



**YOUR GUIDE TO
LIVING AND RETIRING
IN THE TEXAS HILL COUNTRY**



WELCOME TO THE TEXAS HILL COUNTRY

Gone are the days when retirement means an automatic move to Florida. Today's retirees are seeking out a lifestyle that's more in line with their wants and needs. Increasingly, that means retiring in the Texas Hill Country.

Serene surroundings with rolling hills and freshwater creeks, a strong economy, some of the fastest growth in the country, abundant amenities, and a thriving culture make the Texas Hill Country an ideal place to retire. The Hill Country has, over the years, transformed from a mostly unknown spot with the eclectic and thriving city of Austin 45 minutes to the north and the culturally diverse San Antonio 30 minutes to the south into one of Texas' most desirable areas to live in its own right, led by the second-fastest growing city in the nation, the historic and beautiful New Braunfels.

A few reasons why New Braunfels is the ideal location for your Hill Country retirement:

STUNNING NATURAL BEAUTY

People typically have the same reaction when they first see the Hill Country: "This is Texas?!" With rolling topography, sparkling lakes and rivers, twisty oaks, and abundant greenery, there is always something beautiful to see.

ABUNDANT OUTDOOR ACTIVITIES

It is no surprise that New Braunfels has been a vacation retreat for Texans for generations. From hikes that wind through wooded areas and up rolling hills to take in panoramic lake views, to miles of bike trails offering varying levels of difficulty, to the adventurous watersports offered on Canyon Lake and the famous tubing on two New Braunfels rivers, the area is a recreational haven.



FUN AND AMENITIES

There are so many reasons New Braunfels is considered an ideal location for active retirees. Pack a picnic lunch and head out to one of the local parks for a day of fun. You could always take the grandkids to Schlitterbahn or plan a tee-time at one of the many local golf courses. Owners in the Vintage Oaks community in New Braunfels enjoy their

own miles of walking nature trails, resort pool, lazy river and Clubhouse with year-round events and activities—just a few of the amenities that have helped make this community a best-seller. And it will get even more rewarding with the addition of a new Fitness Center being built in the low-maintenance community of The Grove.

Perhaps wine tasting is your idea of fun? Texas wines continue to grow in popularity and reputation, and living in the Hill Country means you're right in the middle of the action. What Huffington Post called "The New Napa" can be right in your backyard, with all the tours and tastings you want. The Texas Wine Trail comprises 51 unique local wineries throughout the Hill Country, including in New Braunfels. Dry Comal Creek is an award-winning winery known for its Black Spanish Wine as well as fun, romantic, and educational events all-year-round, and it's located directly across the street from Vintage Oaks.

CLOSE TO FAMILY

For many retirees and pre-retirees, being close to family is a priority. This retirement trend was noted by the New York Times, who recognized the growing popularity of grandparents moving to be closer to their grandchildren. It's a trend that is also being seen here, especially in master-planned communities like Vintage Oaks that offer retirees the ideal combination of location, amenities, and land and options for Hill Country homes ranging from acreage for custom residences to builder homes offering a lower-maintenance alternative—perfect for those who don't want to take care of a large property.



"LIFESTYLE FOR THE MONEY"

That was the term TopRetirements.com used in describing why New Braunfels is a great place to retire. New Braunfels "offers the best lifestyle for the money for senior citizens in south central Texas. People love the people, weather, excellent health care, beautiful hill country and safe living environment, and many good restaurants," they said. "New Braunfels is overflowing with old world heritage and small town Texas charm."

QUICK DRIVE TO TWO MAJOR US CITIES

Prefer a calmer way of life but still want big-city convenience? New Braunfels is convenient to not one, but two cities, making it one of the most well-located places to live not just in the Hill Country, but in all of Texas. Whether you have family in Austin or San Antonio, or you just like the idea of being between these two thriving cities, New Braunfels offers a truly ideal location.



WORLD-CLASS DINING

Restaurants in New Braunfels reflect an international flavor rooted in the city's German heritage. It wouldn't be the Lone Star state without some good 'ole Texas barbecue, and additional local faves include Huisache Grill & Wine Bar and McAdoo's Seafood Company in New Braunfels to The Gristmill in Gruene.

