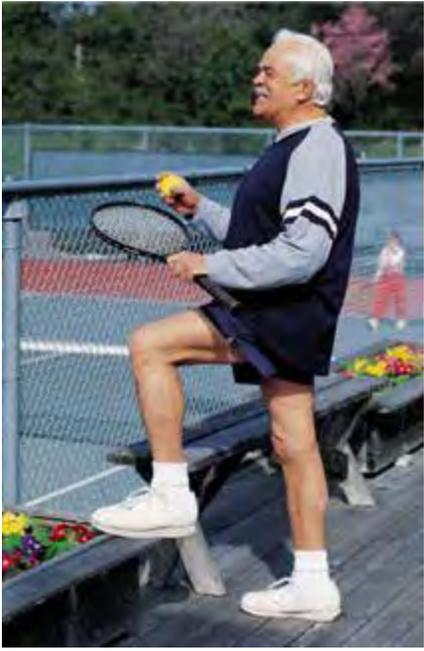


2012



# Retirement Report

Development Services Division  
Planning & Engineering Department  
November 2012

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## EXECUTIVE SUMMARY

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According to Del Webb, the largest builder of active adult retirement communities (AARCs) in the U.S., the Baby Boomer generation began retiring in 1996 at the age of 50. While the senior population of Columbia County has nearly doubled since the 2000 census, the county's largest age group (45-54) will begin to retire within the next ten years, adding to that burgeoning population. With its focus on quality of life, the demand for retirement communities in the county is growing. New developments in the county range from independent living to assisted living facilities and skilled nursing care. However, these current facilities may not be sufficient to house the current aging population and the potential influx of new retirees.

The three most important features that potential retirees seek when scouting retirement locations are a low cost of living, a high quality of life, and a pleasant climate. Columbia County is home to all three, and also boasts excellent transportation access, affordable land prices, natural beauty, and a mix of housing and amenities, making it an ideal location for retirement communities.

## INTRODUCTION

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At the request of the Board of Commissioners, the Columbia County Planning and Engineering Department has prepared an assessment of the County's retirement facilities. This report analyzes census data to document the shifting demographics and population growth in the county, and the housing preferences of retirement age groups per Esri's tapestry segmentation. The report examines the current inventory of retirement communities and senior facilities in the county and compares these to retirement communities located outside of the county. A retirement survey circulated by the Planning and Engineering Department expands on the research to gather the views of Columbia County residents and their recommendations for the county. This report will identify the county's potential to become a retirement destination through a SWOT analysis which recognizes the county's strengths and weaknesses, development opportunities, and threats to be addressed. Recommendations will be provided based on the research of existing ordinances, and site visits to other retirement communities. Finally, a short term and long term plan will outline the process required to accommodate the growing retirement population in Columbia County.

## DEFINITIONS

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- *Active adult retirement community (AARC)* is a community restricted to seniors above a certain age. They provide residents with maintenance-free living, proximity to desirable attractions, and a range of on-site activities and amenities. Each community is designed differently and may include single-family homes, condominiums, townhomes, multi-family dwellings, or manufactured housing units. Daily living and medical needs are generally not covered. Residents are responsible for their own dietary, medical, and laundry requirements.
- *Adult Day Care* means a center that provides structured programs with stimulating social activities and nutritional, nursing, and rehabilitation services for the elderly who are physically or emotionally disabled and need a protective environment. The participant is usually brought to the care community in the morning and leaves in the evening.
- *Age-restricted* means a community that requires at least 80 percent of the households in an age-restricted community to include an individual who is 55 years of age or older. Rules created by the Department of Housing and Urban Development (HUD) govern age-restricted communities.
- *Aging in Place* is a concept that advocates allowing a resident to choose to remain in his/her living environment regardless of the physical and or mental decline that may occur with the process of aging.
- *Ambulatory* means the ability to walk freely & independently, not bedridden or hospitalized.
- *Assisted Living* is a special combination of housing, personalized supportive services and health care designed to meet the needs - both scheduled and unscheduled - of those who need help with activities of daily living. They may be stand alone or part of an independent living community. Services provided in Assisted Living residences usually include:
  - Three meals a day served in a common dining area
  - Housekeeping services
  - Transportation
  - Assistance with eating, bathing, dressing, toileting and walking
  - Access to health and medical services
  - 24-hour security and staff availability
  - Emergency call systems for each resident's unit
  - Health promotion and exercise programs
  - Medication management
  - Personal laundry services
  - Social and recreational activities
- *Baby boomer* is a member of the generation born between 1946 and 1965. It is the largest generation of the 20<sup>th</sup> century.
- *Congregate Housing* is similar to independent living except that it usually provides convenience or supportive services like meals, housekeeping, and transportation in addition to rental housing.
- *Continuing Care Retirement Community (CCRC)* is a community designed to allow seniors the option to age-in-place. CCRC's, also known as Life Care Communities, offer a

continuum of care. Predominantly comprised of independent living units, these communities include assisted living and skilled nursing facilities. Designed as residential campuses, they guarantee residents lifelong care and residence, unlike other forms of retirement housing. Seniors typically move into independent living units and if a higher degree of health care is necessary they are able to move into the assisted living or skilled nursing facility, on a temporary or permanent basis, without having to move out of the community to obtain the needed care.

- *Entrance fee* is a term that can refer to any charge for admission. However, it is commonly used in reference to continuing-care retirement communities (CCRCs). Rather than purchase a unit in a CCRC, residents typically pay an entrance fee and monthly payments. The entrance fee is paid in exchange for services provided at the CCRC throughout the lifetime of the resident, such as nursing care.
- *Home Health Care* means the provision of medical and nursing services in the individual's home by a licensed provider.
- *Independent living* is a community designed for adults who want an independent lifestyle while enjoying the benefits a full service community offers. These full service communities typically provide meals in a restaurant setting, housekeeping, transportation and various social activities. While there may be wellness programs, there are usually no care options available, unless they are licensed as a Residential Care Facility for the Elderly.
- *Naturally occurring retirement community (NORC)* is a demographic term to describe neighborhoods or buildings in which a large segment of the residents are older adults. In general, they are not purpose-built senior housing or retirement communities and were neither designed nor intended to meet the particular health and social services needs and wants of the elderly. Most commonly, they are places where community residents have either aged in place, having lived in their homes over several decades, or are the result of significant migrations of older adults into the same housing constructs or neighborhoods, where they intend to spend the rest of their lives.
- *Personal care home* means a dwelling, whether operated for profit or not, which undertakes, through its ownership or management, to provide or arrange for the provision of housing, food service and one or more personal care services for two or more adults who are not related to the owner or administrator by blood or marriage.
- *Personal care service* means individual assistance with or supervision of self-administered medication and essential activities of daily living such as eating, bathing, grooming, dressing and toileting.
- *Retirement community* means an age-restricted development which offers significant services and facilities for the elderly, including social and recreational activities, personal care services or health facilities limited to use by the development's residents.
- *Reverse mortgage* is a special type of home loan that allows a homeowner to convert a portion of the equity in his or her home into cash. Unlike a traditional home loan or second mortgage, no repayment is required until the borrower(s) no longer use(s) the home as the principal residence.
- *Senior Center* is much like an adult day care that provides stimulating social activities however, no health-related and rehabilitation services are provided and the seniors are not part of any structured program.

