

A BETTER LIFESTYLE FOR THE

Best Years of Your Life

There is a memorable line from a famous, blockbuster movie where Kathy Bates' character takes revenge on two young women who have cunningly stolen her parking space and feel vindicated, being "younger and faster." The girls scream in horror when Bates decides to repeatedly rear-end their parked car in retaliation. When they accuse their avenger of being "crazy," Bates shares a powerful truth of her own: "Face it ladies," she says "I'm older, and I have more insurance." Aside from being humorously directed and expertly acted, this scene is a poignant reminder that along with age comes clout, power, and wisdom.

Keeping this in mind, it's no surprise that those who may be "older" with "more insurance" have found it exceedingly satisfying to

take revenge not on parked cars, but on the misconception that aging has anything to do with apathy, complacency, and settling for a life of boredom, isolation, and quietude. If Appalachian Trail hikes, kayaking trips, Mediterranean cruises, barn dances, water aerobics, and cattle drives seem like the stuff of "retirement living," then you need to acquaint yourself with the modern concept of the 55+ living community and the experiential provisions that are attracting younger residents throughout the country. As Traditions of America Director of Operations David Biddison explains, the "most common misconception is that 55+ communities are similar to assisted living or independent living communities. Nothing could be further from the truth."

A close-up photograph of a middle-aged couple smiling warmly. The woman, with blonde hair, is leaning her head against the man's shoulder. Both are wearing white shirts. The background is bright and out of focus.

*Low Maintenance
55+ Living is
Your Community's
Best Kept Secret*

America has always been a country that prides itself on independence. Our values have been built upon the philosophy of hard work, taking calculated risks, and breaking away from the pack in order to lead. But what happens when the unavoidable nature of aging kicks in? We soon realize that a strong social support system and an active, enjoyable lifestyle are equally important for a well-rounded living experience. This is why 55+ communities aren't only serving the practical property needs of middle-aged Americans, but their wellness, social, and experiential needs as well.

“Retirement Community” is a Misnomer

According to a recent AARP article, 55+ living has nothing to do with professional retirement at all, and it is a myth that residents in such communities spend their days playing shuffleboard and quietly doing crossword puzzles. Older Americans espouse the prospect of remaining physically active, cerebrally engaged, and socially connected. In other words, they believe in fun, and they are taking advantage of a living format that provides them with the time and opportunities to do exactly that.

Biddison stresses that at some Traditions of America (TOA) communities, “more than half of the residents work full or part-time.” The allure of a 55+ community for a non-retiree is that there is more time to devote to one's professional pursuits and career when there is no longer the need to rake leaves, shovel snow, or find a roofer. Since so many of these residential communities promote wellness and an “active” approach to living, it stands to reason that they offer “on-campus” amenities that preclude the need to go elsewhere in search of sport or leisure. This too is an attractive option to someone who works full days and has little time left over to battle traffic and parking in the search for a gym or a masseuse. When a sports facility or spa is yards away from one's front door, there is less excuse-making and much more acting.

Shelli Sommariva, Marketing Manager at St. Barnabas Retirement Communities in Gibsonia and Valencia, believes that

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on-campus facilities are what make modern-day retirement communities appealing to more and more prospectives. St. Barnabas has gone to great lengths in building a reputation for their on-site facilities that are state-of-the-art and quite unique. An indoor mall, multiple restaurants, credit unions, ATM's, salons, auditoriums, gift shops, stores, a wood shop, billiards, putting greens, bocce ball courts, fishing ponds, walking trails, and an indoor conservatory pool are anything but banal on-site attractions. Such facilities definitely do not conjure ideas of inactive, complacent living, which may be why more and more people in their middle age are attracted.

There are also professional and financial advantages for “younger” residents, especially when still in the workforce. Many 55+ communities are located near major highways and transportation corridors, making access to downtown and the airport easier, quicker, and more straightforward. Also, buying the “retirement” home earlier in life allows one to accumulate more equity in what could be her last owned property. It's a consideration that is best made when not under the pressure of immediate need.

