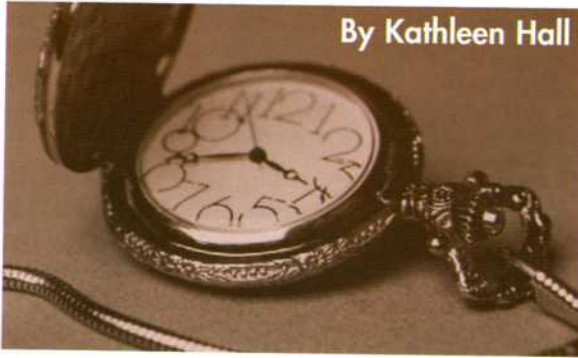


# HAVE TIME, MONEY & WANT TO PLAY

By Kathleen Hall



**"I don't want to retire and grow old," says Sam Elam, a resident of Sun City Grand and local realtor with RE/MAX Achievers. "Retirement without working is giving up one's identity and sense of value. Like many boomers, I work and intend to keep working after the normal retirement age."**

Elam echoes the sentiments of many of his peers. Today's boomer adults, often unlike their parents and grandparent's generation, are living life to the fullest, taking advantage of longer life spans, better health, mobility and greater financial security.

One way in which this difference is especially notable is in the housing choices they are making. The old family homestead, where these folks raised their children, is giving way to a more carefree, lower maintenance home.

A change in housing style however, does not mean a change in home ownership. The Census Bureau reports that about 80 percent of Americans aged 55 and older own their homes. Furthermore, 97 million U.S. citizens are 45 or older, about 34 percent of the total population, and this segment is growing very rapidly, a good indication that the demand for these new housing styles will increase as well.

According to Rich Andrew, a realtor with Century 21, many adults in the Valley area own not one, but two homes. "They [residents] are about 65% snowbirds; they leave for the summer," says Andrew. "They like the luxury of a second home but want to be with family during the summer months."

## **The New Old**

There is no shortage locally of communities designed with the active, engaged adult in mind. But, according to BuilderOnline, adults often are not always looking for homes and neighborhoods that are specifically

marketed to older adults. These labels can be a turnoff for people who don't think of themselves as getting old.

Retirement Living News magazine adds "developers avoid the word retirement to describe these properties, referring to them instead as 'active adult' or 'country club' properties, to attract boomers who aren't ready to quit working just yet."

Elam's sentiments echo another notable trend of the new old: retirement, or lack thereof. Many adults are opting to continue to work full or part time long after traditional retirement age. This means that they continue to have a steady paycheck, and likely have more disposable income. Since they continue to be busy, nearby amenities and timesaving conveniences are very important.

Furthermore, these mature workers are often consulting or telecommuting from home, a trend virtually unheard of in previous generations. Thus they require a house that has the space and layout to accommodate a home office, which is equipped, of course, with the latest and greatest technology.

According to the Seniors Housing Council of the National Association of Home Builders, choices of amenities influence a homebuyer's decision to move to a new community. These adults have financial comfort and the freedom from child rearing responsibilities that often accompanies this stage of life, as well as the desire to live in a resort-type of environment that makes it easy to have an active lifestyle.



"Active adults are seeking a lifestyle of fun and leisure and they want to maintain good physical fitness, keeping both mind and body healthy," says Elam. To that end, communities with resort-like amenities such as golf, tennis, fitness centers, and walking paths are popular.

Elam and Andrew say that many adults in the Valley area like living in a golf course community even if, as Elam notes, they don't play golf. "It's a sign of affluence, the fairways make for a less dense community, and you can brag to all of your friends back home about your golf course community. Bragging rights are very important."

These lifestyle amenities reflect a renewed need to "nest" close to home while continuing to be active. Now more than ever, people are looking to foster strong social and community ties within their neighborhood. "Services like Meals on Wheels, assistance getting around town, checking up on each other are big pluses to many who live here," says Andrew.

At Sun City Grand, the Village Center serves as the recreational focal point of the community. It houses a billiards room, sewing and stained glass shops, ceramics studio, computer club and numerous smaller gathering areas. Central meeting places that have multiple uses are typical and provide a place for residents to mingle and relax together.

Andrew, and his wife Pam live in an active community as well. "The one big plus for us," says Andrew, "is that it is quiet and we don't have a bunch of kids to deal with. No racing cars. And we like the secure feeling of the gated community."

### **A House is Just a House...or Is It?**

Just as lifestyle changes may prompt a move to a different kind of community, it also triggers the need for a distinct style of living space. Some adults do want to scale down but often they are really just changing the way their homes look.

### **Easy to Get Around**

Homebuyers frequently look for one-level housing, or at least one-level living. According to 2003 NAHB Builder, more than 80 percent of the builders who were surveyed said they include a full bath on the entry level, while more than half put the master bedroom on the first floor, allowing residents to adapt the lower floor for possible one-level living.

Elam observes that active adults in the area prefer smaller homes. "The average sized house in Sun City Grand is 1,600-1,800 square foot, with two bedrooms and a den."

In some cases, these homes have two master suites on the first floor to accommodate the homeowner as well as guests, grown children, or aging parents. Often they have unfinished space upstairs to allow for possible future expansion.

One-level entrances are another big plus. Many homes in active living communities do not have steps from the garage into the house (garages are another important feature), which makes these homes easily accessible for everybody, regardless of ability.

### **Open Spaces**

Homes today are a gathering place for family and friends. Adults are doing more formal entertaining and this social need is reflected in the demand for spacious dining areas and pen floor plans that accommodate entertaining. "A great room is a must," says Elam. The NAHB said today's active adults want the kitchen to be the "heart of the home."

### **Low Maintenance**

After years of mowing lawns and keeping up with their properties, adults are now seeking homes that are virtually maintenance free. Homebuyers like the fact that they own their house-the house doesn't own them! Residents in active adult communities typically pay a fee to a homeowner's association, which takes care of all the yard work, irrigation, and exterior maintenance.

### **Quality Matters**

Easy access and low maintenance definitely does not mean low end. While the house itself might be less grand in size, it's not when it comes to luxury details such as granite counter tops, nine-foot ceilings, upscale baths, hardwood floors, and other expensive features.

These adults like quality and are willing to spend to get it. They are also more easily able to afford to decorate their homes with upscale materials and amenities. According to the NAHB, buyers want homes with character, unlike many cookie-cutter communities that have recently proliferated.

Most new homes are wired for central entertainment systems that might include surround sound and large TV screens, which are installed as the house is built. High-speed Internet access has also become a must, especially for investors who are checking their stock portfolios, or simply purchasing products and planning trips online.

### **What's Here?**

The Valley area is home to several very large, well-known adult communities. Sun City Grand is the largest adult community in the nation. It has been under construction since 1996 and will likely be sold out by the end of 2004. Approximately 45,000 residents 55 and older live in Sun City, which boasts seven recreation centers, two bowling centers, eight golf courses, and three country clubs, as well as a host of clubs and activities.

Similarly, Sun City West has many of the same amenities, albeit on a somewhat smaller scale. Only 30,000 active adults live here! And PebbleCreek has been voted one of the best master planned communities in the country by *Where to Retire* magazine. ∞

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For a snapshot of the adult communities in this area, visit Rich Andrew's website at [www.prtteamretirement.com](http://www.prtteamretirement.com).

### **TOP TEN COMMUNITY AMENITIES**

1. Walking and jogging trails
2. Park areas
3. Security
4. Outdoor swimming pools
5. Public transportation
6. Lakes
7. Clubhouses
8. Exercise room
9. Golf courses
10. Card-operated gates

Source: NAHB Seniors Housing Council