sided fireplace
- ✓✓ Café/Bar (self-serve)
- ✓✓ Commercial kitchen – use for Homeowners and/or caterers
- ✓✓ Dance floor (ideal for big functions, shows, special events)
- ✓✓ Veranda fireplace/BBQ area with comfortable patio furniture
- ✓✓ Library around café (books donated by Homeowners)
 - ✓ Music room with records and instruments donated by Homeowners
- ✓✓ Art, hobby & creative art studio
 - ✓ Cinema
- ✓✓ Games room for pool and darts
- ✓✓ Pickleball courts
- ✓✓ Bowling green
- ✓✓ Indoor heated pool
 - ✓ Outdoor pool and sundeck area
- ✓✓ Spa and sauna
- ✓✓ Changing rooms with showers etc
- ✓✓ Equipped gymnasium
 - ✓ A destination gazebo with fire pit
- ✓✓ BBQ and social gathering areas around resort
 - ✓ A secondary mini club house for private functions and family gatherings
- ✓✓ Communal vegetable/herb garden and potting shed
 - ✓ Caravan and boat storage bays
 - ✓ Car/caravan/boat wash down area
- ✓✓ Hobby workshop (tools and equipment donated by Homeowners)
 - ✓ Micro-brewery
 - ✓ Golf simulator
- ✓✓ Dog wash
- ✓✓ Secure audio-visual intercom entry
- ✓✓ Various water features around Resort gardens

What is the Mini Clubhouse?

This is like an extension to your home after downsizing, that can be used exclusively to host friends, family, and grandchildren in a larger space than their home that is easily booked via the Resort App.

The Mini Clubhouse is a great space during the day where you can have grandkids play separate to the main Clubhouse area. There is also a meeting room there which combines as a private dining room if you want to put on a dinner party or special event! The Mini Clubhouse is called something different in each Resort. For example, the Piara Waters Resort's is called the Lakehouse and at the Henley Brook Resort it is called the Wellness Retreat. In both of these Resorts, the Mini Clubhouse houses the day spa for use by visiting practitioners and therapists.

What transport is available within the resort?

Each Resort has 12-seater "**Party Buses**" that can be used for trips to concerts, dances and special events etc. Several volunteer Homeowners are included on the insurance register to drive the bus, after completing the relevant onboarding process.

Providence Resorts with 100-150 homes have one bus. Resorts with 150 to 300 homes have 2 busses and Resorts with greater than 300 homes have 3 busses.

There will also be an **Electric Share Vehicle with fast charge station** for Homeowners to book anytime, on the Providence App. This is extremely handy if you don't have your own car and only need a car occasionally or want to downsize from 2 cars to just 1.

Some Providence Resorts will also have **Electric Share Bikes** for Homeowners to use for trips to the local shops or longer joy rides with fellow Homeowners.

We have a caravan...where will we store it?

Smaller Providence Resorts with less than 150 homes do not have caravan or boat storage. The larger Providence Resorts with over 150 homes have caravan and boat storage areas within the Resort, available on a first come first served basis, for a **weekly fee**. Please refer to the Summary of Fees on our website under *Information*. All Resorts have a wash down area for caravans, boats and cars. The smaller Resorts still have an overnight bay that can be booked for your caravan when you are getting ready for your next adventure.

I love gardening... what if I miss my big back yard garden?

Each Resort is designed with a wonderful communal herb/fruit/vegetable garden at your disposal and is loads of fun for those who enjoy gardening. Close to it will be a small garden studio and potting shed to make the experience as enjoyable as possible. In addition, our larger Resorts have a chicken coop to provide eggs for the community and a great destination for the grandkids.

Is there a Providence Resort Liaison and Social Committee?

Yes. The Liaison Committee provides an avenue to represent Homeowner interests. Typically, the Committee meets monthly, and promotes harmonious relationships with the Resort Manager to ensure that ideas and/or concerns are communicated effectively between Homeowners and the Resort management staff.

The Social Committee represents all Homeowners and coordinates events, shows, parties etc.