The Simple Life

“If you're working, traveling, and very busy, maintenance free is the way to go,” says John Deklewa of Deklewa Builders in Bridgeton, PA. Though not all who are looking for 55+ housing will choose to move into an age-restricted community, there is something to be said for taking the first step towards making life easier, and that would be downsizing and one-level living. “Pittsburgh has a large older population, so buying a home with a first floor master bedroom is a huge draw, as is the fact that by living on a single level, it's so much easier to clean and maintain your home.” Deklewa Builders specializes in single family, townhouse, and traditional neighborhood developments in Western Pennsylvania, and has been building premier, customized, and energy efficient homes with single level options in seven local communities. Deklewa believes that it's not only those in the 55+ category that find maintenance free neighborhoods and plans alluring.

This is an ideal living situation for anyone who does not have the time to put effort into their home (young working professionals find low maintenance options especially attractive these days), or for someone who wants the freedom to maintain her property without the headache of finding service companies. “People can do the extra work if they want, like planting flowers and trimming shrubs,” Deklewa explains, “but once a year, all the shrubs and trees get pruned, fresh mulch is put down, and the grass is always cut.” During the winter months, low maintenance residents leave the plowing and shoveling of roads, driveways, and sidewalks up to the community.

It's a matter of practicality: if a family is looking to downsize and take responsibility off the agenda, single level living in a low

maintenance community (townhomes, condos, etc.) is useful. Think of all of the time spent traversing stairways alone. Keeping everything to one floor cuts down on time spent commuting from room to room, and it also eliminates a safety hazard. In multi-level condo communities, elevator shafts have become omnipresent fixtures, helping to accommodate homeowners in their later years.

Though single-level living is ubiquitous in states like Florida, Pittsburgh's topography makes it more difficult to find land flat enough to accommodate a moderately-sized single-level foundation. Frost and weather-related issues are unique unto our region as well, and we've grown accustomed to basements. This adds to the limited number of single-level residences and housing plans in the area, but it also stands as testament that there are builders who are receiving demand for such structures, and who are aiming to satisfy those needs for consumers, "young" and "old" alike.

Lastly, there is the very important issue of safety. "The Home Owners Association has every homeowner's emergency contact information on file, so when a resident is traveling, he knows that his house has a community watching over it. Living in such close proximity, neighbors look after one another's investments," says Deklewa. No matter what one's age or living situation, it's good to know that low maintenance living comes with a heightened sense of investment protection and neighborly camaraderie.

Determining the Community that is Right for You

If a buyer prefers something more involved than single-level, low maintenance living, then an age-restricted retirement community should be considered. Get to know the different options, however. Terms like "assisted living" or "retirement community" are often used interchangeably, but they all stand for distinctly different living formats. To determine what kind of community is right for a homeowner's needs, one must be careful to acknowledge these differences and to be aware of what each offer.

Retirement Communities reference home plans that are restricted to homeowners 55 years of



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age and older. This can be a single-family home, condominium, duplex, townhome, or any other housing structure that also employs on-site amenities for its residents' enjoyment (e.g. spas, gyms, clubhouses, outdoor pools, etc.). A maintenance fee is usually collected to maintain the grounds and the facilities. Retirement communities are not health-related communities, and do not offer medical assistance or care. It is similar in concept to a "shelter" model housing plan.

In many 55+ communities, including Traditions of America, specific architectural standards are upheld, which protects market value and prevents aesthetic unsightliness. When living in a 55+ community, there is economy of scale as well. Biddison sees 55+ living as a direct financial advantage to those seeking low maintenance living for the best possible price. "The association is able to contract for landscaping and snow removal services at a lower cost than an individual homeowner might purchase on his own. Residents enjoy luxurious amenities—heated swimming pools, saunas, whirlpool spas, fitness centers, Pilates studios, etc.—at a fraction of the price they would pay for a club membership."

Continuing Care Retirement Communities (CCRC) offer a spectrum of living options that include medical care if needed. Assisted living and independent living fall within this category. Individuals can take advantage of meal plan options, linen service, and medical care. A resident can enter at the independent living level, but graduate to higher levels of assistance if needed, (i.e. a skilled nursing facility on site).

Jill Gordon, Director of Marketing at Friendship Village in the South Hills, believes that CCRCs give people a chance to move to a community they can comfortably remain in as they age. Moving once, and only once, is a huge draw to those who want to eschew the hassle of packing up and transporting their lives when they need more aggressive medical care or supervision. Financially, Friendship Village makes sense for those looking to receive a return on their investment, when in most assisted or skilled nursing facilities, this isn't an option. "Because we are not-for-profit, we offer return of capital plans that protect an asset while simultaneously protecting the estate from the high costs of nursing care. Residents here can choose from a 90% return or a 50% return plan, and that asset is returned to them via their estate, or if they move."

