

when you're not ready to slow down— consider the benefits of an active adult community

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Ideal Living

Above: tennis courts at Traditions of America.

ONE OF THE MOST IMPORTANT DECISIONS BABY BOOMERS HAVE TO make is where to live during their golden years. As the concept of “aging in place”—which refers to people living comfortably in their own homes as they grow older—becomes increasingly popular, so too do active adult communities.

These communities offer baby boomers an independent living option within a neighborhood of their peers. While some are age restricted, meaning a percentage of homeowners are required to be of a certain age, others simply target an older population.

Active adult communities are fundamentally different from retirement communities in that they do not offer medical care or staff to assist with the activities of daily living. In-home help can be hired separately if and when required.

Additionally, many of the homeowners are continuing to work full or part-time.

Nathan Jameson of Traditions of America, a developer of active communities in the Mid-Atlantic Region, explained, “There is a perception that the average age is much higher than it truly is. So many of our residents are actually in their 50s and early 60s.”

The following are some of the benefits of buying a house in an active adult community.

A Home Customized for Current and Future Needs

As people age, they often find they need to modify their residence to accommodate their changing physical needs. In an active adult community, these modifications have already been incorporated into the home design, saving you the trouble and the expense of making those changes yourself.

For example, the homes are usually laid out for complete single-floor living, with the master bedroom, bathroom, and laundry facilities on the first floor.



Above: The clubhouse great room at Traditions of America.

Above, right: Chris and Cathy Stank at clubhouse bar.

Right: Exterior of the clubhouse.

There might be wider doorways to accommodate wheelchairs, and the bathrooms could come with grab handles preinstalled.

While some such features are automatically included, most active communities allow you to customize your home in endless ways to meet your personal lifestyle. This could mean adding a second-floor loft to use as an office or even moving a wall to open up the floor plan.

"Everything is designed so you can age in your home," said Kevin Zimmerman of Country Manor Adult Community in Shippensburg. "Choice is key—we have never built the same house twice."

Low-Maintenance or Maintenance-Free Living

The original plan of Cathy Stank, a homeowner in Traditions of America at

Silver Spring, was to retire in a house out in the country.

"But when we started looking for homes," she said, "all we could see was work."

Stank and her husband, Chris, were attracted to the lack of home maintenance required of them in an active adult community.

Many baby boomers are looking for a similar escape from the burden of home maintenance, particularly in terms of snow removal, lawn care, and other exterior responsibilities. Some active communities automatically include home maintenance, while others allow you to choose the amount of maintenance you'd like to manage yourself.

These options are especially appealing to baby boomers who want the freedom to travel during retirement and know their home is well maintained.

"These environments are very conducive to travel," said Zimmerman. "The community can take care of your home whenever you're not here."

Opportunities for Social Interaction

Many people are drawn to active adult communities for the opportunity to be surrounded by likeminded people—those who are at a similar age and stage in life.

"Our residents love meeting people who are going through the same things, be it an aging parent, a joint replacement, or enjoying the birth of a first grandchild," Jameson said.

Having neighbors who can share both your joys and your challenges firsthand fosters strong connections and friendships.

The Stanks, who have lived in an active adult community since 2012, agree.

Right: Exterior of home at Country Manor Adult Community.

Below, from left; kitchen and great room.

"The people here are incredible," said Chris Stank. "My wife and I have met more friends here in two years than we did in our other home in 20 years."

Wide Variety of Activities

The amenities and activities offered by active adult communities go far beyond the traditional putting greens, shuffleboards, and bingo games. While these activities are still available (and often quite popular), there are countless other options as well.

Depending on the community, activities could include social



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gatherings like wine-tasting groups and book clubs; physical activities like hiking and kayaking; and opportunities for volunteerism, such as collecting donations for a food bank or reading with children at the local library.

Many residents also participate in local, regional, and even international travel together.

The facilities differ from community to community, but many include fitness centers, swimming pools, tennis courts, clubhouses, and golf courses.

As the name implies, active adult communities are truly active places.

"Our residents are doing anything

but putting on the brakes in life," Jameson explained. "They're just changing the way they spend their time, doing the things they truly place value on."

When Jane and Lee Teeters moved into Country Manor Adult Community in 2007, they quickly experienced what they call the joy of getting involved.

"There's hardly a dull moment here!" Jane Teeters explained.

Is an Active Adult Community Right for You?

If you're wondering if a home in an active adult community could be right

for you, the first step is to visit. You can tour model homes and see if the features and amenities of a particular community are a fit for the kind of lifestyle you want.

Some communities even offer an overnight stay in a model home, during which you can use the amenities, participate in activities, and better experience what it would be like to live in an active adult community.

"The flavor of each community is different," Zimmerman said.

It's important to visit several communities to find the one that's right for you.

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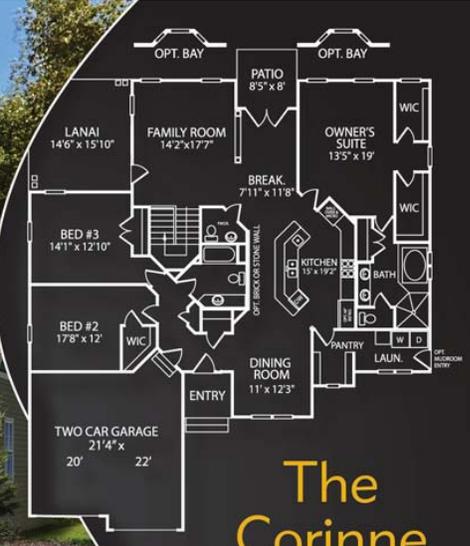


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