There is no pressure to join either Committee as they are volunteer roles. Many Homeowners join the Committees as they have a passion for supporting the Resort and their neighbours, whilst others volunteer their time as they enjoy the social aspect.

The minutes of any meetings that are for the benefit of all Homeowners are posted on the Providence App.

What services do you provide?

Providence Lifestyle Resort is all about “independent living”, therefore we don't provide the services you would normally expect as part of a Retirement Village such as aged care support, on site medical practitioners, or meals.

However, just like you would in the suburbs, you can arrange your own services such as meal deliveries, cleaners and gardeners.

In future years you may need extra help and organisations like Silver Chain support you “aging in place”.

What is the Providence App?

The Providence App has been developed specifically for Providence Lifestyle Resorts and gives Homeowners the ability to access information and make Resort bookings 24/7. The app removes the need for the Resort Manager's involvement, providing for super-fast and easy bookings, thus further enhancing the Resort's vibrant, independent living lifestyle.

Events

Resorts tend to have active social groups who organise many events throughout the year. Thanks to the app, Homeowners can view Resort events, learn how to RSVP and even add the event details directly to their mobile phone's calendar.

Facilities

In addition to viewing events, Homeowners can make their own Resort facility bookings directly through the app for either Resort-based or their own private events as they wish.

Information

The information section of the App includes photographs of Resort events, a handy contacts directory, important documents related to Resort living and even a Resort maintenance request portal. Having all the information available in one place at all times is extremely beneficial, especially for times when the Resort Manager is not available (ie outside of business hours).

Financial

Is it true that I don't have to pay stamp duty?

Yes! This is because the houses are classed as a chattel, built off-site and situated on the land rather than connected to the land. You own the chattel (home) and the Resort Owner owns the land. The Homeowner has a lease over the land for up to 60 or 99 years, depending on the Resort.

Are there any entry or exit fees?

There are NO entry or exit fees! This is great news!

What does the weekly fee include?

The weekly fee covers nearly everything related to the land on which the home is situated.

The weekly fee also includes...

- Council rates
- Water rates
- 8KwH of electricity each day
- Household rubbish removal
- Year round access to the Resort facilities
- Upkeep of roads, signage, and street lighting
- Maintenance of underground reticulation to the communal areas of the Resort
- Maintenance of your front garden (the area between the front of your home and the road kerb)
- Regular cleaning of all common facilities
- All maintenance to community buildings
- Outdoor gas BBQs, fireplaces, and picnic areas
- Security with monitored gated entry, and a friendly neighbourhood watch
- Audio and visual communication from your home to the front gate for after-hours remote access
- Your home wired to the Resort master TV antenna (you won't need an aerial on your own roof)
- Provision and maintenance of your own secure mailbox
- Access to the Resort Electric Share Car (a usage fee to cover maintenance and licencing costs is TBC)
- Access to the Resort Electric Share Bike/s (where available)
- Access to the Resort bus
- Free access to the Providence App to stay up to date with news and events and book facilities

How is the rent paid?

Rent is directly debited from your bank account on a fortnightly basis (we are cashless).

How do I find out what rent assistance I am entitled to?

If you are receiving a pension, you are likely eligible for a fortnightly payment to contribute to your Resort's rent payment. We have a standard letter available to use which simplifies and clarifies your entitlement when you visit a Centrelink office. (For instance, if a Centrelink officer wrongly assumes that your enquiry relates to a retirement village you could be given inaccurate information).

Rent assistance is managed by Centrelink, not the Resort and enquiries should be made independently.

You can access the Centrelink information online at <https://www.servicesaustralia.gov.au/rent-assistance>

The latest Summary of Fees for each Resort can be found on our website under *Information*. You may also be interested in looking at the "Why Your Providence Fee is an Asset" brochure, which outlines an extensive list of your normal living costs and compares those to living in the Resort.

How are Rent Reviews calculated?

Providence use the government advised Consumer Price Index (CPI) All Groups (Perth) to adjust the rent each year on the 1st July. We do not use Market reviews. This avoids surprising or stressful increases over the term of your lease. Each year the rent increase is CPI + 2%.