When potential residents come to Friendship Village, they are often surprised by the amenities offered. Friendship Village is backed by Lifespace Communities, Inc., and all 12 of the Lifespace Communities throughout the region espouse a

"Fit Six Program." The program includes the promotion and encouragement of health in various aspects of a resident's daily life, namely the areas of social, intellectual, vocational, physical, spiritual, and emotional well-being. A personal trainer is available for assessments and to lead classes across five different activity levels. In conjunction with their active lifelong learning program, weekly day and overnight trips, cruises, and out-of-state excursions, a CCRC becomes an attractive option for people who want recreational amenities and medical intervention available at all times, as well as those who want to prevent the need to move again.

Different communities will have different payment options, so if a potential resident fears being locked into a long term contract, there are some CCRCs that offer alternatives. UPMC's Senior Communities, such as the complete CCRC at Sherwood Oaks, offer month-to-month contracts if an individual is uncomfortable with making a front-loaded investment for his retirement housing. In general, administration understands that plans may change, and so they've devised contracts that cater to this common concern. Regardless, the benefits seem to outweigh the contractual fears, and Gordon finds that residents are happy to have a broader plan in place for the future. "They can pre-plan for their healthcare for the rest of their lives at a greatly reduced cost."

Some research has found that spending time with friends can add as much as 10 years to an individual's lifespan.

Campus Living

Some people are taking 55+ living to an entirely new level of mental stimulation. While traditional 55+ communities often offer programs, classes, or opportunities to engage intellectually with their peers, Campus Continuum is a project that develops semi-retirement and retirement communities on university campuses. Presently, a few campuses nationwide host CCRCs, but Campus Continuum aims at providing residents with university-centered activities like seminars, collegiate-level courses, and workshops. In addition, they have access to campus facilities like sports centers, fitness facilities, libraries, theaters, and laboratories.

Universities benefit financially from opening their gates to 55+ residents. It's a sale or lease on campus property; fees are collected for access to campus amenities; and if residents feel as though they've been treated kindly, they are apt to make donations or bequests. And if residents aren't working full-time off campus, options abound on campus. As "older," wiser residents, the 55+ community is a wealth of professional experience that university administration can tap for student benefit. Tutoring, mentoring, and career counseling are wonderful

opportunities to work with students directly. Also, volunteering programs are available to 55+ residents, as most universities have scrupulous volunteer standards and requirements for their student body.

Campus living, even if the 55+ residence is technically located off campus, is especially attractive for those seeking access to cultural programs, rigorous learning, volunteering, and working with younger adults. It's one of the "younger" populations amongst 55+ living communities, as the average "on-campus" resident is 55-75 years of age, whereas the average age of CCRC residents is 84.

Power in Numbers

It has been proven that a strong social network contributes to a healthier and longer life. Friends are more than a means of entertainment or diversion: they can reduce the risk of dementia, keep your brain functioning strategically and nimbly, contribute to a sense of well-being and serenity, positively affect your exercise routine, and be the greatest source of healing during times of mental, emotional, or physical pain or anguish. Some research has found that spending time with friends can add as much as 10 years to an individual's lifespan. Gone is the notion of sedentary, solitary individuals rocking away on a porch and longingly recalling their halcyon days of youth. 55+ communities and CCRCs emphasize living a life that combats depression and isolation. "This is very true for individuals after losing a spouse," says Nanci Case, Vice President of Sales and Marketing for UPMC's Senior Communities. "People start to retreat in this case, and it's our priority to help them actively build a social network."

Michael Haye, Executive Director of Longwood at Oakmont, finds that people are shocked at the level of activity and interaction amongst residents. "The biggest surprise for people comes when they observe how much is going on: socialization, life-long learning, and engaged and interactive living on a regular basis."

Perhaps the biggest advantage that homeowners find from living in a 55+ community is the extremely strong social aspect. Residents

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generally have more direct contact with their neighbors than they would if living in a traditional single-family home. Because the home, activity centers, and most of the facilities used on a daily basis are within the boundaries of the community, it is likely

that the repeated encounters with peers lead to very deep, long-term friendships. Biddison considers this "an extended family" concept. "They travel abroad together, exercise together, and get together socially. They reach out to each other when one is in need." In some TOA locations, there have even developed niche support groups for widowed women.

