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**THE JOURNAL REPORT: ENCORE**

## Forget Golf Courses, Beaches & Mountains


When it comes to finding a new place to live, today's retirees are looking for something completely different.

 By **KELLY GREENE**
*October 2, 2006; Page R1*

Pete Lydens traveled around the mid-Atlantic states and the Southeast as a city manager and consultant for 50 years, so he was familiar with many of the country's retirement hot spots when it came time to decide where to land himself. But he eschewed the region's lush golf-course communities and mountain hideaways, instead choosing to return to a hamlet where he worked in the 1960s: Mount Airy, N.C., population 8,454.

"It's almost mystical the way people here relate to friends and strangers," he says of the town, where actor Andy Griffith grew up and which still resembles the fictional Mayberry in Mr. Griffith's 1960s TV show. "It's the ideal place to retire."

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**THE JOURNAL REPORT**


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 Real estate can still help<sup>2</sup> your nest egg -- but the game is getting a lot tougher. And some reasons why people say yes -- and no -- to living in a continuing-care community<sup>3</sup>.

- See the complete [Encore](#)<sup>4</sup> report.

For years, the search for a new home in retirement has been tied to weather and leisure. States like Arizona and Florida captured the lion's share of transplants, with good reason: They offer a warm climate, lots of sunshine and plenty of golf, tennis and water sports.

But today, while weather and leisure remain important, retirees are telling builders, developers and researchers that they are looking primarily for what Mr. Lydens has found in Mount

Airy: a community where they can make friends and connections quickly, whether it's a small town or a walkable neighborhood in a big city. A close second and third on the priority lists: a home that's near grandchildren, and a setting where one can indulge a post-work passion, such as a second career, a newly adopted sport or even, for a growing number of people, farming.

"Moving to a mixed-use development, a small town, or seeking an urban experience are all elements of the same thing: It's a community where you get to know each other," says John McIlwain, 62 years old, a senior resident fellow for the Urban Land Institute, a research group in Washington. He traded a Maryland suburb for a 1,000-square-foot loft downtown after his children left home. "You're walking around, and you get to know your neighbors, you get to know the shopkeepers, because you meet them on the street."

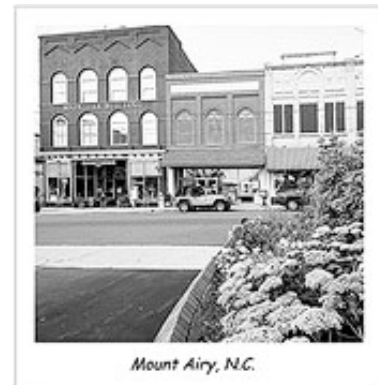
Where should you head? Here are some examples of nontraditional retirement spots and the people moving to them.

## SMALL TOWNS

### • Mount Airy, N.C.

Many people who have spent their careers navigating suburban sprawl, leaving little time to get to know their neighbors, are drawn to the idea of living in a friendly town with a store-lined Main Street, a coffee shop, and a local theater and museum or two.

The impact of newly arrived retirees is already evident in Mount Airy, in the foothills of northwestern North Carolina near the Blue Ridge Parkway: There are no retail vacancies downtown, wireless Internet access abounds, and the Old North State Winery, a local operation, has set up shop on North Main Street. The Andy Griffith Playhouse hosts community theater productions along with frequent bluegrass jam sessions. And "The Merry-Go-Round," one of the region's oldest bluegrass radio shows, broadcasts live every Saturday from the Downtown Cinema Theatre.



#### MAKING THE MOVE



**PODCAST:**<sup>5</sup> WSJ's Kelly Greene interviews Margit Novack, head of Moving Solutions, a Pennsylvania company that works with older people who are relocating, for some guidance on the emotional and practical sides of moving.