## CURRENT CONDITIONS IN COLUMBIA COUNTY

### DEMOGRAPHICS

As of the 2010 census, the total population of Columbia County was 124,053. The portion of the population in the retirement age of 55+ years was 27,646. This reflects an annual average increase of 1,310 retirees since the 2000 census when this portion of the population was 14,547. The increase of new developments in the county geared towards retired living, such as assisted living facilities/personal care homes, highlights this growth. The median age of the county has also increased from 31.2 years in 1990, to 36.8 years in 2010, revealing an aging population.

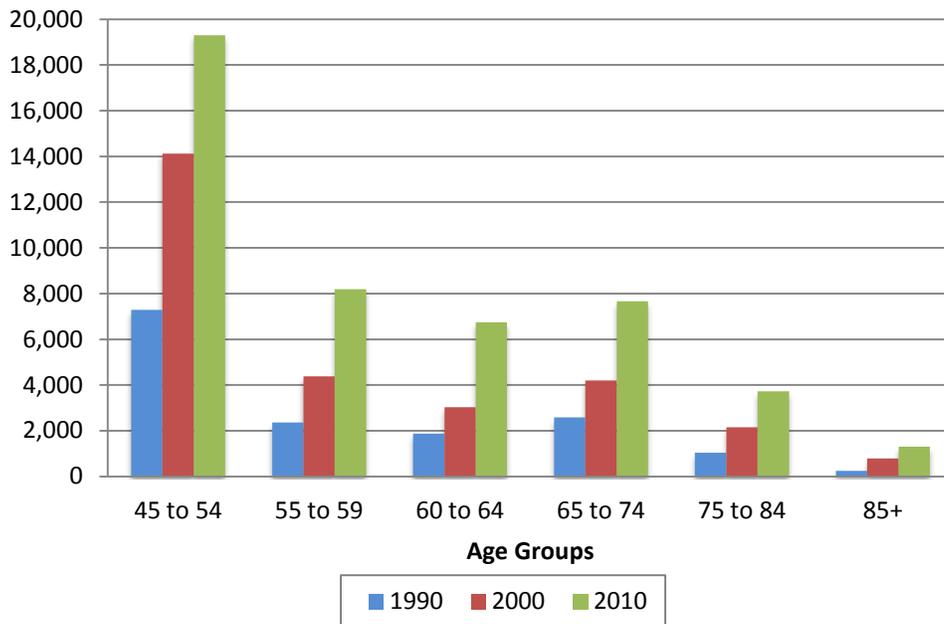
The most significant growth in the county has occurred in the 55 to 64 age group between 2000 and 2010, as seen in Table 1. Presently, the 45 to 54 age group is the largest age group in Columbia County. During the coming decade, this group will slowly increase the 55+ age group. The young professional population in the 25 to 34 age group has grown as well, reflecting the emergence of young professionals, especially those in the medical community in the county.

Age	1990	2000	2010	% Change, 1990-2000	% Change, 2000-2010
0 – 4 Years	5,404	6,198	8,305	14.7	34.0
5 – 13 Years	11,593	15,498	17,400	33.7	12.3
14 – 17 Years	3,147	4,734	8,105	50.4	71.2
18 – 20 Years	2,789	3,283	4,739	17.7	44.4
21 – 24 Years	3,099	3,221	5,361	3.9	66.4
25 – 34 Years	11,880	11,104	15,208	-6.5	37.0
35 – 44 Years	12,713	16,575	17,984	30.4	8.5
45 – 54 Years	7,295	14,128	19,305	93.7	36.6
55 – 64 Years	4,239	7,417	14,946	75.0	101.5
65 and over	3,872	7,130	12,700	84.1	78.1
Total	66,031	89,288	124,053		

*Source: US Census Bureau, SF1 (QT-P2), 2010.*

Graph 1 below displays the significant growth in the county that occurred between 1990 and 2010 in all age ranges, starting with the 45 to 54 category. The 85+ age group has surpassed 1,000 residents within 20 years, denoting the need for additional services and centers to provide a continuum of care for seniors in Columbia County. The 45 to 54 age group has been included to highlight the impending population boom that will begin within the next ten years in the 55+ age groups.

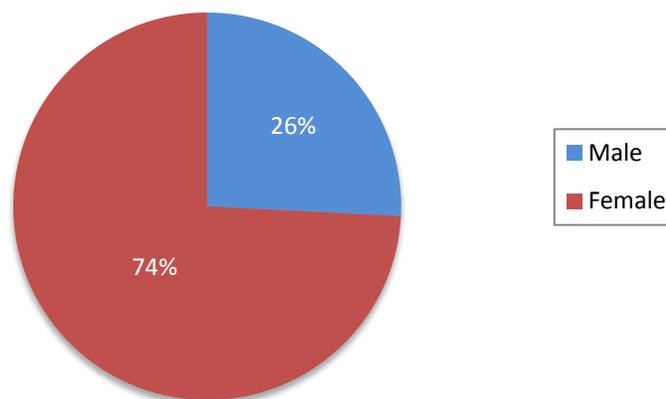
**Graph 1. Retirement Age Groups 1990-2010**



Source: US Census Bureau, SF1, 2010

Presently, 20 percent of Columbia County households have an individual age 65+ years residing in the household. Seniors age 65+ are more likely to live with family rather than non-relatives. However, women who are age 65+ are more likely to live alone than men in the same age group, as illustrated in Graph 2 below.

**Graph 2. Percentage of 65+ Living Alone**



Source: US Census Bureau, SF1, 2010

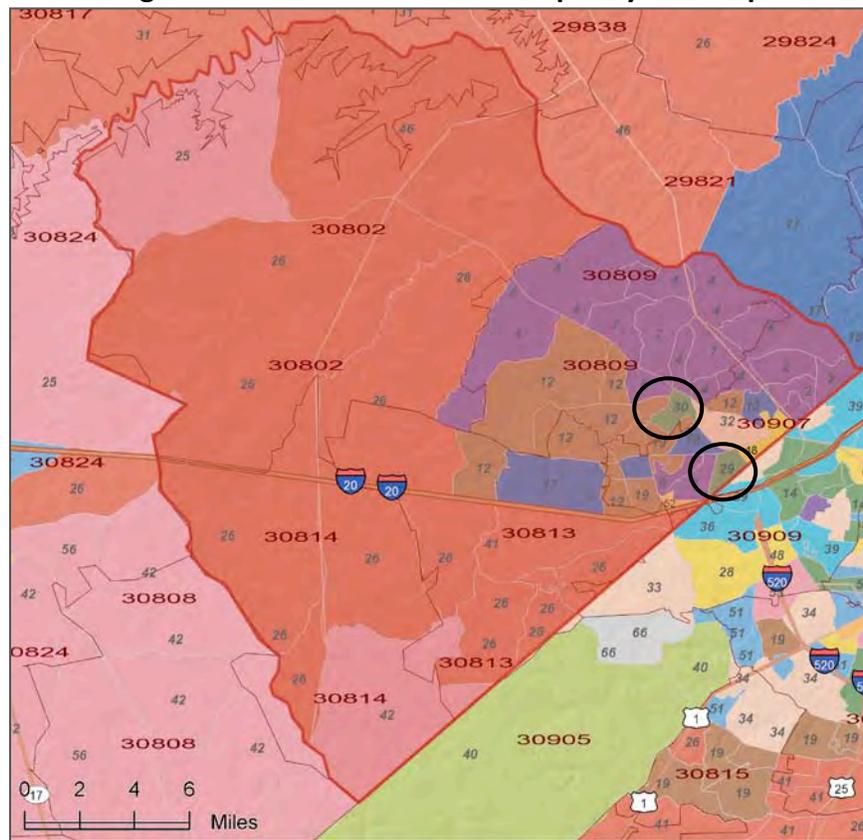
The census estimates that in 2010, more than half of Columbia County rental householders age 65+ were cost-burdened compared to 23 percent of homeowners in the same age group. A cost-burdened household is defined by the U.S. Department of Housing and Urban

Development (HUD) as “families who pay more than 30 percent of their income for housing.” The median household income of householders age 65+ was \$41,821 in 2010. Compared to younger householders ages 45 to 64, with a median income of \$79,473, it is clear that retirement affects the income, and thus housing costs, of older Columbia County residents. Although the majority of senior householders had an income ranging from \$60,000-\$99,999 in 2010, many householders were scattered among middle and low income ranges.

