

Lifestyle – a better choice of living

The Central Coast offers a perfect mix of town and country life for those who make it their home. A superbly relaxed lifestyle in a magnificent, natural, pollution-free environment is available to all, with the benefits of city living never far away.

Families are offered a safe, secure and caring environment with the opportunity to live life to the full. It is the reason so many people choose to live in the region.

Areas of particular benefit are:

- Residential property – the Central Coast offers the opportunity to acquire a quality residential property at values substantially lower than in the Sydney Metropolitan areas.
- Shopping – the region is serviced by a large choice of retail shops with modern shopping centres offering goods and services that match any Sydney suburb.
- Schooling – public and private schools provide a high standard of primary and secondary education. TAFE colleges, the Central Coast Community College and the University of Newcastle's Central Coast Campus provide for tertiary learning.
- Health – A healthy, pollution-free environment with hospital and medical facilities comparable with those in major cities.
- Leisure – Central Coast residents have the opportunity to participate in a wide variety of leisure activities, all within 15 to 20 minutes of home.
- Sport – The Central Coast could well be described as "A Sporting Mecca". The choice of sport for all age groups is almost limitless.
- Entertainment – there is always something interesting to do and see, from bars and clubs to live music, movies and restaurants, to seeing a national football game at the Central Coast stadium.



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Real Estate

The Central Coast provides prospective home buyers a wide range of properties across an equally wide and diverse range of areas. This is evidenced by the choice available – it ranges from beachfront or lakefront, rural lifestyle, suburban estate, hinterland, old or new, live in or invest. The Central Coast has it all covered.

The best part is that you can choose to be close or as far away as you want from the shops, beaches, freeway or bush and stay within your budget.



A home in Pearl Beach recently sold for \$4 million dollars.

A snapshot of selling prices at various locations at the 2010 mid point would look like:

Avoca Beach	3-4 bedroom home with ocean views	\$750,000 to \$1.9m
Budgewoi	2, 3 or 4 bedroom home	\$210,000 to \$550,000
Ettalong Beach	3 bedroom home	\$330,000
Ettalong Beach	3 bedroom villa	\$365,000
Gosford	2 bedroom unit, close to shops/station	\$230,000
Green Point	4 bedroom home	\$450,000
Hamlyn Terrace	4 bedroom home, close to freeway	\$330,000 to \$430,000
Holgate	4-5 bedroom rural lifestyle property	\$700,000 to \$1.5m
Jilliby	4 bedroom rural lifestyle	\$550,000 to \$950,000
Kanwal	4 bedroom home	\$350,000
Kariong	4 bedroom home close to freeway	\$370,000
Killarney Vale	3 bedroom home	\$265,000
Kincumber	4 bedroom home	\$375,000
Lisarow/Ourimbah	4 bedroom home	\$400,000
Terrigal	4 bedroom home	\$550,000
Terrigal	3 bedroom beachfront unit	\$1.6m to \$3.5m
The Entrance	2 bedroom unit close to shops/beach	\$250,000 to \$500,000
Umina Beach/Woy Woy	3 bedroom home	\$335,000
Wamberal	4 Bedroom home with ocean views	\$600,000
Wamberal	3-4 bedroom beachfront home	\$2.7m
Wyong	3 bedroom home	\$300,000
Wyong	2 bedroom unit	\$170,000

Source: Herron Todd White Property Valuers

Generally speaking, modern 4-bedroom project style homes in areas like Hamlyn Terrace, Woongarah, Narara, and Lisarow represent good value with recent sales being as low as \$325,000.

Executive style beach and lake and other waterfront properties in areas that include Point Frederick, St Huberts Island, Terrigal, Avoca Beach, Forresters Beach, Toowoyn Bay, Blue Bay and Norah Head command prices between \$1m to \$4m.

Rural lifestyle properties can be found at Glenning Valley, Yarralong, Dooralong, Jilliby, Mangrove Mountain, Somersby, Matcham and Holgate with prices starting at \$550,000 and ranging up to \$3m, but a bulk of the sale prices seem to be around the \$700,000 to \$1.2 mark.

Units and apartments have continued to provide value over the past 12 months with prices as low as \$140,000 in Gosford for old units near the shops and station to around \$250,000 for newer units. Executive standard apartments at Terrigal with unrestricted ocean and coastline views can be secured from as little as \$600,000 but expect to pay upwards of \$1.2m for something that is a little more special.