SHOPPING

Throughout New Braunfels, excellent shopping opportunities abound. Head Downtown to the historic main plaza for a variety of great antique stores and can't-miss boutiques. Just up the road in San Marcos, the Premium Outlets have been voted among the "Best places to shop" by the Austin Business Journal and named the third-best place to shop in the world by ABC's "The View."

RELAXED, FRIENDLY AND AFFORDABLE — QUALITY OF LIFE

New Braunfels is located at the intersection of desirability and affordability, and those who call it home are proud to do so. With a low cost of living, an exceptional climate, beautiful topography, and an endless array of things to see and do, New Braunfels offers a quality of life that is second to none for retirees seeking the perfect spot to enjoy retiring in the Hill Country.

THE PEOPLE

People are often drawn to the Hill Country by the spectacular natural beauty of the area. But when they experience the warm and welcoming spirit and friendly residents, they know they have made the right choice. Life here moves at a relaxed pace among homeowners who all seem to be looking for the same things, whether they're young families are just retiring: a more peaceful way of life among nature and new friends.

CLOSE PROXIMITY TO MEDICAL FACILITIES

CHRISTUS Santa Rosa Hospital is a full-service hospital located in New Braunfels with state-of-the-art technology offering a full scope of specialized services for all of your healthcare needs. The McKenna Wellness Center is also located in New Braunfels, providing resources and programs to improve quality of life.

EMPLOYMENT OPPORTUNITIES

Retirement means the end of employment, right? Not necessarily. Retirees are increasingly looking to work at least part time, and employment opportunities in the local area are one of the important factors when considering where to live. New Braunfels' bustling economy and growing employment hub make a host of job opportunities available to retirees, while Austin and San Antonio are two of the top cities for employment in the country.

"According to findings from Transamerica Center for Retirement Studies' 2016 survey of workers, two-thirds of baby boomer workers plan to work past age 65, including some who don't plan to retire at all," said CBS News. "Many are envisioning a transition that may involve flexible work arrangements, shifting from full-time to part-time or working in a



Vintage Oaks has been named the area's fastest-growing community for four years in a row. With more than 3,300 sprawling Hill Country acres, this coveted community features 1-14 acre homesites in both gated and non-gated neighborhoods and new builder homes for sale. Vintage Oaks' famed amenities draw Hill Country land and home buyers looking for a complete community that lives like a resort. The amenities include:

- Miles of nature trails that wind through the community, connecting to neighborhoods and other amenities
- Olympic-size pool
- Kiddie pool
- Lazy river
- Tuscan-style Clubhouse with wine room, fitness center, and pavilion with full catering kitchen
- Soccer fields
- Baseball field
- Tennis courts
- Picnic grove
- Kids' playground
- Timber Ridge Park and Veteran's Walk
- A future Fitness Club in Vintage Oaks' newest neighborhood of The Grove
- Year-round activities and events for all ages including a Summer Concert Series

From retirees to young families to veterans, Vintage Oaks has something to offer everyone.



role that's less demanding (39 percent). Some want to continue working until it's no longer possible (25 percent). Only 26 percent plan to stop working when they reach a certain age or savings goal."

LOW MAINTENANCE LIVING

"Downsizing" is a term that is often used to describe retirees who are looking to reduce the size of their home, their land—or both—and thereby reduce the time and work required to maintain their property. It's a hot trend among retirees, and one of the many reasons communities like The Grove in Vintage Oaks are so popular among retirees looking to move to the Texas Hill Country and stay awhile.

Whether they already live here and are seeking a more manageable footprint or are relocating to the Hill Country and are in search of the perfect retirement spot that combines the surroundings, the setting, the amenities, and the welcoming environment they're looking for without the work involved in taking care of a large property, The Grove is increasingly the answer. Also driving their property search: "Most boomers have 'been there, done that' with older homes that have history and 'character,'" said U.S. News. "They want modern appliances, energy-efficient doors and windows, spacious kitchens, an open floor plan with lots of light and fresh, new décor. Boomers are done with the 'shabby chic' look of the 1990s."

