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The Silver Years

By E.T. Robbins

You've raised your family, you've worked hard, and the light at the end of the tunnel is a neon sign flashing "your time." But how do you capitalize on this? Consider active adult communities (for people 55+), and step into your silver years with ease.

The Maintenance Free Lifestyle

According to the U.S. Census Bureau, 26.6 million men and 33 million women were aged 55 and over in 2002. These baby boomers are making different decisions from their parents in terms of retirement.

Pat Grant, manager of New Homes Division for Coldwell Banker Mortgage Company, says, "People who have been in their homes for 30 years may find their houses too big, and they want to scale down and enjoy a maintenance free lifestyle. A lot of people don't want to move to Florida because they want to be near their kids."

Grant oversees several Active Adult communities including The Village at Cider Hill in Old Orchard Beach, Maine; Riverwalk Commons in Walpole; Forest Hills of Londonderry, New Hampshire; and Village at Merrimack, Mass (a new community under construction).

According to the 2003 "Baby Boomer Report," an annual opinion survey by Del Webb, 59% of those surveyed plan to relocate for retirement, and 7% of those people may consider active adult communities. Del Webb is a pioneer in the industry with dozens of communities across the country including Great Island in Plymouth. The "maintenance free lifestyle" is the selling phrase.

Sure, you may think you want to spend your life in your family home, but as Debora Forgione, sales manager of Coravos Real Estate, explains "Not if it includes the expense or labor for shoveling snow, mowing the lawn, and cleaning the gutters."

Forgione represents The Arbors, a private community in Dracut offering one level living with full basement and two-car garage.

Sherry Lombard, sales director at Riverwalk Commons, points out that AA communities attract people with similar interests and life experiences, and you decide how much "community" you want to fit your lifestyle.

"Are you looking for a community with amenities such as golf, pool or tennis? Or are you looking into simply getting into a maintenance free home? Riverwalk Commons' popularity is due to the fact that they are all detached homes with award-winning house plans. They have all the 'inside' amenities the discriminating buyer is looking for."

But I've Lived In My Home For 20 Years

What about the nostalgia factor? Many people 55 + have lived in their homes for decades. John J. Sullivan from RE/MAX Executive Realty represents Vickery Hills of Southborough. He says, "Your memories will move with you, and stay with you always."

Vickery Hills offers a rural setting that's still close enough to the action. Owners may opt to stay home while enjoying their community center or they may hop on the highway and head into Boston.

Nostalgia aside, Sullivan notes that the cost of maintaining an aging home is staggering, and that having a new home can be an exciting and often welcome change. Phyllis Cohen, marketing director for Northwood in Sudbury and The Pines at Robbins Brook in Acton, echoes this sentiment.

"A trend we are experiencing is that many buyers are consulting with an interior designer to assist them with bringing their furnishings into their new space. Many of these buyers have never consulted an interior designer before and are excited by the professional assistance."

Cohen comments on another positive - the constantly evolving 55+ marketplace. "It's becoming a mainstream market rather than a niche market. Adults have many more choices for over-55 living than they did just three years ago."

Northwood consists of luxury condominiums nestled among acres of wooded conservation land. The Pines at Robbins Brook is a 3-story building consisting of 24 condos and is part of a 12-acre setting.

Living the Good Life - Finally

Rich Carlson, principal of Carlson Communications, specializes in marketing new residential communities to the boomer and empty nester buyers. He represents numerous Active Adult communities including Great Brook in Norton, Southport in Mashpee, and Carriage Hill in Southborough.

For the second consecutive year, *Where to Retire* magazine named Southport to its "100 Best Master-Planned Communities in the United States" for active adults. Carriage Hill received the

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Gold Award for "Best Active Adult Community in the United States Under 300 Homes" from the National Association of Home Builders in February.

"Many active adults are living in a home that might not have been renovated since it was built 30 or 40 years ago. The kitchen, bathroom, and other rooms are outdated. Instead of the hassle and expense of remodeling, people visit a new Active Adult community, walk into a beautiful home, and all of a sudden the excitement of the home design and the recreational amenities has a strong appeal to them," Carlson says. The money and time that is ultimately saved can be "reinvested" into other activities such as travel.

Some communities are in vacation hot spots such as The Farragut, in Kennebunk, Maine. Anthony J. Fox, director of sales and marketing, says, "This house will be your new beginning. Active Adult living extends your opportunities rather than limits them."

The Farragut boasts an indoor pool, Jacuzzi, café lounge and private dining room. And don't forget the nearby ocean that attracts everyone from regular folk to presidents.

What if there are certain outdoor activities you don't want to give up such as gardening? Some communities make provisions. Marilyn Jackson Adams, sales director for Great Brook in Norton, says, "We have 'Victory Gardens.' You can use a garden plot or a raised bed. Easy to plant, weed, and enjoy."

Jackson Adams notes that it's important to consider all of your favorite things, including man's best friend, when researching 55+ communities (Great Brook allows pets). She adds "When folks have completed the hardest part of their careers, raised their families, and paid for their homes, they're ready to refocus and remember what it is they love to do. And then, they go do it." ■



Courtesy of Vickery Hills, Southborough, MA