As I am on a pension, I'm concerned that the rent increases over time could affect my disposable income.

Our intention is that today's level of affordability is maintained as closely as possible for our Homeowners into the future. Although not an exact science, and we cannot predict the future, based on historic research, the CPI + 2% calculation over time, should match, or be slightly lower, than the anticipated annual increase in the pension. This should make the weekly cost of living in the community comparatively affordable into the future.

Is gas, power, water, included?

All physical connections to main sewer and scheme water, power, telecommunication cabling and master television antenna are included in the home. To support our environmental commitment and invest in the solar/battery microgrid infrastructure there is no connection to mains gas available. We do have bottled gas available to some of the community BBQ's and cooking appliances in the main kitchen of the Clubhouse.

How do I connect to the internet?

In each Providence Resort a significant investment in technology infrastructure means that each Homeowner can simply plug and play and receive fast data. We have a Technology and Communication Solution (TCS), which offers exceptional value for money and excellent data speed for internet and entertainment. This is optional for Homeowners and something to be decided closer to when you move in. Ask our Lifestyle Sales Consultant today or download the TCS brochure under the *Information* section on our website so you can make an informed decision.

How is water charged?

The Resort is charged for water consumption as a whole by the Water Corporation. Each home has a separate meter, and each home is invoiced by Resort Administration at the same rate/kL published by the Water Corporation for the charge period.

Each home garden is reticulated from the exterior home tap. The reticulation is installed and connected by our Resort plumbers before you move in and is included in your home price. All our gardens are water wise so your water bills should be minimal.

How is electricity charged?

In essence, Providence, rather than Synergy is your electricity provider.

Each Resort has been designed as a solar/battery microgrid network with infrastructure attached to each home to support this. Due to this investment and economies of scale, each home receives 8kWh of electricity each day for free.

Each additional unit of electricity is charged at the published Synergy rate. Because the Resort is acting as the provider of electricity, each Homeowner also avoids the daily service charge of approximately \$1 per day, and represents a significant saving.

If a house uses less than 8kWh in a day the additional power not used by the Homeowner is stored in community batteries and will be used to power the resort facilities.

For more detail on how this works, please visit the relevant Resort's website and download the Summary of Fees from the *Information* section.

What insurances do I need?

You only need to arrange home and contents insurance (including Public Liability) The cost should be similar to or lower than what you have been paying at your previous home.

Security of Tenure

What happens if the Resort Owner is forced into bankruptcy?

The lease is specifically designed to protect the financial security of all Homeowners within the Resort and not the Resort Owner.

Each Homeowner has legal *security of tenure* to occupy the land and use the facilities under the terms of the lease for 60 to 99 years, depending on the Resort.

If the owner of the Resort is forced to sell, there are specific terms within the Lease to ensure any new owner of the Resort must honour the terms of the lease and maintain the Resort under the terms of the lease.

Each Homeowner purchases and owns their HOME outright and enters into a super long lease agreement called a *Residential Site Agreement (RSA)*.

The RSA provides the right to occupy the site within the Resort and provides each Homeowner a licence to use the facilities in the Resort for term of the lease. Simply put, you enjoy the benefits of home ownership without the financial contribution and responsibilities of land ownership.

The RSA requires each Homeowner to pay a weekly site rent for the land the home is situated on.

If, or when, you sell your home the lease comes to an end and a new lease is entered into by the incoming Homeowner. That means you are completely released from the lease. A new market rental value is determined for the incoming Homeowner which will be CPI-linked for the term of the new lease.

Can a Homeowner be evicted?

Yes, if the terms of the Site Agreement are breached there are provisions in the Agreement which would allow a Homeowner to be evicted (*this is extremely rare*). We stress that this would only occur in circumstances where the nature of the breach affects our ability to provide peaceful enjoyment to the rest of the community or consistent non-payment of rent. Importantly, there are provisions in the Residential Site Agreement that protect any Homeowner from being unfairly treated. We want everyone to interact in a friendly, respectful, and harmonious manner, which also includes Resort staff.

Security

What will the Resort security be like?