The Grove's new, single-family Texas Hill Country homes are built by three of the area's most respected home builders and present all the space, style, and beautiful environs buyers are looking for, yet with easier-to-maintain properties. More than 60 unique floorplans are offered with 2,100 to more than 3,500 square feet, lot sizes ranging from 60–75 feet wide, and a setting in which most homes back to open space, maximizing the views. The homes' features are in line with what the National Association of Homebuilders (NAHB) says retirees want, including "more sophisticated style" and "options and choices in their homes." They include:

- One-story designs
- Two-story floorplans that live like single-story homes with downstairs master suites
- Chef-inspired kitchens open to the family room and dining areas and featuring islands or breakfast bars (per plan)
- Mud rooms, game rooms, and libraries (per plan)



- Ample master suites with spa baths
- Abundant storage
- Numerous customizing options that allow buyers to add a study, expanded master bedroom, outdoor living area and/or kitchen, media room, extended covered patio, and third-car garage (per plan)

The homes at The Grove are surrounded by 100 acres of serene open space with the Hill Country views and rolling topography for which Vintage Oaks is known. The walkable setting puts the community's resort amenities within an easy stroll or bike ride, and The Grove will also feature its own Fitness Center with cardio rooms, weights and machines, classrooms, locker/spa rooms, and a lap and fitness class pool. The community's dedicated entrance from Highway 46 also provides easy access to New Braunfels' restaurants, shops, healthcare facilities, and other conveniences.

CHOOSING YOUR COMMUNITY

When choosing a community for your dream home, it's important to get a complete feel for the way of life, potential neighbors, and important details. It helps to:

- Visit at different times of the day
- Drive around, time the commute
- Learn what's happening in the area and within the community, i.e. new construction
- Learn if there is a Property Owners Association and research annual fees and services provided
- Research applicable taxes
- Read reviews of the community, developer, and builders within consideration

WHAT IS A MASTER-PLANNED COMMUNITY?

A master-planned community is one that has worked with local and regional agencies and municipalities to deliver a comprehensively planned community. A master-planned community shows the full vision of the community: How it will look and feel at completion, and what owners can expect as a part of that community. This distinction includes:

- Formal community entrance
- Amenities and open space plans to ensure there are ample parks, things to do and protected greenspace in the community
- Coordination with area utilities to ensure properties have access to the best utilities and services
- Coordination with emergency services (working with local agencies to ensure prompt access for fire, police, EMTs)
- Title guarantees — in SouthStar Communities like Vintage Oaks, titles are guaranteed unencumbered
- Deeds and covenants to ensure some consistency of architecture and presentation, protecting property values
- SouthStar Communities' in-house Property Management Company manages the amenities and common areas in the community. Someone is on-hand to answer questions and attend to issues.



- Check the surrounding area to make sure the local schools, restaurants, shops, and other important amenities meet expectations
- Research zoning and building codes
- Meet current owners, ask their opinion of the neighborhood
- Learn if there are building covenants that will define the style, size, or façade of the home

BUILDING VS. BUYING

Many people think that buying an existing home instead of building a custom home in the Hill Country allows them to move-in for less money and hassle, but that is not necessarily true. In a community like Vintage Oaks, that offers both Texas land for sale and builder homes, the choice often comes down to specific wants and needs.

THE ADVANTAGES OF BUILDING A HOME VS. BUYING AN EXISTING HOME

Your Dream Home, Your Way: Why settle for someone else's choices when you can select your favorite cabinets, countertops, appliances, carpets and flooring? Your new home will reflect your style, not someone else's taste.

Choose a Floorplan and Room Layout that Meets Your Needs: Want a master bedroom on the first floor? It's yours. With massive his and hers walk-in closets? Done! Want high ceilings and a luxurious, resort-style master bath? Perhaps you'd like a sitting room with a fireplace in your owner's suite or French doors that open to your private patio or the pool? When you build custom, you get to design your home according to your specifications and lifestyle.

All New, Under Warranty: A used home often has older or poorly maintained features that may soon need replacing. Your new home—and the products that comprise it—are brand-new and under warranty. What's the cost to replace a roof, appliances, countertops, or a water heater on a used home? Those components of your new home feature the latest designs and building materials and should offer you years of comfort and enjoyment before needing replacement.

Energy Efficiency and Cost Savings: Today's new homes are far more energy efficient than homes built just five years ago. With all of the advances in efficient windows, doors, heating & cooling and more, your new home will save you energy and money while you enjoy the comfort of a well-sealed, efficient home.



Comfort and Indoor Air Quality: Today's new homes meet stringent energy standards and codes not in place even a few years ago. They combine high-performance energy efficiency with state-of-the-art ventilation and air filtration. The result is year-round, draft-free comfort and higher indoor air quality.