Strong activities planning also serves as the proverbial glue that keeps neighbors socially engaged. Sommariva references the perpetual action and entertainment options on St. Barnabas' campuses, including opportunities for residents to interact with the public. At St. Barnabas' well known Kean Theatre (a 350-seat theatre that is also open to the general public), plays, musicals, concerts, oldies music events, murder mystery dinner theatre, and the Kean Quest amateur talent contest take place. Often, the sense of belonging is greater than it had been for residents coming from traditional single-family homes. Many who live in 55+ communities create bonds with their neighbors over the experience of similar lifetime milestones. If a 60-year-old couple is surrounded by a plan of homes inhabited by newlyweds, it's difficult to build empathy over events like the birth of a new grandchild or a parent's death. This isn't to say that having neighbors of vastly different ages isn't opportune, but it's convenient and preferable for many individuals in their middle-age and beyond to be surrounded by people who get what they're going through and who can connect with them on a level that is unique unto their generation.

It's All in the Mind

Many of us have grown up with the mindset that by 50, we've paid our dues, done our part, and must make way for the "new" generation. This is amplified by Hollywood's draconian standards for age, as well as our own fears that maybe it is too late to find our life's calling, buy that dream house, make that trip to the jungle, get the Porsche, etc. Somehow, we differ to an internal stopwatch that rings at middle age. Luckily, this doesn't have to be the case. With people now living longer than they ever have in history, making the move to a 55+ community or CCRC isn't a concession, rather it's choosing to make the most out of one's current life stage. That's anything but apathetic and compromising.

By delegating some daily responsibility to professionals if we so choose, a plethora of opportunities are presented to get out and live more than a person in her 30's could. Consider this: If it's between struggling to cook three elaborate meals a day following rotator cuff surgery, or going down to the community restaurant with friends and letting a kitchen of cooks create healthy and savory fare for dinner, there's no contest. It's this level of convenience that retirement communities strive to uphold.

Case stresses the importance of maximizing one's life so that true enjoyment is experienced as one ages. She is passionate about the programs and options that those living in UPMC's Senior Communities have at their fingertips every day. "For those who choose not to drive, we have transportation to cultural events downtown, malls, restaurants, and social events." At Cumberland Woods, residents are given access to health seminars through the UPMC network, many of which bring in well-respected speakers and offer unmatched education. "Our new Legacy Theater at Cumberland Woods offers performances, movies, seminars, UPMC speakers, and educational opportunities for residents and the general public. The Heinz History Center and Breast Cancer Society have also gotten involved with Legacy programming."

Much of the success residents find living in these communities relies on their ability to add perspective to the situation. Most of us living on the outside aren't familiar with the programming and social activity that occurs within these neighborhoods, and so we have drawn conclusions that are often incorrect. To take the best of what life and a community can offer an individual at every stage in their life is at the core of finding sustaining happiness. Age is truly a state of mind.

The Intangibles

"There is no possibility of going back to the off-campus lifestyle," says Elaine and Robert Rak, residents at Traditions of America, Mechanicsburg, PA. The Raks, like many of their peers in 55+ housing plans, do not miss the tedium of yard work, the isolation from neighbors, or living far away from major shopping and entertainment destinations. They chose a TOA location that allows them to make day trips to visit their grandsons in D.C., and also avoid summer beach crowds in coastal communities. Their current home is a single floor layout with a loft for visitors.

Like most residents and marketing staff who are familiar with what retirement living communities offer, the Raks consider their

relationships with neighbors priceless and unsurpassed. "We were looking for an intangible reflected in the personality of the folks we initially met at TOA. There is a kinship with our neighbors...we are all relatively the same age and have common interests. We participate in many activities like weekly happy hour and game night, pot luck dinners, and other scheduled events. We have time for each other and we enjoy being together." In their previous community in Rockville, Maryland, the Raks knew their neighbors, but lamented the fact that they were mostly young families with children and a similarly-situated circle of friends. As grandparents with different interests, it made 55+ living alluring.