### *Tapestry Segmentation*

The Environmental Systems Research Institute’s (Esri) data development team created a Tapestry Segmentation to classify neighborhoods in the United States based on data from the Census, Esri’s Updated Demographics, Acxiom Corporation’s InfoBase-X consumer database, and GfK MRI’s Survey of the American Consumer. This data created 65 segments in Esri’s Tapestry Segmentation, which are grouped into 12 separate LifeMode Summary Groups based on lifestyle and age. For example, the “Senior Styles” LifeMode Summary Group includes the nine segments with a high presence of seniors. According to Esri, Columbia County’s population in 2000 did not include any senior segments. However, by 2010 two segments had emerged, called ‘Retirement Communities’ in the Evans area, and ‘Rustbelt Retirees’ in the Martinez area (as circled in Figure 1). A description of these specific segments can be found on pages 77-78 of Appendix C.

**Figure 1. Esri’s 2010 Dominant Tapestry Site Map**



Source: Esri, 2012

These two groups are predominantly middle income, single or married with no children, and employed in professional or management fields. These groups only differ in their housing choice:

- 84 percent of the housing in Rustbelt Retirees neighborhoods is single-family homes, mostly built before 1970, with a median home value of \$119,104. Unlike many retirees, these residents prefer to live in the same house when they retire and never relocate.
- 57 percent of Retirement Communities households live in multi-unit buildings, mostly built after 1959, that feature congregate housing with meals and other services included in the rent. However, 34 percent of households live in single-family structures, and 8 percent live in townhouses. The home ownership rate is 54 percent and the median home value is higher at \$183,328.

Rustbelt Retirees can be found in naturally occurring retirement communities, or NORCs, which are communities that have aged in place. Based on the 2010 block group data from the census, several concentrations have emerged as possible “hotspots” of homeowners and renters age 65+. These potential NORCs are areas where more than 50 percent of the residents are age 60+. As seen in Figure 2 and 3 on the following pages, potential NORCs can be found in scattered areas such as Appling, Clarks Hill Lake, and Martinez. However, further analysis is necessary to identify the specific areas or neighborhoods where these types of communities reside.