Low Maintenance: Today's new homes have open floorplans and high ceilings that reflect the way we live today. They're also made of cutting-edge building products that require less care and maintenance. Another plus? The latest building systems and components are designed and engineered to work together and require less maintenance.

Safety: State-of-the-art circuit breakers. Electric garage door openers with infrared beams that stop if a tricycle or child is too near. High-efficiency furnaces and air conditioners that use the latest environmentally friendly coolants. Cabinets, carpets, and paints that use fewer volatile organic compounds, so that you and your family can breathe easier. New technology and design keeps your family safer.

Easier Than You Think: Sounds like a lot of work? At Vintage Oaks, simply choose the lot of your dreams and our Builder Services team will recommend a qualified homebuilder who can offer you plans, options, and costs quickly, making the process fast, painless, and far less expensive than you think!

CHOOSING YOUR HOMESITE

Perhaps the best part of building your home for Texas Hill Country living is that you get to choose where you will be located. Heavily wooded lot? Flat and open for fun in the yard? Hilly and secluded with great views and privacy? When you decide to build, you choose the ideal homesite, orienting your home plan to your wants and needs, and framing those beautiful Hill Country views.

CONSIDERATIONS WHEN CHOOSING YOUR HOMESITE:

- Budget: How much are you comfortable with / approved to spend?
- How large of a homesite do you want or need for the home you have in mind?
- Do you want a certain amount of road frontage or is seclusion more important to you?
- Do you want a lot of land or are you looking for something more low-maintenance?
- Zoning & Deed restrictions — Do you want to be able to put any style or number of structures on your property or do you want a consistent community that protects values with community guidelines?

WHEN YOU ARE LOOKING AT HOMESITES WITH A LICENSED REALTOR®, HAVE YOUR QUESTIONS READY:

- Are there currently utilities in place, i.e. water, electric, sewer?
- Is the property surveyed? With a surveyed parcel, you have greater assurance that the acreage will be exactly what you contracted for. Boundary lines are shown on the survey map, as well as pinned and flagged on the property.
- Is the title to the property clear (free of liens and other encumbrances)?
- Is title insurance available on the property? We suggest that you consult your closing attorney, escrow agent, or real estate agent for further information on title insurance.
- What are the current taxes on the property? Taxes usually relate to services provided by the town, county, or school authority, and they vary by community. Ask your sales representative for more information on the local taxes in the area you are considering.
- What are the deed restrictions on this property? It is important that you understand what uses are permitted or not permitted on any given property to help you decide which parcels meet your requirements. Occasionally a property will meet all town requirements for a particular use, but a deed restriction will not permit that use. Be sure to ask if there are any deed restrictions before building. If you intend to build, inquire about building codes and what permits will be required.
- If I choose to build, do I have to select a specific builder? SouthStar Communities' property owners have the freedom to select any builder, as long as the builder is qualified. All home designs will have to be approved by the Vintage Oaks Architectural Review Board to ensure architectural consistency and adherence to neighborhood covenants. This process protects the integrity of the community. Your builder/architect will present your plans for review.
- Does the community have a Property Owners Association (POA)? At SouthStar Communities, we believe that Property Owners Associations are vital to the success of the community, which is why we have an in-house Property Management Company that can offer the highest level of customer service to our residents.
- How can I get information on building guidelines for my community / homesite? Each community has a specific set of codes, covenants and restrictions that spell out the building standards for that community. To obtain this information, simply call or visit the community you're interested in and a representative will be happy to help you.



CONSIDERATIONS BEFORE HIRING A BUILDER

Designing and building a custom home will be one of the most exciting events in your life. Here's how to make sure it results in the perfect home for you:

- Determine what you need. For most, it starts with the number of bedrooms, size of living areas, and special preferences. Do you need a big gourmet kitchen, or an outside cooking area? A room for kids to play or a home theater? Home office space or a workshop? Write down what you absolutely need, and then what you would like, should budget allow.

- One of the biggest trends in home design right now is “green building”. This may simply mean energy-efficient windows and weatherstripping, or may extend to powerful solar systems that actually sell energy back to the utility, resulting in lower or non-existent energy bills. There are water catchment systems that capture rainwater or household grey water for “free” irrigation of gardens and yards. Many of these technologies can add to the purchase price, but may pay for themselves in utility savings and tax credits.



LET VINTAGE OAKS’ BUILDER SERVICES DO THE RESEARCH FOR YOU!

