Webinar Q&A

Your Questions, Answered

The questions in this Q&A came directly from people who joined our live, online webinar and are considering many of the same decisions you may be facing.

Whether you're thinking about affordability, future care, downsizing, friendships or simply where to start, we hope this document provides some guidance as you explore your options. And when you're ready, we're here to help you continue the conversation.

Discover more at keyton.com.au or call 1800 550 550.

Your Questions	Our Answers
I am more interested in finding out if the pension covers all these expenses? And if the village has a pathway to higher care? I am over 70 and not looking for retirement or downsizing. I wish to learn about the village itself and it's ease of access to street shopping, doctors, theatres etc	Whether the Age Pension covers your costs will depend on your personal circumstances, the village and the plan you choose. We recommend seeking independent legal and financial advice to help you make the right decision for you. Our team can walk you through the fees associated with living in your preferred village so you can make an informed decision. Many Keyton residents continue living independently. Access to amenities, transport and aged care will depend on the particular village you are interested in - please contact the sales manager for further details.
How do you downsize to reduce the size of my mortgage?	We strongly recommend speaking to a qualified financial adviser to help you decide whether moving to a Keyton community is the right financial decision for you. Our staff can answer any questions you may have explain village costs and options.

Your Questions	Our Answers
With the property market downturn, how will Keyton make moving to a retirement village an attractive option, when we will see our house price most likely drop in value, but dwelling prices increasing in the Retirement Village sector, due to supply and a huge demand.	It's understandable to think carefully about market conditions, but the right time to move is often about your lifestyle as much as the market. Keyton focuses on creating value through quality homes, welcoming communities, less maintenance, greater connection and flexible options that help you plan your next chapter with confidence. For many residents, the decision comes down to choosing how they want to live now, not trying to predict the perfect market moment.
Full details of costs including exiting costs when leaving. Full detail regarding sale of the unit ie. can the owner get an independent Real Estate agent to sell it. Who sets the sale price?	It's important to feel clear before you make any decision. Costs, exit arrangements and resale processes can vary by village, plan and state requirements, so the Keyton team will explain the details for your preferred community, including how the home is marketed and how the resale value is determined. We also encourage independent legal and financial advice so you can choose with confidence.
My family may move interstate in another year or two. Can I move from one village to another location?	You may be able to explore a move to another Keyton village if your circumstances change. The options available to you, timing and costs of doing so will depend on your current village, the community you'd like to move to and your contract, so it's best to speak with the village or sales team early so you can plan with confidence.
I would like to know what contract options there are on Serviced Apartments to guarantee affordability in the years to come ie Does Keyton offer contract options to lock in increases in line with Pensions? What happens if fees end up higher than Pension in the future if this isn't available?	Long-term affordability is an important consideration, especially with serviced apartment living. Contract and pricing options can vary by village, and fees are not typically linked directly to Age Pension increases. Please reach out to our sales team who can explain how fees are reviewed, what is included and what options are available at your preferred community. We also recommend obtaining independent financial advice so you can make a choice that feels clear and sustainable.

Your Questions	Our Answers
What are the various buy-in options and exit obligations? Which option is better in which circumstance? What flexibility is there to make both internal structural and decorative changes within the villa, either before moving in or after living there for some time?	Keyton offers different contract options across communities. Our team can talk through the options, and we recommend independent legal and financial advice before you decide. You can view more of our options HERE. The contract for your selected village will outline the rules regarding alterations and additions to your unit.
Should I update my home before selling? What home improvements are worth investing in before selling my home? Do I really need to hire furniture?	In some cases, a clean, well-maintained and welcoming home can be more valuable than expensive renovations or furniture hire, so it's worth seeking advice from a local real estage agent for advice on your particular situation.
I live in a mortgage free house and like to use the equity to withdraw to do things in my retirement life as I wish. I've got no one to pass on my assets, so I like to use every dollar until I die. Do you have any advice or suggestions on how to do this? like 'line of credit' in the old days.	That's a very personal and important financial question. While Keyton can explain the costs and contract options for village living, we can't provide personal financial advice, so we recommend speaking with a licensed financial adviser who can talk you through ways to access or manage your equity in a way that suits your goals and circumstances.
Will I find it hard to make friends? I like my own space and value my privacy too but I do like to socialise. Do your villages encourage residents to get together or help facilitate introductions for new people moving in?	You can be as social or as private as you choose. Keyton communities offer shared spaces, activities, resident-led groups and events that make it easier to meet people naturally, but there is no pressure to join in. Your home remains your own private space, with friendly opportunities to connect whenever it feels right for you.