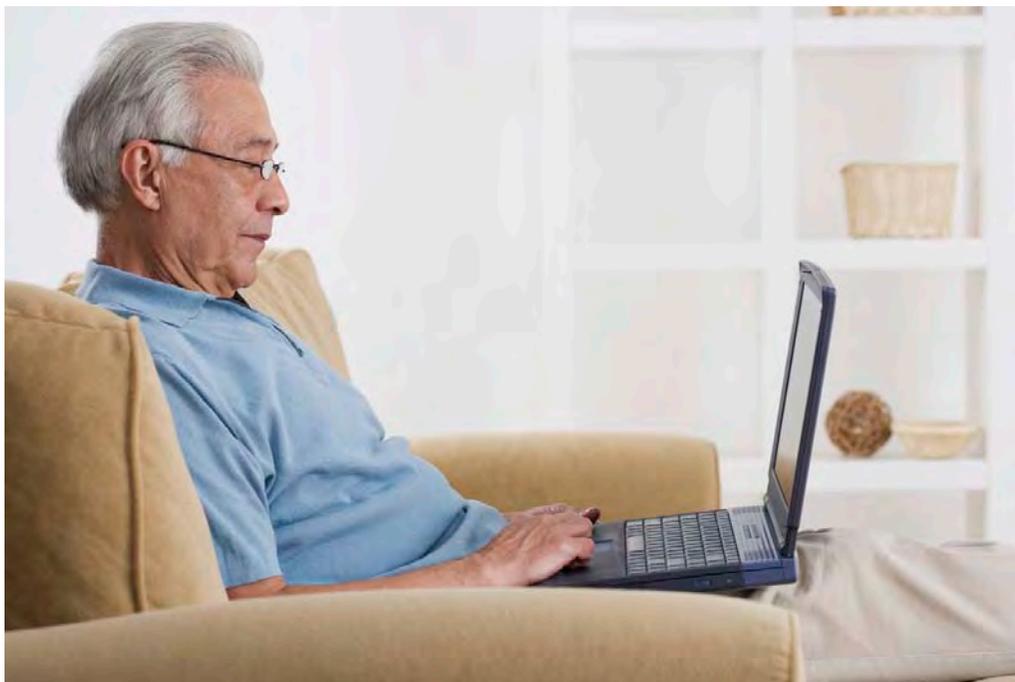
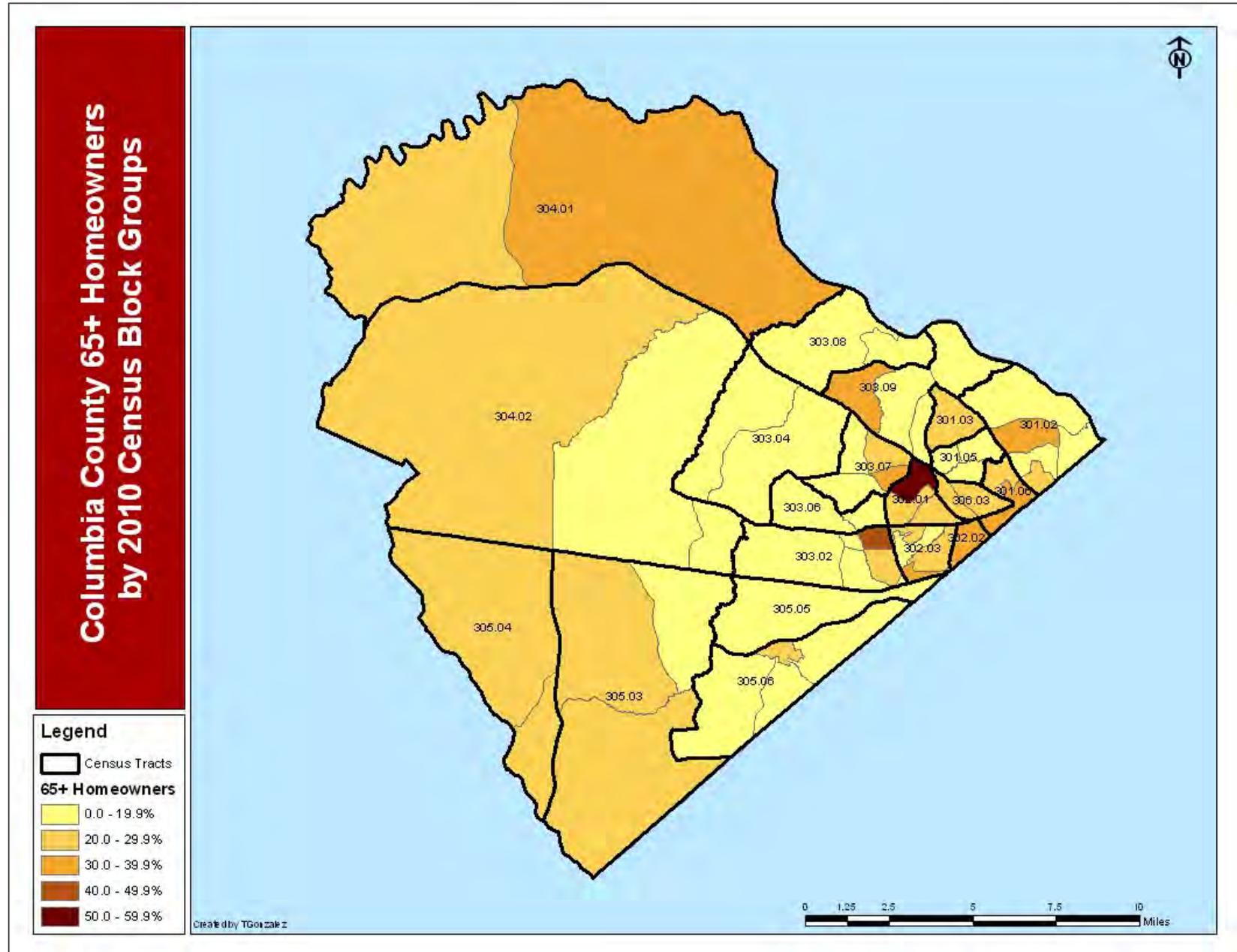
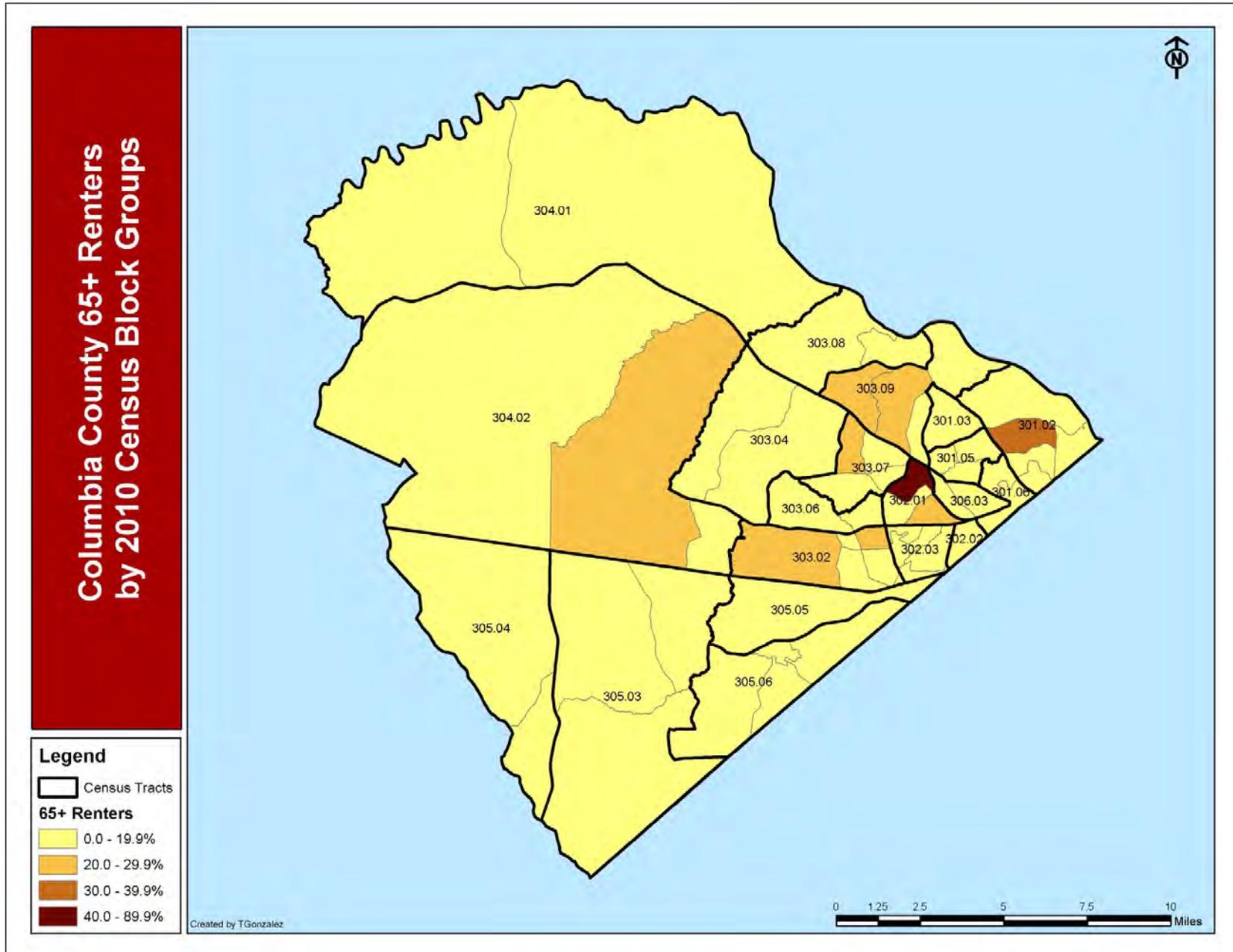


Figure 2. Columbia County 65+ Homeowners by 2010 Census Block Groups Map



Source: US Census Bureau, 2010.

Figure 3. Columbia County 65+ Renters by 2010 Census Block Groups Map



Source: US Census Bureau, 2010.

## HOUSING

The homeownership rate in the county has decreased from 82.3 percent in 2009 to 80.9 percent in 2010, yet it remains higher than the state’s rate of 67.2 percent. Due to the lack of retirement communities in the county, many residents have opted to remain in their homes. The recent economic downturn has also hindered many retirees from relocating due to the inability to sell in the current real estate market. Nevertheless, the 55+ age group remains the largest group of homeowners in Columbia County since 2000, and by 2010 the age group has doubled in size. The second largest group of homeowners has become the 45 to 54 age group, who will begin to retire in 2020. From 2005 to 2010, the median value of owner-occupied housing units has increased from \$163,200 to \$168,700.

### *Senior Facilities within Columbia County*

As a result of the evolution of the needs of retirees, as well as the evolving definition of what it means to be retired, many private retirement companies have created their own version of retirement havens based on requests from the 55+ retirement age spectrum. Brookdale Living, the Del Webb Division of Pulte Homes, Holiday Retirement, Jensen Communities, and Wesley Woods are just a few of the many companies that provide housing and services catered to retirees.

The new retirement market seeks to avoid the term “senior”, equating the word to nursing homes, and has created terms such as “independent living” or “active adult” to describe their communities. These communities market an active retired lifestyle or holiday lifestyle. Many of these communities are age-restricted to provide residents with carefree neighborhoods without the bustle of daily commuting professionals or school-age children.