Investor yields on residential properties are very comparable to other areas and have stabilised over the past 12 months with average gross returns of between 5% and 6% being seen.

Lifestyle



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The following is a snapshot of prestige properties sold on the Central Coast in 2010:

1. North Avoca beachfront \$4+ million
2. East Gosford waterfront \$1.23 million
3. Booker Bay \$1.54 million

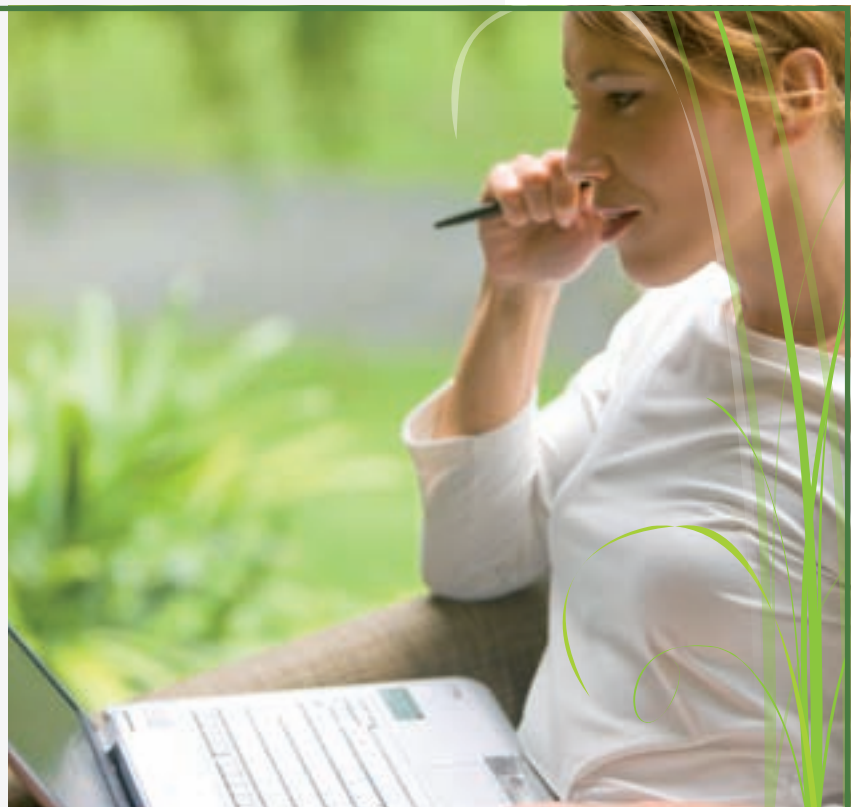
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- 4. Woy Woy Bay waterfront \$1.37 million
- 5. Terrigal apartment \$3.55 million
- 6. Somersby acres \$1.88 million
- 7. MacMasters Beach home \$2.02 million
- 8. Avoca beachfront \$3.55 million
- 9. Killcare Heights ocean views \$1.66 million
- 10. Erina home \$920,000



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Lifestyle

Schooling

The Central Coast offers residents a wide range of education options through both the Public, Catholic and Independent sectors.

Public schooling is well covered, with all residential areas served by infant, primary and strategically located high schools. An important aspect of schooling on the Central Coast is that the majority of schools have either been built or extended over the past twenty years providing students with the most modern and up-to-date education facilities. Further significant enhancements to the facilities of many schools were announced in 2009 as part of the Australian Government's Building the Education Initiative.

For students attending high school on the Central Coast, there are a number of good options to consider, from local comprehensive high schools, a selective school and several multi-campus colleges with junior and senior high schools. Schools have a tradition of working together cooperatively in the best interests of individual students and education more broadly. Students wishing to undertake vocational subjects may do so at their local school or at TAFE. This study often counts towards their HSC results and a vocational qualification. In addition, students who undertake workplace programmes by working in a business for a set number of hours each week may have that time, and the learning from that experience, credited towards their HSC marks.

Gosford High School is a selective high school while Gorokan High School introduced a selective stream from the start of 2009. Admission is by examination to assess academic talent of students.