Mr. Lydens, 76, first lived in Mount Airy while serving as city manager in the 1960s. He has lived several places since, but was drawn back by the town's friendliness, what he calls "the Mount Airy way." Mr. Lydens also was impressed with new greenways being developed that tie into a downtown recreation complex and riverside park with a good spot for fly-fishing. He and his wife, Linda Wright, bought a condominium in Mount Airy last year and plan to move there full time next year from Charleston,

W.Va., after she retires as head of the local library system. As in many small towns, the cost of living in Mount Airy is still moderate, with home prices ranging from \$90 to \$125 a square foot and taxes on a \$200,000 home costing less than \$3,000 a year.

One caveat: If you move to a small town with a lot of retirees, you may find yourself mingling only with other transplants and having a tough time breaking into established circles of friends and family. But the transplant network has one advantage: It can offer easy routes to meaningful volunteer work. Already, Betty Ann Collins, hired to run Mount Airy's Chamber of Commerce in April, has recruited Mr. Lydens to find ways to answer the many questions the chamber gets from retirees considering a move to the area. Most of the calls come from the Northeast and Midwest, along with people in Florida seeking to escape hurricane-prone spots.

Mr. Lydens last year started assembling a relocation packet and now is gearing up to help train people who already have moved to Mount Airy to serve as a "retiree ambassador corps." Mr. Lydens was pleased that he was recruited to help, he says. "I want to live somewhere where I can be involved and do something meaningful."

To find your own Mayberry, you could start with a list of "micropolitan areas" -- a relatively new designation by the U.S. Census Bureau for nearly 600 places like Mount Airy with core populations of less than 50,000 people and relatively few commuters (there's a list at

[www.census.gov/popest/metro.html](http://www.census.gov/popest/metro.html)<sup>6</sup>).

## DOWNTOWNS

### • Chicago

Boomers are the first generation of Americans in which many members of the middle class have spent a lot of time in European cities, "loving them and wondering, 'Why can't we live in our cities like this?'" says Mr. McIlwain at the Urban Land Institute. Today, he's doing just that. After leaving Maryland, Mr. McIlwain initially moved to a 2,200-square-foot condominium near Dupont Circle in Washington before downsizing again this summer to a 1,000-square-foot loft.



"It's the smallest space I've lived in since college, but it's a really neat part of town," he says.

People now heading into their 60s, as opposed to older retirees, are also more used to -- and attracted by -- living among people of different ethnic backgrounds, incomes and ages, Mr. McIlwain adds. The recent high fuel and energy costs could push retirees to cities, as well, he says: "More people who are in the process of choosing where to live will be thinking about that. Do you want to go off to a mountaintop in North Carolina -- knowing you have to drive to get to anything -- or go to a city where the price of walking...and public transportation is probably going to go up less quickly than cars?"

Kyle Ezell, an urban planner who lives in downtown Columbus, Ohio, has written a guide called "Retire Downtown," due out this fall. He has coined the term "ruppies" -- retired urban professionals -- who "rattle off all the things they did this week," Mr. Ezell says. "They volunteered at the theater as an usher. Or they served on a task force for helping the homeless. Or they worked at a marathon handing out water. They just can't believe how much activity they're involved in, and they can't help it because it's all right outside their front door."

#### RECOMMENDED READING



John McIlwain, senior resident fellow<sup>7</sup> at the Urban Land Institute, a Washington research group, recommends several resources to help would-be movers.

Chicago is drawing retirees from its suburbs and beyond, despite the price tag: A two-bedroom condo downtown costs roughly \$500,000 to \$2 million. With office buildings in the South Loop section of downtown getting new life as luxury residences fronting the city's two-year-old Millennium Park with views of Lake Michigan, "we've heard from a lot of developers that roughly a third of the high-rise condominiums going up are being purchased by retirees," says Ty Tabing, executive director of the Chicago Loop Alliance.

Paul Dravillas, a 69-year-old retired software consultant and professor, moved to a South Loop condo with his wife, Patricia, two years ago after selling their home in Orland Park, Ill. The couple had always enjoyed city activities, especially using the sailboat they keep in Burnham Harbor on Lake Michigan. "But it was a pain to come down here with the parking and the traffic," Mr. Dravillas says. Now, they ride their bikes to Millennium Park and attend free concerts on weekends. "Those are things we haven't done for a long time," he says.