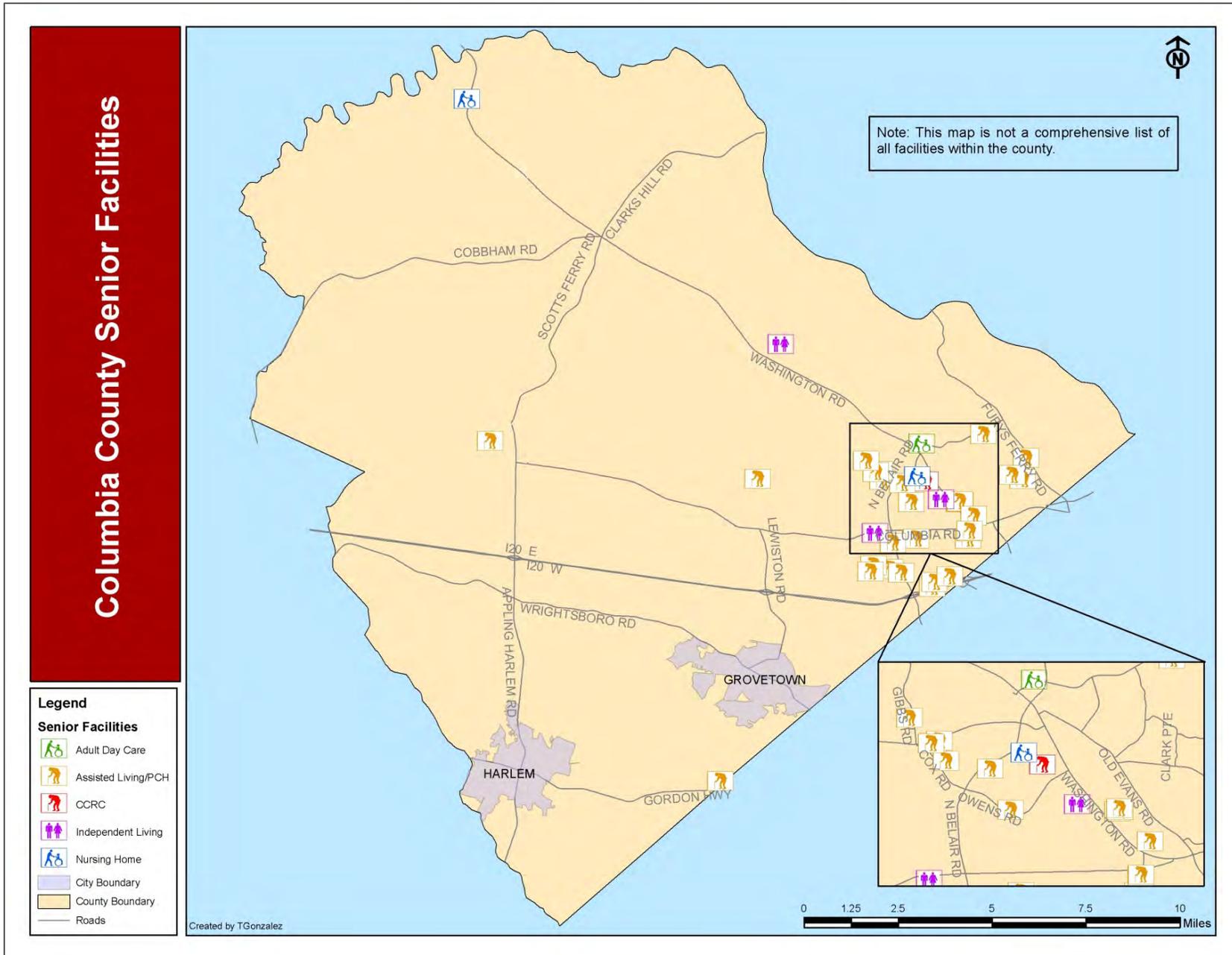
Columbia County offers many different housing options for its retired population based on the level of care required by residents (ranked from least to most care):



Continuing Care Retirement Communities (CCRC) are not included in this diagram due to the different levels of care that are offered within these communities.

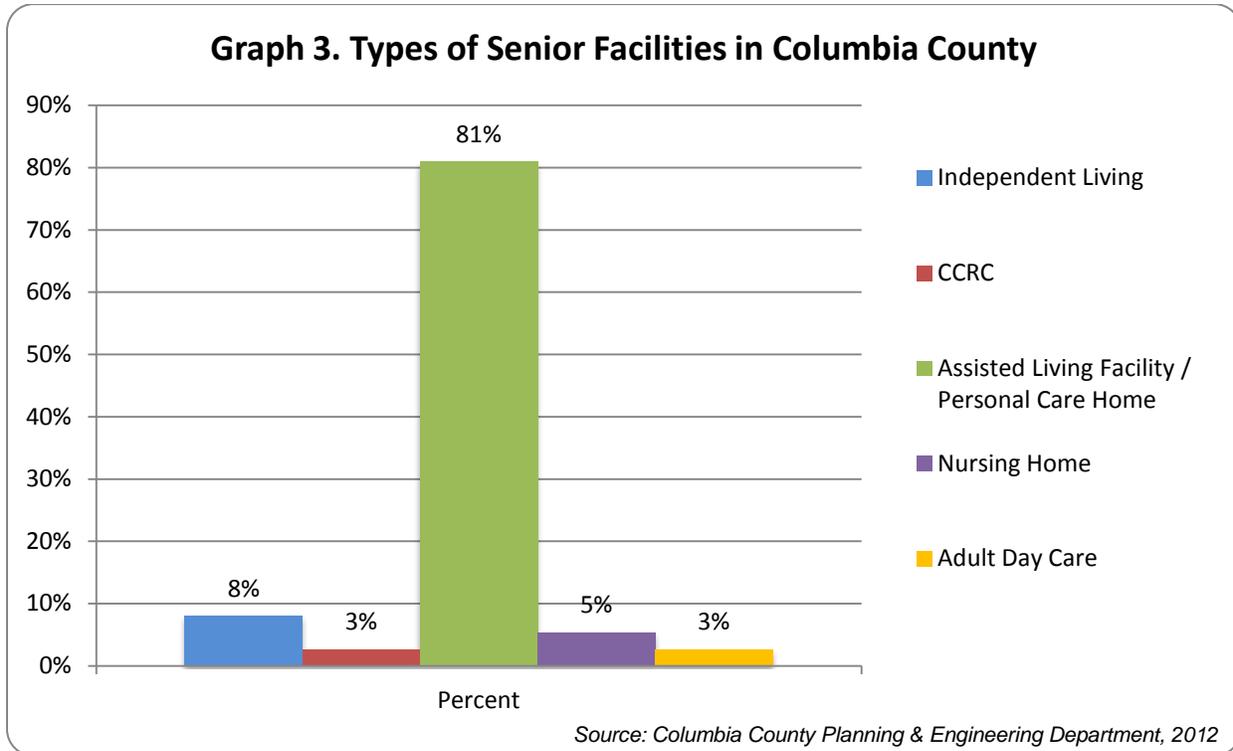
As seen in Figure 4 on the following page, the facilities are clustered around the urbanized areas of the county in Evans and Martinez.

Figure 4. Columbia County Senior Facilities Map



Source: Columbia County Planning & Engineering Department, 2012.

As seen in Graph 3, Columbia County primarily offers assisted living facilities/personal care homes. Columbia County has begun to diversify its housing options by adding adult day cares, nursing homes, and continuing care retirement communities in the past 10 years.