Central Coast Grammar School is a leading independent co-educational K-12 non-denominational



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school with an enrolment of 1,150 students on a 17 hectare campus at Erina Heights. The school's sports grounds are without equal. In mid-2009 the School opened a new state-of-the-art multi-purpose field with an all weather surface to accommodate hockey, football and softball. Strong academic programmes as well as a large offering of co-curricular programmes including sport, music and exchange programmes are a feature of the school.

For those seeking a religious based education for their children, the Catholic Church operates primary schools at ten locations throughout the region as well as St Peter's Catholic College at Tuggerah, St Joseph's Catholic College and St Edward's Christian Brothers College at East Gosford and the MacKillop Catholic College at Warnervale.

Other religious schools include the Central Coast Adventist School at Erina, Green Point Christian College, Wyong Christian Community School, Gosford Christian School, and The Lakes Grammar School.

Further education, both technical and tertiary, as well as adult education, is equally well catered for. The Central Coast Community College at Ourimbah provides full and part-time certificate courses in a wide variety of subjects, and is VETAB accredited.

The University of Newcastle's Central Coast Campus, Hunter Institute of TAFE and the Central Coast Community College are all at Ourimbah, with additional TAFE campuses at Gosford and Wyong.

Numerous pre-schools and day-care centres are conveniently located throughout the region, and for children with special needs, the public school system operates specialised facilities at Narara, The Entrance and Terrigal.

Health Services

Administered by the Northern Sydney/Central Coast Area Health Services, public health facilities in the region are both first class and comprehensive.

An extensive range of specialist medical services is provided making the Central Coast almost independent of capital city medical services.

Two public hospitals, three private hospitals and eight health care centres serve the area.

Public hospitals are located at Gosford and Wyong. Following its redevelopment in recent years, Gosford Hospital is now one of the most modern in New South Wales. At the same time, Wyong Hospital has also undergone an extensive redevelopment that has seen it double in size.

Gosford Hospital contains surgical and medical wards, and has teaching status through affiliation with the Medical Faculty at the University of Newcastle.

The public hospital system is complemented by three modern private hospitals at Berkeley Vale, North Gosford and Woy Woy, with a total capacity of 300 beds. Woy Woy's Brisbane Waters Private Hospital operates fully integrated cardiology and cardiothoracic services for the region.

Community Health Centres operate at Long Jetty, Kincumber, Wyong, Gosford, Erina, Mangrove Mountain, Toukley and Lake Haven.

All residential areas are serviced by general practitioners with specialists in private practice and medical centres.

Specialist services are available at centres throughout the region.

An extensive ambulance network operates throughout the region and the Westpac Rescue Helicopter Service operates a 24-hour service into the region.



Gosford Hospital

Lifestyle

Shopping

The Central Coast offers a wide range of shopping options from village-style facilities to the regional shopping centres at Erina and Tuggerah.

Major retailers including David Jones, Target and Big W and supermarkets including Woolworths, Coles and Aldi are located at Westfield Tuggerah, along with 140 specialty stores and service outlets such as banks, NRMA, medical funds, an international food court and an eight-screen Greater Union Theatre Complex.

Erina Fair Shopping Centre has over 330 specialty stores along with major retailers including Myer, Big W and Target and supermarkets including Woolworths, and Coles and Aldi. Within the shopping centre precinct, Toys 'R' Us, Rebel Sport and furniture and electrical appliance retailers operate super stores. Hoyts Cinemas operate an eight-screen theatre complex in a lifestyle precinct which includes an ice skating arena, gym and numerous restaurants.

Other modern shopping centres throughout the Central Coast include Lake Haven Shopping Centre at Lake Haven, Bay Village Shopping Centre at Bateau Bay, Deepwater Plaza at Woy Woy and the Imperial Centre in Gosford.

Village style shopping centres are located at Kincumber, Saratoga, West Gosford, Wyoming, Toukley, The Entrance, Killarney Vale, Lisarow and Wadalba.

The beachfront village at Terrigal features open-air cafés and boutique fashion stores which offer a range of quality designer clothing for both ladies and men.