Because the Resort gates are automatically opened from dusk till dawn, 7 days a week, there is a higher level of security available than in the suburbs.

Video surveillance cameras are positioned at appropriate locations of the Resort.

When the gates are closed you are able to let visitors enter the Resort with the push of a button from your home. A closed-circuit television system provides audio and visual access to the front gates via your home.

By far the most effective form of security is the friendly 'neighbourhood watch' of our close-knit community, where a high level of care for others exists and unwelcome visitors are easily noticed and the Resort Manager or Police can be notified.

How many remotes for the security gate do I get? What if I lose them?

All Homeowners are provided with their own gate access item being either a code, access card or fob. i.e. if you are a couple then you will receive 2 of these.

As part of our Technology and Communication Solution (TCS), the front gate is fitted with number plate recognition technology. This means the gate will open as you drive up to it, provided you have signed up to the plan. This service also extends to a limited number of family members and/or close friends who will be registered and permitted to enter the Resort automatically.

You also receive a mailbox key each. No need to panic if you lose them as we can arrange a replacement at a minimal charge. Resort security is a priority so when you sell your home and your lease comes to an end, you will be required to return all keys and access items.

Do Providence Staff live in the Resort?

Sometimes, in the early stages of developing a Resort, Providence will have a Resort Manager living onsite however, in the long term there will be no staff or “caretakers” living on site. We do not intrude on your lives, and we are certainly not about 'managing' you. In the event of an emergency, simply call 000 or the emergency contact number detailed in the Resort policy documents which is professionally monitored 24/7 with trained staff to triage calls and contact the appropriate emergency service.

Who Can Live in the Resort?

Can I still move into the Resort if I have children living with me?

No. Providence Lifestyle Communities are designed for people who are empty nesters without kids. However, there may be times when you need to assist a younger family member for a short period of time or require a younger family member to be a carer. In these circumstances please discuss these with your Resort Manager.

I am 53 but my partner is only 45? Can we still move in?

Yes...we understand that couples come in all age combinations, so as long as you're not expecting kids, no problem.

I still work. Am I eligible to move in?

Yes, absolutely. Many of our Homeowners work, be it full time, part time or casually.

Are pets welcome?

Yes...we welcome your furry friend as we know how much a part of the family they are. However, you will need to ensure they are not noisy or disruptive to other neighbours and are kept on a lead when going for a walk.

The Providence Pet Policy covers all aspects of pet ownership and to ensure the quiet enjoyment of the whole resort is met, Homeowners are required to complete the Pet Policy Application Form which you can download from the Providence App.

Cats can be tricky as they tend to roam, so please seek guidance and clarification from the Resort Manager. A good option is to install a “cat run” or “catio” so that your furry feline can still go outside at their leisure but is kept within the confines of the side and rear of your home.

Family, Friends and Other Visitors

Are our friends welcome to stay?

Yes, of course. Just let Resort Administration know when visitors are staying for an extended time so that we can make them feel welcome. Naturally, there are some restrictions to visitors staying for too long and these situations are covered in the lease agreement. If in doubt, have a chat to the Resort Manager.

Can my grandchildren visit or stay over?

Yes...we welcome visits from grandchildren, family days and special family events. Many of our Homeowners will have grandchildren who may stay overnight or during the day. You don't need to inform us if they are having a sleepover.

The Mini Clubhouses are the ideal place to use when grandchildren visit and it is a requirement that they are always accompanied by a Homeowner.

The Clubhouse is designed specifically for Homeowners but we know that grandchildren will enjoy visiting the Clubhouse with you occasionally. The indoor pool is a child free zone, but the outside pool is not.

Obviously, the workshop wouldn't be a safe area for children however they may enjoy the communal vegetable garden (and the chickens!) and may also enjoy a hot chocolate in the café, a game of pool in the games room (if they are over 15) or do some arts and crafts in the art studio with you supervising at all times.

Are my visitors allowed to drive to my home and park?

Yes. In fact, depending on your home design you may have room for one parking spot on the crossover to your home and there are some additional visitor parking bays provided around the Resort.

If your neighbours are away on holidays, they may allow your visitors to park in their driveway/carport.