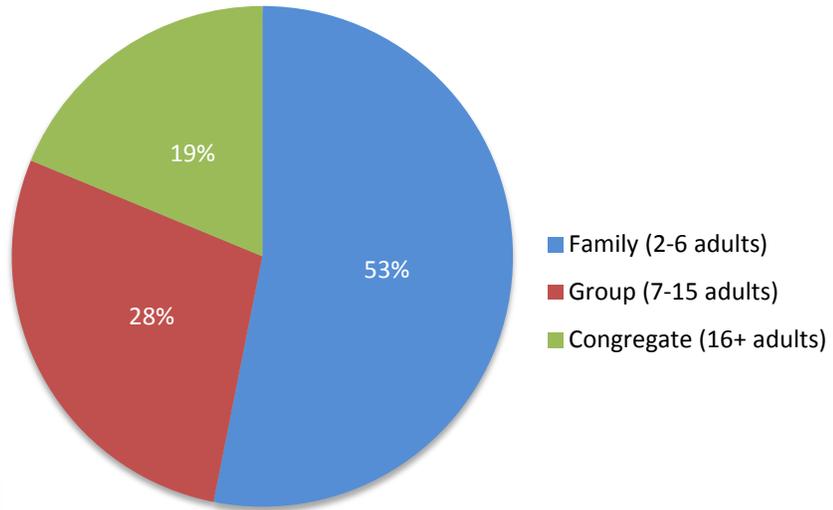


Assisted Living/Personal Care Homes

Assisted living communities provide more personal care services than an independent living retirement community. According to the Assisted Living Federation of America, they offer a less-expensive, residential approach to delivering many of the same services available in skilled nursing, either by employing personal care staff or contracting with home health agencies and other outside professionals.

Assisted Living/Personal Care Homes are numerous throughout Columbia County and can be found either within an existing retirement community, such as Brandon Wilde, or operating as a separate facility. More than half of all personal care homes in the county are classified under the Family Personal Care Home category, with care provided to two to six adults per home, as shown in Graph 4 below.

**Graph 4. Percent of Assisted Living/Personal Care Homes by Type**

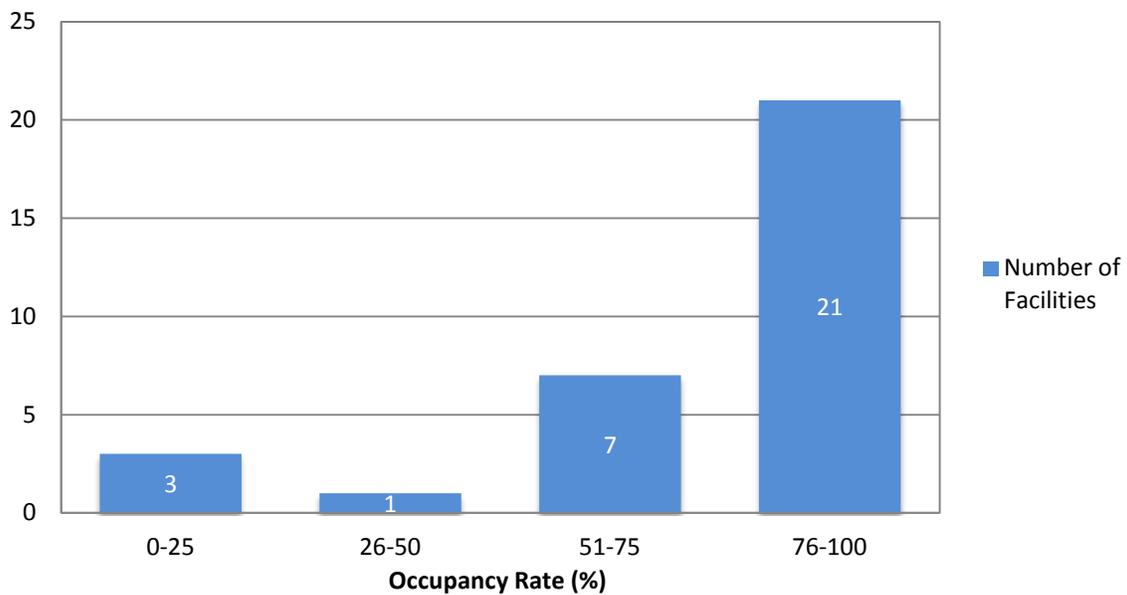


Note: This chart is not a comprehensive list of all facilities within the county.

Source: Columbia County Planning & Engineering Department, 2012

As illustrated in Graph 5, more than half of all assisted living/personal care homes in the county are reaching maximum capacity or have already reached maximum capacity. A list of all the assisted living/personal care homes in the county identified by this study is available in Appendix B on page 75.

**Graph 5. Assisted Living/Personal Care Homes Occupancy Rates**



Source: Columbia County Planning & Engineering Department, 2012

## Independent Living Facilities

Over the next few pages are profiles of Columbia County's independent living facilities. These profiles provide a snapshot of the housing types, services, and amenities available at each location for retirees.



Facility:	Amberley at Riverwood Plantation
Facility type:	Independent Living
Location:	1100 Amberley Drive Evans, Georgia 30809
Zoning:	PUD (Planned Unit Development)
Acres (+/-):	31
Lots/units:	128
Density:	4.12

Amberley is a subdivision in the Riverwood Plantation master-planned community that is marketed to empty nesters and active adults. Amberley features low-maintenance, single-level attached and detached townhomes with a double car garage and an optional second level. The minimum square footage of an Amberley home is 1,640 with prices starting in the \$240s. The homeowner's association maintains all exteriors of the homes, including roofs, driveways, and yards as well as the common areas for a monthly fee of \$200.

Amberley has its own clubhouse, a swimming pool, fitness center, and library, with sidewalks and walking trails that connect Amberley to the other neighborhoods and amenities in Riverwood Plantation. A short distance from Amberley is the Riverwood Town Center which provides residents with an on-site grocery store, pharmacy, hair salon, dry cleaners, and dining options.



Facility:	Brandon Wilde
Facility type:	Continuing Care Retirement Community (CCRC)
Location:	4275 Owens Road Evans, GA 30809
Zoning:	PUD (Planned Unit Development) / ETCOD (Evans Town Center Overlay District)
Acres (+/-):	107.8
Lots/units:	400
Density:	3.71

Owned by the University Health Care System of Augusta, Brandon Wilde is a nationally accredited life care community offering over 15 different floor plans for independent living. The residences are comprised of 183 apartment units and 68 cottages with an attached garage. Residents of Brandon Wilde pay a one-time entrance fee on the date of occupancy and a monthly service fee thereafter related to the size and type of living accommodation chosen by the resident and the number of occupants. This monthly service fee starts under \$2,000 and covers:

- 24-hour Nursing
- Basic Cable TV\*
- Building Maintenance
- Entertainment
- Individual Mailbox
- Landscaping and Groundskeeping
- Laundering & Linens
- One Meal per Day\*
- Outdoor Lighting
- Parking
- Scheduled Transportation
- Security Staff
- Use of Wellness Center
- Utilities\*
- Weekly housekeeping
- Wellness Programs

(\* for apartment and cottage-C residences only)

Two healthcare options are available to Brandon Wilde residents: the Life Care option guarantees lifetime access to health care services, while the Custom Lifestyle option provides health care services on a fee-for-service basis. Brandon Wilde also offers three levels of care including assisted living, comprehensive skilled nursing, and memory care. The Wellness Center at Brandon Wilde provides residents with regularly scheduled health and fitness programs, recreational pursuits, organized social activities, and educational opportunities. Brandon Wilde's amenities consist of an arts and crafts center, a beauty salon and barber shop, a cultural arts auditorium, dining rooms, a dog park, a fishing pond, flower and vegetable gardens, an indoor pool and spa, a library and computer lab, nature trails with a certified wildlife habitat, two putting greens, a woodshop, and much more.