Mr. Dravillas concedes that it was tough to shed one of their two cars. "It's easier to jump in your car

and go to the mall than it is to wait for the bus," he says. "But I have my senior bus pass. There are adjustments, but it's 90% positive and not even 10% negative."

## MIXED-USE DEVELOPMENTS

### • Atlantic Station

Feel uncomfortable in the big city? Then try "urban light."

The past decade has seen the rise of "live-work-play" communities, real-estate parlance for mixed-use developments that combine offices, housing and retail space. Such communities often bridge city and suburban living; that means there's usually a convenient parking garage where you can keep your car, and the streetscapes are a little less gritty than in many downtowns.



One of the largest such developments is Atlantic Station, a 138-acre redevelopment of the former Atlantic Steel Mill site, just north of downtown Atlanta. The mill, founded as Atlanta Steel Hoop Co. in 1901, operated until 1998. Today, Atlantic Station has about 2,500 residential units; about one million square feet of shops, restaurants and movie theaters; almost 865,000 square feet of offices finished or under construction; 101 hotel rooms; and 11 acres of parks, including a small lake.

Since part of the attraction is the walk to work, Atlantic Station has largely been marketed to a younger crowd, with condo sign-up parties at trendy bars, beach volleyball tournaments, clothing chains targeting twentysomethings, and a martini-lounge scene at the development's Twelve Hotel & Residences. But retirees are moving in, as well. (In fact, so many retirees have moved in or expressed interest, Atlantic Station's developer now is considering building an "active adult" community at the site that would be geared to older people, according to an Atlantic Station spokeswoman.)

Tom and Suzanne McDermott, ages 77 and 71, relocated to a two-bedroom condo in Atlantic Station from the Atlanta suburb of Roswell after Dr. McDermott retired from dental practice several years ago. They were drawn by both their past and their future: Mrs. McDermott grew up about a half-mile from the new development in a neighborhood of bungalows, but the couple also "wanted the convenience of city living," Dr. McDermott says.

They walk for exercise around the lake, stroll to restaurants for dinner, and take a shuttle bus to the nearby Woodruff Arts Center (for plays), the High Museum (for art exhibits) and Atlanta's rail system (for transportation to the airport). Dr. McDermott also started volunteering at the new Georgia Aquarium, a five-minute drive, and can walk to the Georgia Institute of Technology, where his son has season tickets for basketball and football games.

The McDermotts say they aren't homesick for the suburbs -- yet. One big reason: They also have a family cabin in Cashiers, a mountain town in western North Carolina, where they occasionally escape the summer heat. "I'm not sure if we could live in this place full time if we didn't have it," Dr. McDermott concedes.

## HOBBY FARMS

### • Oklahoma and Florida



At the other extreme from city living are so-called lifestyle farms -- farms run mainly for pleasure, rather than as a primary livelihood.

"There's this yearning to get back to a simpler life, to play in the dirt, to know a little more about where your food comes from," says Carol Ekarius, who ran a commercial farm with her husband in Minnesota for a decade before moving to Colorado to do smaller-scale livestock farming and write about it in articles and a book called "Hobby Farm." "The same kind of people who like to go to a farmer's market and buy organic food like to get into hobby farming," she says.



Sue Gray is a horticulturalist in the Tulsa County office of the Oklahoma Cooperative Extension Service. She was fielding so many questions from inexperienced people interested in farming that she started a class several years ago called "Green Acres" to offer help. Most of her students are "in their early 50s, planning for retirement, and want to fulfill a dream they couldn't before due to the mortgage, children and college educations," she says. Her role often is to stop them from biting off more than they can chew.

"People come in and say, 'I need 20 acres of land, and I'm going to grow 10 acres of vegetables.' I say, 'Do you know what's involved in growing 10 acres of vegetables?' You generally need one person for every acre."