Most major furniture and electrical discount stores are represented in the region with concentrations of furniture and electrical stores at Erina and Tuggerah. These include Harvey Norman, Bing Lee, Worldwide Appliances, Snooze, Fantastic Furniture, Forty Winks, Freedom and many others. At Tuggerah, the Homemakers Supa Centre features retailers including Babyco, Bing Lee, Snooze, Cut Price Country, Fantastic Furniture, Knotts Pine, Nick Scali Furniture, Oz Design Furniture, Sleep City, Spotlight, Bunnings and others. All retail centres throughout the region are serviced by scheduled bus services and some by rail.



From top left: Exterior of Westfield Tuggerah, and interior showing David Jones store.

From bottom left: Lifestyle precinct and Hoyts Cinemas at Erina Fair, and interior of Erina Fair.

Leisure and Recreation

The Central Coast offers a relaxed lifestyle with a pollution-free, near perfect climate, creating opportunities to enjoy a richly diverse natural environment ranging from the rainforests of the many national parks to the extensive waterways and beaches of the Pacific Ocean coastline.

Recreation facilities of nearly every kind and for every member of the family abound on the Central Coast. Scuba diving, swimming, surfing, boating, water skiing, deep-sea and beach fishing are just some of the water based activities enjoyed by residents.

People who work on the Central Coast have the opportunity to enjoy more leisure time than their city cousins by taking advantage of the many fun and exciting experiences the region has to offer – all close to where they live and work. It is also a great place to simply wind down and relax.

So, whether surfing, bushwalking or cycling, the simple pleasure of a walk on the beach or the delights of dining in one of the region's excellent restaurants, the Central Coast has something for everyone.

Restaurants

Dining out on the Central Coast offers a truly international choice of cuisines. There are numerous restaurants in the region offering a dining experience to suit every occasion and budget from casual bistros, chic sidewalk and al fresco cafés to elegant award-winning fine dining restaurants.

Notable restaurants on the Central Coast include the internationally famous Steve Manfredi's restaurant, Bells at Killcare (Killcare), Karinyas Restaurant & Wine Bar (Wyong) and award-winning restaurants including Pearls on the Beach (Pearl Beach), The Cowrie (Terrigal), Onda Restaurant (Terrigal), The Reef (Terrigal), Barretts Restaurant (Magenta Shores), Lizottes (Kincumber) and Caroline Bay Brasserie & Functions (East Gosford).

At the same time families are well catered for with cafés and bistros and many registered clubs in the region offering a variety of entertainment and eating out options.

Cinemas & Theatres

The Central Coast has a variety of cinemas including Greater Union at Westfield Tuggerah and Hoyts at Erina Fair. The art deco Cinema Paradiso at Ettalong Beach and the Avoca Beach Theatre both provide unique and enjoyable experiences. Gosford's Laycock Street Theatre continues to stage first-rate productions in mainstream and avant-garde drama, comedy and musicals, with many featuring internationally recognised artists and directors.

Music

The Central Coast has a rich musical and cultural life with its own conservatorium of music and orchestra, show band and brass band. There is also a strong musical culture in the private and public schools in the region.

The region is also home to some of Australia's top country music performers and musicians and boasts at least two world class recording studios.

Galleries

The Central Coast Regional Gallery compliments the many other galleries in the region, particularly the Ken Duncan Gallery and Neil Joseph Fine Art Gallery. Art societies and special interest groups, such as pottery and writers' groups also function in the region.

From left: Gosford/Edogawa Commemorative Gardens, which incorporates the Central Coast Regional Gallery, East Gosford; Avoca Beach Theatre; Ken Duncan Gallery, Erina Heights.



Lifestyle

A sporting mecca

The Central Coast could well be described as a "Sporting Mecca". The choice of sport for all age groups is almost limitless. Some of the sports on offer include:

AFL, archery, athletics, baseball, basketball, canoeing, cricket, darts, fishing, golf, hockey, horse racing, horse riding, ice hockey, ice skating, lawn bowls, little athletics, martial arts, netball, rugby league, rugby union, scuba diving, football, surf life saving, swimming, tenpin bowling, water skiing and many others.

The Central Coast Mariners FC is one of the eight football clubs which comprise the national Hyundai A-League. The Mariners' home ground is Bluetongue Central Coast Stadium while their training ground is Mingara Recreation Club.