I have a home business. Do I need special permission to continue this?

Yes. Many people may work from home within the Resort, but we have an obligation to make sure the business activities do not impede or impact the peace and enjoyment of other Homeowners. You would need to have a chat to our Resort Manager just to make sure it is suitable. For example, if your business activities require cars parking out the front of your home, constant couriers/deliveries, and visitors coming and going, this would obviously affect the other Homeowners' peace and enjoyment.

Changes to Home Ownership and Occupancy

What if I move into the home by myself and in the future want a partner or friend to move in with me permanently?

The person you want to move in with you would be required to complete the Resort Manager Meeting process so they understand Resort life. Once approved, your rent would increase to the couples rate (as per the current summary of fees). They would also be added to the Lease. Conversely, if your partner moves into care, etc. then the opposite applies (rent is reduced to the singles rate).

What happens in the case of a deceased estate?

In this instance, the home will most likely be sold on behalf of the estate with all profits being for the benefit of the family or estate as per your Will.

Alternatively, a family member, (provided they are approved by the Resort Manager), may wish to move into the home by entering into a new lease agreement, pending all legal requirements being fulfilled.

In a deceased estate the rent will no longer need to be paid fortnightly. It will accrue and be deducted from the home sale proceeds. This alleviates the burden on the family or estate executor.

Our Lifestyle Sales Consultant will liaise with the Estate regarding the sale process, removal of furniture, personal items and preparation of the home for sale. We do our very best to ensure there is a smooth transition and sale during this difficult time for your loved ones.

Selling Your Resort Home

How do I re-sell my home?

You can let our Lifestyle Sales Consultant and Resort Manager handle the re-sale of your home or you can use an external Real Estate Agent providing they are approved by the Resort Manager.

Why do I need an Approved Sales Agent when I sell my property?

Homeowners may engage an external selling agent to sell their home, but in our experience external real estate agents do not understand our model as it is very different to regular suburban real estate. That is why we do not recommend it and offer a selling service at **3% plus gst** of the sale price of the home, but this is inclusive of all selling, marketing and re-leasing costs and only paid at the successful settlement of the sale.

An external agent tends to rely heavily on our sales staff and Resort Management staff to complete a sale, including all relevant lease documentation and induction of the new Homeowner into the community. Where an external agent is selected, we charge an administration fee of **0.5%** of the sale price of the home which is in addition to the fee you would pay the selling agent.

We are required to approve the external selling agent you select to make sure they are aware of all the information that needs to be conveyed to a potential buyer including the suitability of any potential buyer wishing to live within the resort.

Under the legislation which we operate, much more disclosure is required compared to regular suburban real estate and to the buyer of your home just like we are doing with this list of questions and answers. We need to ensure full transparency.

During re-sale, what happens?

During a re-sale, we undertake the following on your behalf:

- Advice and assistance to prepare your home for sale i.e. maintenance, repairs, decluttering.
- An option to professionally stage the home with display furniture and décor display furniture.
- All marketing required to sell your home.
- Arrange a for sale sign to be installed
- Arrange the inspections and meeting prospective buyers.
- If the home is vacant then we will regularly check on gardens, maintenance and cleaning to ensure the home is always presented at its best.
- Collecting and distributing all the funds from the sales process.
- Interviewing prospective buyers and informing them about the Resort concept and policies.
- Arranging lease agreements for the buyer.
- Arranging for all induction processes, emergency procedures, gate access and key handovers.

Who receives the sales proceeds if I want to sell?

All proceeds, less the selling fee and settlement costs, are yours to keep as there are no other fees.

After I have purchased can I move into a different home within the Resort?

Sure thing! In the early stages of the project, often people may want to buy off the plan and move in quickly but reserve the right to buy a home in a future stage. This is relatively easy for us to arrange on your behalf if we know before you buy. There is no stamp duty so buying a different home within the resort is a great option to keep in mind.

Later, after the Resort is more established, we understand that life and relationships can change, and we are here to help. Below are three example scenarios we have experienced before.