But people exploring farming as a second career often bring their own strengths to the venture. "A lot of people are retiring in their mid-50s, have a lot of energy and bring a lot of business skills to farming," Ms. Gray says. "I'm seeing a lot of people with a different view of marketing that is unique."

One of her star pupils, Pam Von Rhee, a 52-year-old native of Massapequa Park, N.Y., now lives on a 29-acre spread she and her husband bought four years ago in Coweta, Okla. He still works full time as a geologist, but she has tackled farming full time, planting 150 blackberry bushes two years ago that yielded 170 pounds of fruit last year, much of which she turned into jam and pie fillings that sold out at local markets.

Ms. Von Rhee notes that her blackberries aren't certified as organic ("you have to know what was processed on the land five to seven years before planting"), but she grows her crop without using chemical products and does the weeding and harvesting herself.

"It's amazing -- I learned how to do irrigation," Ms. Von Rhee says. "It's all a learning process, and it's something you love."

Some developers see farms as simply places to play in the country. This fall, **St. Joe Co.**, a Jacksonville, Fla., real-estate development company that owns more than 850,000 acres primarily in northwest Florida, is rolling out WhiteFence Farms-Red Hills, the company's first farm development, about eight miles from the middle of Tallahassee.

St. Joe calls it "new ruralism." Instead of homes arranged around a golf course, the plans call for several groups of as many as nine "farmsteads" (61 in all) to ring orchards and fields tended by an on-staff farmer, says Kevin Fox, St. Joe's senior vice president of development. The plots themselves would be

relatively small -- three to 10 acres each, at a cost of \$250,000 to \$750,000 -- and the clusters are to be connected by tractor trails.

Residents "can farm if they want to," Mr. Fox says. "In all honesty, most people won't. I expect some people will build a barn or stable and put horses in it or buy a tractor." They can hire help through the community's on-staff farmer if their ambition overwhelms their ability.

## CO-HOUSING

### • Colorado

As the generation that created the commune craze heads into retirement, its members are beginning to build "co-housing" developments -- a concept borrowed from Denmark in which residents have their own private townhouses or condos but share a central "common house." Nearly 200 co-housing developments have been started in the U.S. since 1991. Now, at least two such developments specifically targeted to older people have opened their doors, in southwestern Virginia and Northern California. And a third is under way in Colorado that could become the model for "elder co-housing" around the country.



Co-Housing Groundbreaking in Boulder

Silver Sage Village, in Boulder, Colo., now under construction, plans to have a meditation room on the main floor of its common house where acupuncturists, massage therapists and other healers can work. The common house also will have a craft room, sitting room and media room -- a luxury some multigenerational communities forgo because of parents' concerns about children watching television unsupervised. The development sits next door to a multigenerational co-housing community with which it already has close ties. That's the model that a small band of co-housing consultants and architects expect to take hold, because the younger residents can help provide neighborly support to their elders -- and move next door as they age, if they so desire.

Annie Russell, Silver Sage's coordinator, lives next door at Wild Sage Cohousing. In the new development, 25 people will be living in 16 households. "There's a desire on our part to have a really close-knit community," she says. "You're committing to be there for each other in need, and that takes a pretty intense relationship."

Co-housing isn't necessarily an economical option. Units at Silver Sage, situated on prime Boulder land, start around \$400,000. Six homes were set aside as "affordable" -- about \$119,000 or \$140,000 apiece -- for which Colorado residents are most likely to qualify. Applicants currently must have annual income of roughly \$35,000 or less to qualify for the \$119,000 units and \$45,000 or less for the \$140,000 units. In Abingdon, Va., where a group of former nuns sparked the formation of ElderSpirit Community, with 29 cluster homes and apartments, prices were kept in the \$100,000 range by searching for a bargain-basement land price and winning state grants.