Facility:	River Call at Crawford Creek
Facility type:	Independent Living
Location:	Payten Place and William Smith Boulevard Evans, Georgia 30809
Zoning:	PUD (Planned Unit Development)
Acres (+/-):	9.78
Lots/units:	30
Density:	3.06

The cottages at River Call are a part of the Crawford Creek development. River Call is marketed as a community for empty nesters, active adults, and young professionals. The homes feature front porches that face one another in a uniquely designed small-town living setting. The Cottages offer single-story and two-story homes priced in the low \$200s. These three- and four-bedroom homes range in size from 1,800 to 2,500 square feet and feature rear-entry double car garages and covered front and rear porches.

Crawford Creek offers walking trails and sidewalks throughout the entire development and a planned five-acre amenity site for an annual HOA fee of \$500. The planned features will include:

- A clubhouse with a fitness center,
- A playground,
- An aquatic center; and
- Tennis/basketball courts

Close to the Crawford Creek development are Publix, Food Lion, and Walmart which are all located within a 10 minute drive. For other shopping options, Mullins Crossing on Washington Road is less than 5 miles away. Medical facilities are also close with University Health Care's Evans Campus located at 447 North Belair Road.



Facility:	Washington Commons
Facility type:	Independent Living
Location:	100 Washington Commons Drive Martinez, GA 30809
Zoning:	S-1 (Special) / CPOD (Corridor Protection Overlay District)
Acres (+/-):	12.28
Lots/units:	125
Density:	10.41

Washington Commons is a 55+ independent living community from the Holiday Retirement company that provides 10 cottages and 115 private apartment suites with 30 different floor plans. They offer month-to-month leases with no buy-in fees and no long-term commitment. This community has two sets of live-in managers who are available 24 hours a day, seven days a week. The list of services and amenities they provide include:

- Three chef-prepared meals a day served in a restaurant-style dining room. Residents who are ill can request that meals be brought to their room.
- Four housekeepers who provide weekly linen and housekeeping services.
- On-site chapel with non-denominational Sunday services.
- Beauty salon, Barber shop, Billiards lounge, TV and media room.
- Fitness room and a ¼ mile walking trail around the main building.
- Complimentary shuttle service for shopping and doctor’s appointments. Managers also pay for taxis in the event the shuttle is unavailable.
- A full calendar of activities, events, and volunteer opportunities with at least four activities planned each day by a full time activities director.
- Free cable and utilities.

Holiday Retirement’s namesake is its exclusive travel program which allows residents to stay at the majority of the 300 other Holiday Retirement communities at no additional expense. While traveling, residents can stay in a guest suite and enjoy all the amenities and services listed above with no restrictions on length of stay or the number of communities a resident can visit in a year. For more information on how Holiday Retirement works with the Veteran’s Administration to provide affordable housing to veterans, please see page 40.



Facility:	Wymberly
Facility type:	Independent Living
Location:	4600 Columbia Road Martinez, GA 30907
Zoning:	S-1 (Special) / CPOD (Corridor Protection Overlay District)
Acres (+/-):	96.86
Lots/units:	275
Density:	2.84

Wymberly is designated for residents age 55+; however the minimum age is 40. At Wymberly, residents can buy a one-story ranch-style manufactured home and lease the land on which the home is located from the Jensen Communities Company. The company provides the following services for a monthly fee of \$399:

- Land taxes
- Leasing of the home site
- Maintenance of all common areas including roadways
- Repair and maintenance of underground utilities
- Garbage collection
- Street lighting
- Tree and shrub trimming
- Use of recreational facilities

The amenities in Wymberly include an auditorium/clubhouse with a kitchen, a library, a fitness room, a billiards room, an outdoor swimming pool, two fishing lakes, the nine-hole par-3 Wymberly National golf course, shuffleboard courts, horseshoe pits, a communal garden, picnic areas, and an RV & Boat storage facility. The clubhouse can be reserved by residents for private parties or functions. Activities offered at Wymberly include card games, ceramics, golf tournaments, and pot luck dinners to name a few. Residents are allowed to have one small pet and the preferred mode of transportation in Wymberly is by golf cart. Wymberly is close to shopping, financial services, entertainment, restaurants and major highways. Wymberly is located about 20 minutes from Fort Gordon and the Dwight D. Eisenhower Army Medical Center.

## Zoning

There are two definitions included in the Columbia County code of ordinances in reference to senior facilities: retirement community and personal care home. As defined by section 90-9, *Definitions*, of the Columbia County code of ordinances:

- A *Retirement community* is “an age-restricted development which offers significant services and facilities for the elderly, including social and recreational activities, personal care services or health facilities limited to use by the development’s residents. At least 80 percent of the units must be occupied by residents who are 62 years of age or older, and the remaining units must be occupied by at least one resident who is 55 years of age or older.”
- A *Personal care home* is “a dwelling, whether operated for profit or not, which undertakes, through its ownership or management, to provide or arrange for the provision of housing, food service and one or more personal care services for two or more adults who are not related to the owner or administrator by blood or marriage.”

In Columbia County, the zoning ordinance makes no distinction between personal care homes and assisted living facilities.

Per section 90-50, *Permitted uses*, of the code of ordinances, retirement communities are permitted in the following residential zoning districts:

- T-R (Townhouse Residential)
- A-R10 (Apartment Residential)
- A-R (Apartment Residential)

Per section 90-97, *List of permitted uses*, of the code of ordinances, retirement communities are also permitted in the following zoning districts:

- C-C (Community Commercial)
- C-2 (General Commercial)
- S-1 (Special)
- PDD (Planned Development)
- ETCOD (Evans Town Center) under one of the preceding zoning districts.

Retirement communities may also be developed as a Planned Unit Development (PUD), however certain density requirements apply. Under Section 90-182(4) of the Columbia County code of ordinances, *Multifamily and townhouse residential densities and unit counts*:

- Multi-family developments (apartment units, condominiums, and retirement communities) cannot exceed a density of 12 units per acre.
- Townhouse developments (including rowhouses) cannot exceed a density of 8 units per acre.

Only the board of commissioners can establish a lesser maximum count for units.

Personal care homes are permitted in specific zoning districts in Columbia County based on the number of occupants. Family personal care homes in particular are located in a family-type residence that is non-institutional in character. These variations in zoning make it difficult to identify senior facilities on the zoning map, particularly those located within residential neighborhoods (see Table 2 below).

Type	Number of Occupants	Zoning
Family	2 to 6	R-A, R-1, R-1A, R-2, R-3, R-3A, R-4, T-R, A-R10, A-R
Group	7 to 15	T-R, A-R10, A-R
Congregate	16+	A-R10, A-R

*Source: Columbia County Code of Ordinances, Sections 90-9 & 90-50, 2012.*

Columbia County’s senior facilities have numerous zoning classifications as illustrated in Figure 5 on the following page. Approximately 50 percent of personal care homes in the county are located in a residential zoning district as most are converted homes (see Graph 6 below). However, any facility in the county that is classified as assisted living is zoned PDD or PUD.