Scenario 1 – A single person meets someone in the Resort and they decide to buy a larger home together. Both people would simply sell their existing homes and purchase a bigger one together. The lease on the old sites would come to an end and they would enter a new lease together.

Scenario 2 - A couple within the resort decide to separate and no longer need the larger home. The home is sold, the lease comes to an end and either can buy a new home in the Resort with a fresh new lease.

Scenario 3 – A couple fall in love and one person moves into the other's home. One person simply sells their home and is added to the lease with their new partner.

What are re-sale values like?

Re-sale values track closely to regular suburban real estate. In a strong market you can expect high prices and quick sales and conversely, depressed prices and slow sales in a weak market.

With the aging population in Perth there is a growing demand for Lifestyle Resorts. We anticipate our Resorts will continue to be in strong demand because of their locations and the quality and presentation of Providence Resorts.

From experience we have noticed that when a Resort is being developed, resales can take longer to achieve because most people prefer to buy a brand new home.

When a Resort is fully sold, the normal laws of supply and demand prevail. The only way someone can buy a home in a fully developed Providence Resort is if someone in the Resort decides to sell.

Because the first stage has the lowest prices, and prices increase at each stage, the earlier you move into the Resort the more likely you are to save and achieve the best capital gains in the future.

Ready to Move in and enjoy the Resort Benefits?

I'm keen to buy and move in...so what are my next steps?

Contact one of our Lifestyle Sales Consultants, select a Home Design and a suitable Lot Location you like that fits into your budget. Then you are ready to enter a Sales Contract and commence the process. Our Lifestyle Sales Consultant will meet you at the Sales Office to go through the details and Purchase Agreement. This is an exciting step!

What do I do if I need to sell my home first?

Most buyers need to sell their own home so that they can buy into the resort. Therefore, you can make your offer *subject to the sale* of your current home. This gives you that peace of mind to be able to sell your own home at a price that fits your budget.

Typically, we allow 60 days for you to obtain an offer on your home but we can adjust this depending on your circumstances and what's happening in the wider real estate market.

If your home doesn't sell in time, we may be able to move you to the same designed home in the next stage and our Lifestyle Sales Consultant will help find a solution that suits. We will do all we can to make it as stress free as possible.

What deposit will I need?

Subject to sale buyers

- Initial deposit: \$5,000 payable 3 days after contract signing
- 50% payment: once your current home is SOLD and SETTLES
- 40% payment: 30 days prior to move-in
- Balance: after your "final inspection" which is generally a few days prior to moving into your new home

These payments may vary depending on the timing of settlement of both homes. Please liaise with your Lifestyle Sales Consultant who will explain all options with you.

Cash buyers

- Initial deposit: 50% of home price
- 40% payment: one month prior to moving in
- Balance: after your "final inspection" which is generally a few days prior to moving into your new home

If you'd prefer to make an early payment, you can opt for our **Set & Forget** Option. For further details, please visit our website and refer to the *Information* section or contact one of our Lifestyle Sales Consultants.

Special circumstances

If you need to change the way you pay for the home or need to finance the purchase in a different way, we will always try and accommodate. Simply speak with your Lifestyle Sales Consultant as early as possible so we can work with you.

Can my deposit be refunded?

Yes, if your circumstances change due to an unforeseen condition or situation prior to the home being at lock up stage the amount will be refunded in full within 7-12 working days.

Resort Manager Meeting (RMM)

If you wish to buy a home and move into the Resort, your Lifestyle Sales Consultant will make an appointment for you to meet the Resort Manager to go through all the finer details of the Lease and Resort Policy. At that meeting both parties can ask all the questions they have in relation to the lease agreement or personal circumstances that are important to understand before making the final step and proceed with your purchase to make the Resort your new home.

All sale agreements are subject to the Resort Manager and potential Homeowner feeling very comfortable following the Resort Manager Meeting.

If either party are not comfortable following this important meeting and no longer want to proceed, any deposits are fully refunded. We want to ensure anyone who purchases a home at Providence Lifestyle Resort feels very comfortable and excited with their new chapter.

MORE QUESTIONS? – just contact one of our Lifestyle Sales Consultants