Vintage Oaks Builder Services provides all of the information to make building your dream home easy and stress-free.

Vintage Oaks Builder Services is a complimentary service that assists property owners in choosing the best builder for their dream home. Builder Services helps Vintage Oaks owners by providing inspiration with floorplans and elevations from the area’s best builders, and simplifies the process of building a home.

If there are existing Texas Hill Country homes in the community that have caught your eye, ask us about their builders and designers, and what the experience was like for those owners.

Only Builder Services can provide you with:

- Builder “reviews” based on owner feedback including quality, budget, timeframe, post-completion service, etc.
- Recommendations based on the 500+ property owners who have built previously and those who have recently constructed a home in Vintage Oaks

Our Service:

- Explain / simplify the construction process — explain ARB process, construction process and typical timeline, what to watch for to avoid costly changes or delays
- Follow-up through the building process to understand your experience
- Based on an understanding of your specific needs, recommend builders who have come highly recommended from other owners
- Share your feedback with other owners to ensure your voice is heard

Our Process. Building a home in the Hill Country is a very personal experience. We will meet with you to understand:

- Do you already have a home plan in mind?
- Special / unique factors to your Vintage Oaks homesite to highlight/consider — views, topography, signature



trees, etc.

- Budget and price sensitivities
- Timeline / time requirements
- Communication requirements
- Special needs, i.e. someone great at millwork, custom cabinetry, outbuildings, xeriscaping, etc.

Based on your specific requirements, we will introduce you to area builders who have proven success among other Vintage Oaks property owners or area homeowners.

BUILDING A HOME AT VINTAGE OAKS

With over 3,300 acres, Vintage Oaks is a beautifully planned community of 1–14 acre homesites, with custom and builder homes, as well as resort-style amenities on site, including:

- Miles of nature trails
- Olympic-sized Pool
- Lazy River
- Clubhouse
- Sports Fields
- Picnic Grove
- Playground & Kids Pool
- Year-round activities and events for all ages
- Numerous clubs initiated by residents
- Gated and non-gated neighborhoods



Vintage Oaks has something to offer everyone and is especially beloved by those who are retiring in the Hill Country and looking at building custom homes or choosing to live at The Grove. They are becoming actively involved in the community by enjoying the amenities, joining clubs, attending events, and making new friends. In addition to the many joys of building or buying a home, there are many more Vintage Oaks-specific benefits our residents enjoy:

No timeframe to build. When you find the homesite of your dreams, secure it at today's prices and low financing rates, and build when you are ready, with no pressure.

So many options. Gated and non-gated neighborhoods with homesites ranging from 1–14 acres.

Variety of topography and locations. Wooded hilltop? Serene open pasture? Steps to the pool or tucked quietly behind a gate? Vintage Oaks offers a broad selection of areas to suit your desired lifestyle. But all enjoy the amenities and management of the Vintage Oaks community.

So many amenities. Resort-style amenities at one of the lowest Property Association annual fees in the Hill Country.

Guided by the owners. Vintage Oaks owners make up the committees and board that guide the community, along with a seasoned developer.

Happy homeowners. As you tour Vintage Oaks, be sure to meet the homeowners, and ask them about living there. Vintage Oaks owners bring their friends and family to the community as new neighbors each month. There is no greater measure of success for a community than the happiness of its homeowners and residents.

Seasoned Developer. SouthStar Communities has been successfully developing residential communities across the Southern United States for nearly 25 years. We are actively developing and operating three communities in Texas today, located in the Texas Hill Country and San Antonio. We welcome you to learn more at www.SouthstarCommunities.com.

Please contact a Vintage Oaks Land Consultant at 830-264-1554 to let us help you find the home of your dreams in Vintage Oaks or any one of our other communities in Texas:

The Crossings, New Braunfels, TX — www.thecrossingstexas.com

Mission del Lago, San Antonio, TX — www.missiondellago.net

www.VintageOaksTexas.com

830-264-1554

ABOUT THE AUTHOR

SouthStar Communities is a seasoned developer with successful residential communities across the Southern United States. With over 25 years owning, operating and developing residential communities, our legacy is delivering beyond expectations for our residents, investors and partners. We welcome you to learn more at www.SouthstarCommunities.com. Please contact a New Home Consultant at 830-264-1554 to let us help you find the home of your dreams in Vintage Oaks.