Your Questions	Our Answers
What's the biggest myth you hear about retirement living?	One of the biggest myths is that retirement living is the same as aged care. Retirement living is designed for people who want to stay independent while enjoying more connection, convenience, security and less home maintenance, while aged care generally provides higher levels of support for people who need it. At Keyton, it's about choosing how you want to live your next chapter.
Special levy - will these be raised later? Does a cap apply?	Special levies are not relevant at all villages. This will depend on the particular village you are interested in, and the applicable State legislation. We recommend seeking independent legal and financial advice so you understand your commitments clearly.
I'd like to move into a village, but I'm so worried about moving. It feels so big. We've been here for 30 years. Where do I even start?	It's completely natural to feel that way after 30 years in one home. A good first step is to reach out to the village sales manager who can walk you through the process and any questions you would like answered. It's also good to think about what you're moving toward, eg: less maintenance, more peace of mind, new connections and a home that supports the life you want now. You don't have to do everything at once, and our team can help you take the next step at a pace that feels right.
Are there people out there who can help us figure out what will fit into a smaller space. Our family home is a lot bigger and these villages have homes that are smaller. How do I know what to bring? Where do I put stuff from my shed?	Yes, there are downsizing and relocation specialists who can help you plan what will fit, what to keep and how to settle into your new home. We often think of it as rightsizing, not downsizing: choosing the items that support the life you want now, while finding meaningful ways to preserve memories and pass on things you no longer need.

Your Questions	Our Answers
I am 60 and work part time. I'm not ready to retire just yet. Are there people who are still working and not fully retired in your villages? Is there a spread of interests and ages in your villages? I want to live in a vibrant community close to shops and services. I live in Sydney.	Absolutely. Many people in Keyton communities are still working, volunteering, consulting or pursuing passions, because retirement living is about lifestyle, connection and convenience, not simply stopping work. Our residents are generally over the age of 55, and our Sydney communities include people with a wide range of interests who want to stay active, connected and close to everyday services.
If you could give someone watching today one piece of insight about making their move, what would it be?	Focus on what you're moving towards, not only what you're leaving behind. Many residents tell us they wish they had made the move sooner, because the freedom from maintenance, the sense of connection and the chance to enjoy more of everyday life made the decision feel worthwhile.
I've heard pets are not welcome in some villages? Do Keyton allow pets? My dog is my companion and best friend. He is a friendly old chap - just like me!	In many Keyton villages, pets are welcome, because we know how much companionship they bring. Pet arrangements can vary by village and may be subject to approval or guidelines, so our team can confirm what applies at the community you're interested in and help you understand the process.
My husband needs a little extra care. Are there in home services available at Keyton Villages? Do you have any villages that have access to aged care facilities nearby? We are from Northlakes QLD.	Many residents access in-home support services as their needs change, while continuing to live independently in their own home. This will depend on the level of additional care require, so we would suggest speaking to one of our sales managers about your husband's particular situation. Availability and nearby care options can also vary by location, so the Keyton team can help you explore communities on the Sunshine Coast, Brisbane or the Gold Coast and discuss home care services, health services and any nearby aged care options that may suit your husband's needs.

Your Questions	Our Answers
Given that the market is challenging, should I wait? I'm nervous I won't get the best return right now, especially since I also need to pay ongoing fees in a village.	We recommend seeking independent legal and financial advice to help you make the best decision for your circumstances. It's natural to feel cautious, so it's worth considering your personal readiness, the lifestyle you want and the costs involved. Keyton can help you understand your contract options so you can move forward with clarity.