At a gathering this summer in Asheville, N.C., of 135 architects, developers, academics and retirees interested in elder co-housing, a troubling question was raised: What happens if too many residents become frail at the same time? Since the concept is so new, there's no firm answer. Zev Paiss, a consultant who specializes in elder co-housing, says the experience in Denmark, so far, has been that residents' needs have been staggered enough that their neighbors can juggle the help.

Many more informal, communal arrangements could come about as well, especially among divorced and widowed women friends who buy a house together with an extra room for a home-care worker if needed -- or a chauffeur, says Sandra Timmerman, director of the MetLife Mature Market Institute in Westport, Conn., who has kicked around the idea in her own social circle.

Co-housing's biggest advantage could be the sense of community it creates and the isolation it helps its residents avoid as they grow older, says Ron Manheimer, executive director of the North Carolina Center for Creative Retirement, who organized the conference in Asheville.

"The whole idea that your neighborhood is your community hasn't been the case for an awful long time for a lot of people," he says. "Clearly, that seems to be part of the expectation for co-housing: that people could be living in a more intimate way."

## RAIL TRAILS

### • Michigan and South Carolina

The growing network of 1,500 rail trails -- old railroad beds and corridors converted into strips of asphalt and crushed gravel with no cars allowed -- is luring retirees who like to cycle, walk, skate and even ski to homes near trailheads in pockets dotting the country.

The best part is that the paths -- 13,600 miles at last count -- are generally level "because it was always in the interest of the railroads to grade the roadbeds as flat as possible," says Keith Laughlin, president of the Rails-to-Trails Conservancy, a nonprofit group in Washington. (The group has an online directory of trails at [trailink.com](http://trailink.com)<sup>8</sup>.) "They did all this engineering work to reduce all the hills. So you have more gentle slopes over a long period of time as opposed to lots of ups and downs."

And people "who have had exposure to the trails prior to retirement are going to be looking to build trails into their lifestyle," Mr. Laughlin says. "Not having to drive, or take a long on-road bike trip, to get to a trail is really attractive."

Jerry Corley, a retired utility executive, splits his time between two cycling meccas: Charlevoix, Mich., and the coastal region of South Carolina. In Michigan, he has helped spearhead trail expansions along Lake Michigan, creating a large network of pathways.

"Charlevoix is my favorite place in the world," says Mr. Laughlin, who vacationed there as a child and attended a bike ride for donors in the area two years ago. "The scenery's spectacular."

Mr. Corley, 63, spent last winter at Sun City Hilton Head, an "active adult" community in Bluffton, S.C., with a busy cycling club, a growing network of local trails, and Hilton Head Island's 20 miles of public pathways along with its 12 miles of beach. "My wife and I love to take out our hybrids down there and ride out to the marsh, where we have a picnic and watch the birds," he says. "It's just beautiful."

Helping to build and expand the trails can become as big a part of some retirees' lives as using them. After moving to Sun City Hilton Head six years ago, Karen Heitman, one of Mr. Corley's neighbors,



helped start an advocacy group called Greater Bluffton Pathways in an effort to expand a fledgling network of trails as the small town expands. "I wanted to be able to ride my bike from Sun City to Bluffton, and wasn't able to because the roads around us were so busy," says Ms. Heitman, 60.

Her group lobbied South Carolina officials to widen highway shoulders to accommodate cyclists, developed a program to donate 400 bike helmets to local children, and negotiated with Sun City's developer to donate 10 acres for a trailhead. Now, she's pushing to get 25 miles of abandoned track nearby turned into a rail trail that might eventually become part of a cycling corridor extending up and down the East Coast.

Charlie MacInnis, a 59-year-old retired corporate spokesman in Harbor Springs, Mich., took on Mr. Corley's old job as president of the Top of Michigan Trails Council last winter. Mr. MacInnis says he got hooked on trail-expansion work when he realized that "this is a way to build a legacy.... When you see families who can ride to the beach, or get to work by bike, you realize you're creating something that will help our children and grandchildren."

--Ms. Greene is a staff reporter in The Wall Street Journal's Atlanta bureau.

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