Residents at Friendship Village agree that leaving their current amenities is a non-option because the format has become an integral part of their daily existence. "I get security, companionship, stimulation, and all of my needs met," one resident proclaims. "There is so much to do and a variety of things to choose from—I am much busier." Since Friendship Village is a CCRC, my future medical care needs are virtually pre-planned, and nursing care is immediately available.

Both communities are agreeable to their respective residents for different reasons, but the common denominator is the relief of responsibility. There is much to be said for walking away from the drudgery of home maintenance to make free time for pleasure and pastimes that are difficult to pursue when working long work weeks and raising a family. "People may believe that moving to a community is somehow giving in to the idea of aging; however, the lifestyle only serves to enhance one's enjoyment of living and to maintain, or create, a true sense of well-being," says Gordon. Haye agrees that planning for one's future is the greatest gift that an individual can give herself and her family members. Many of his residents make decisions for continuing care so that their children will be saved from that responsibility. "Moving to a CCRC or a retirement community is not an act of defeat, it's actually giving yourself an improved quality of life."



What is the financial security of the community? These are questions that an established CCRC or 55+ community will be able to answer. Haye stresses that ever since the economic downturn, it is especially important to know how a community is funded, who its parent agency (also known as the “sponsor”) is, how the debt is guaranteed, and the history and stability of the establishment. “Any continuing care retirement community will have a disclosure statement with a financial report for prospective residents. Take the time to read it carefully because it will highlight the stability of the residence you’re considering.”

Is the community for-profit or not-for-profit? Gordon suggests that potential residents ask this question because it will lay the groundwork for policy and operations in the community. Since Friendship Village is not-for-profit, there are some financial advantages, such as the asset protection program that gives 50% or 90% return on the residents’ investments. Longwood at Oakmont, which is non-profit, has created a benevolent care fund for residents who may run out of resources. “The fund makes sure that a resident’s needs are addressed if he happens to run out of funds. A for-profit may not offer such services,” Haye explains.

Biddison projects that the attraction of 55+ living will continue to gain popularity with prospective residents in their middle age. “Every day for the next 20 years, 10,000 Americans will turn 60. With today’s increasingly harried pace of life and fragmented social fabric, low maintenance communities for people 55+ serve the mature homebuyer best.” Now, with such housing opportunities cropping up across the nation, specifically in the central and western regions of Pennsylvania, aging populations have a wider variety than ever to choose from. “We believe the future is bright for these communities and their residents.”

Questions to Ask Before Making the Move to 55+

Moving to a new community is a big step, especially when your prospective neighbors will become a monumental part of your daily living experience. When all of the amenities and facilities you need are centrally located, you spend less time driving to remote locations, and more time enjoying life in the same environment in which you live. This also means that you want to have a solid idea of what the philosophy, rules, future plans, and people are like on campus before signing on the dotted line.

The first thing you should do when visiting a 55+ community is contact the marketing department. They will have the materials and the knowledge to answer your preliminary questions. A visit to the site should follow, as well as an in-depth interview and a few sit-downs with residents. Here are a few basic, but vital, questions to ask:

Meet the natives. College-bound students visit a university campus before signing the acceptance letter. This is just as important for a 55+ or CCRC hopeful. A visit to “campus” is a must, and many programs now offer weekends, or extended visits, when potential residents can get a better feel for the community. Traditions of America offers opportunities for prospectives to meet current residents and join in activities like TOA’s “Live Better Now” event. Biddison finds that most people who visit for a brief meeting with the marketing team usually end up staying the entire day on campus. “We offer on-site design selections with our professional designer and a full time lifestyle director. Visitors may have only stopped for a brochure, but when they begin to consider the lifestyle they desire, they spend the afternoon.”

Make sure it’s a fit. If you’re looking for a community that has medical services on site, then a CCRC (Continuing Care Retirement Community) will be a more appropriate fit than a 55+ community. If continuing care is not a concern at present, then it opens up the possibilities of a strictly age-restricted community that has amenities and facilities, but no clinical staff. Haye does suggest that those seeking a CCRC or 55+ community take medical intervention into deep consideration before moving, since it will determine the need for future relocation and medical decision-making. “The residents get to know our clinical staff at Longwood and build trust with them, whereas if one gets sick and goes to a hospital in a non-CCRC, he may end up choosing a facility in crisis mode that’s not best for him.”^{NH}