Both Gosford and Wyong Councils provide and maintain excellent playing fields for all sports and an extensive club network welcomes new members in all sports. Playing golf or tennis are popular pastimes for busy people looking to relax. The many Central Coast golf and tennis clubs are pleased to welcome new members as are the numerous bowls clubs throughout the region.

For cyclists, in addition to the West Gosford velodrome, both Councils are providing extensive off-road cycleways. A 21 kilometre off-road cycleway along the foreshore of Tuggerah Lake is highly popular with cyclists.

Gosford's 20,000-seat Bluetongue Central Coast Stadium, overlooking the Brisbane Water, is regarded as one of the finest stadiums in Australia and is a popular venue for rugby league, rugby union and football.

The Central Coast Regional Athletics Centre, on the site of the Mingara Recreation Club at Tumbi Umbi, features an IAAF standard athletics track and international standard playing field. The facility



bluetongue
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attracts some 6,000 visitors per month and is the home of a number of athletics clubs and football clubs including State League Division and Super League teams. Other athletics tracks and facilities are located throughout the region.

Central Coast Grammar School's recently opened state-of-the-art, all weather surface, multi-purpose sports field at their Erina Heights campus in early 2009 has given the region a world class ground for hockey, football and softball.

For swimmers, an Aquatics facility – the equal of any in Australia is located at the Mingara Leisure Centre at Tumbi Umbi and at Woy Woy the Peninsula Leisure Centre features an Olympic pool with a health and fitness club. Aquatic centres are also located at Wyong and Toukley.

The Central Coast Youth Club at Niagara Park, with seating for 760 people, features facilities for basketball, volleyball, badminton, netball, soccer, trampolining, shooting, martial arts, boxing and weightlifting.

Bridgecoast Stadium at Terrigal is the region's leading Basketball Stadium and has hosted many national and international competitions. The four-court facility caters for basketball and netball. Bridgecoast Stadium is also home to the Central Coast Crusaders.

For those who do not wish to engage in a sport, keeping fit at the many health and fitness centres throughout the region is a popular alternative.

The Gosford Race Club and Wyong Race Club hold regular meetings with both venues attracting leading horses and jockeys.



Central Coast Academy of Sport

The Central Coast Academy of Sport is a local initiative aimed at providing opportunities for athletes, coaches and administrators. It is a non-profit organisation which aims to support and improve the prowess of those involved in sport. The administration office is located at the Gatorade Regional Athletics Track at Mingara Recreation Club.

Sports currently on offer at the Academy include athletics, basketball, golf, netball, rugby union, football, surfing, surf life saving and tennis. Each sporting programme is delivered by highly qualified coaches with access to the latest training and sports science support, complemented by the latest in video and internet technologies to ensure all programmes are delivered to the highest standards.

Lifestyle

Things to do and see

There are many places to visit and enjoy on the Central Coast. All cater for residents of the region as well as visitors.

Some of the attractions and places to visit include:

- The Australian Reptile Park, Somersby. This is one of Australia's leading attractions, featuring the world's most spectacular reptiles and spiders.
- The Australian Rainforest Sanctuary, Ourimbah.
- The Australian Walkabout Wildlife Park, Calga.
- The Gosford/Edogawa Gardens – a gift from the City of Edogawa in Japan, East Gosford. These gardens are the best example of traditional Japanese gardens in Australia.
- National Parks. The Central Coast's national parks cover over 210,000 hectares. They include Boudi National Park, on the northern entrance to Broken Bay; Brisbane Water National Park, on the northern side of the Hawkesbury River; Wyrrabalong National Park, set between the Pacific Ocean and Tuggerah Lake; and Yengo National Park, stretching from Wisemans Ferry up to the Hunter Valley.



Activities include:

- Horse riding at Glenworth Valley and the many horse riding schools throughout the region.
- Deep-sea fishing and scuba diving.
- A trip on the Palm Beach–Ettalong Ferry is an ideal way to spend a few hours and see the entrance to Brisbane Water and the Hawkesbury River.
- A drive through the Yarralong and Dooralong Valleys, where some of Australia's best known celebrities live, is a wonderful way to spend an afternoon. The Central Coast's hinterland which includes the farming areas of Mangrove Mountain, Kulnura and Peats Ridge, provide the perfect opportunity for a relaxing drive in the country but only a short distance from where ever you may live.