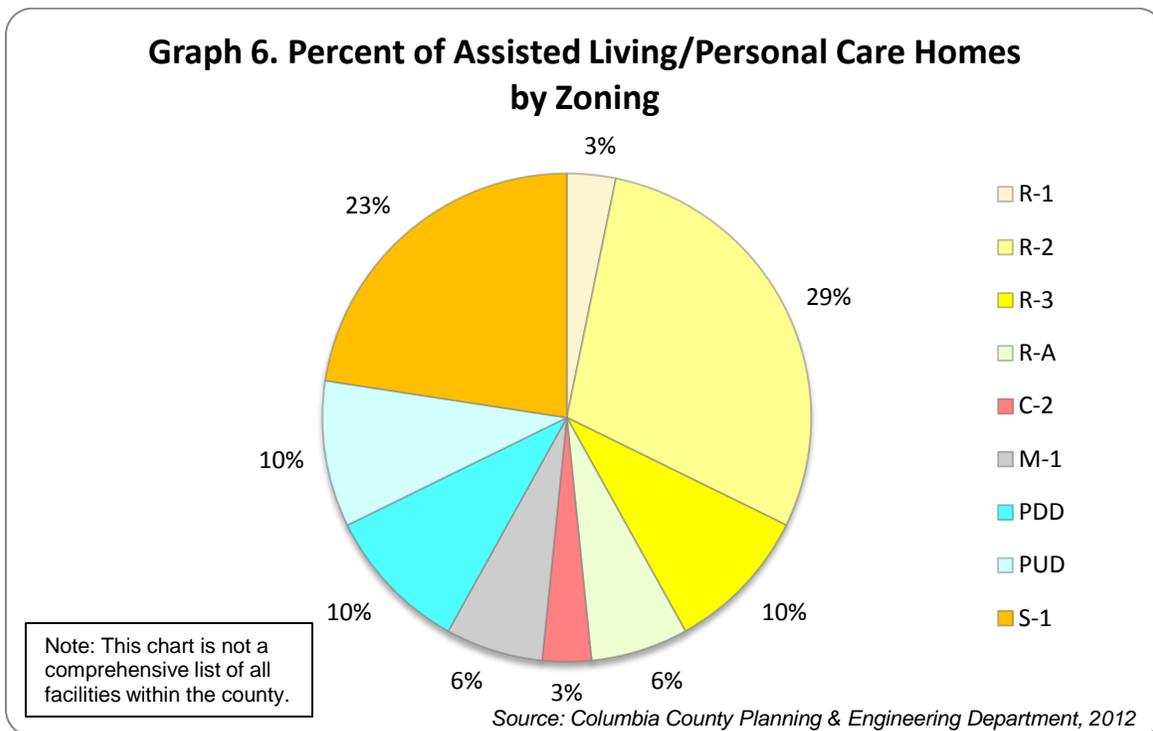
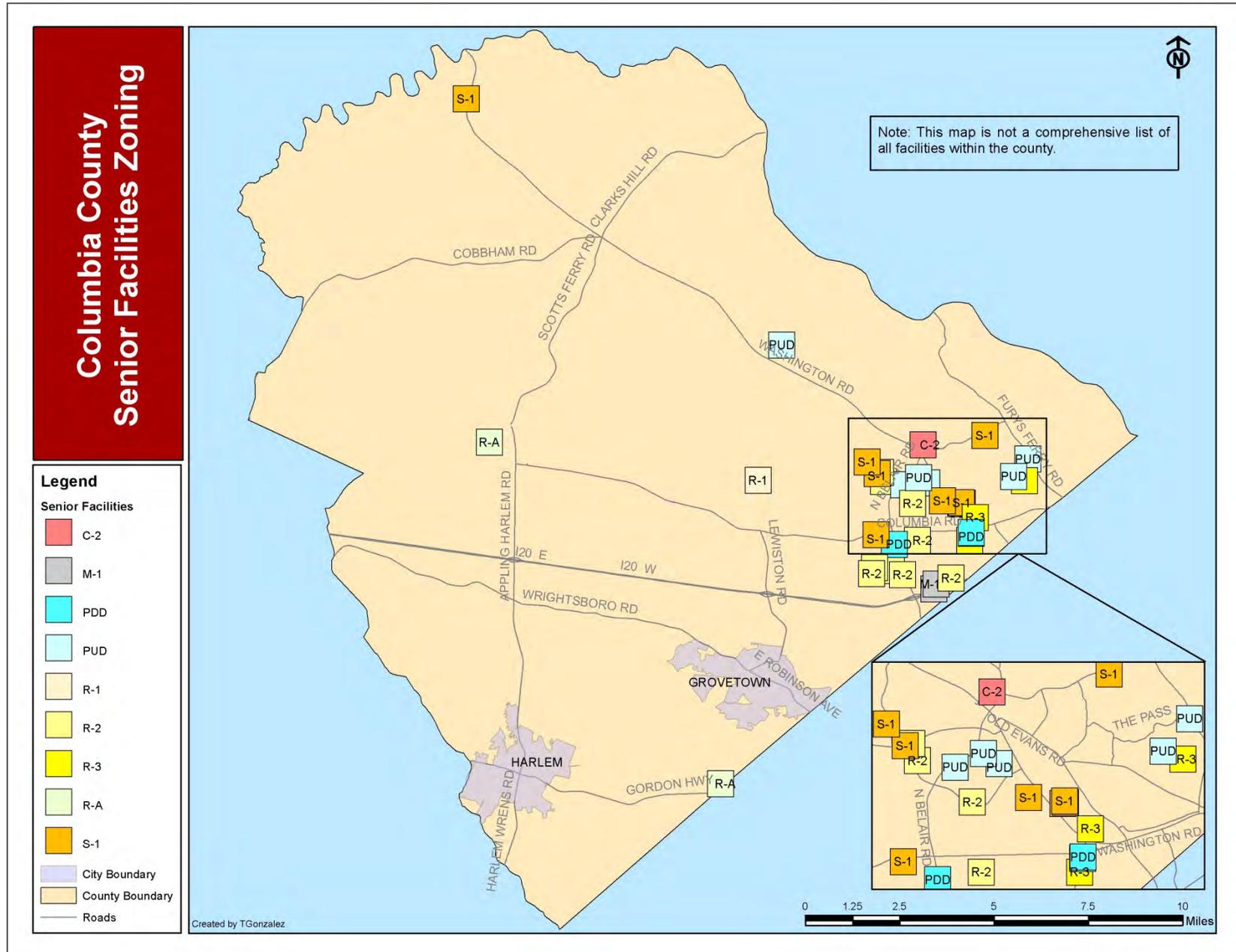


Figure 5. Columbia County Senior Facilities Zoning Map



Source: Columbia County Planning & Engineering Department, 2012.

## SERVICES

### Health Care Facilities

Columbia County’s health care services and facilities are provided through a network of modern private hospitals and clinics, a new comprehensive public health clinic, and numerous independent health care providers. Columbia County does not have any full-service hospitals, however emergency services are provided by three urgent care facilities listed in Table 3. The county also benefits from the presence of two university medical office developments.

<b>Name</b>	<b>Address</b>	<b>Services</b>
Martinez Urgent Care	210 Bobby Jones Expressway # A	Emergency
Med Now Urgent Care	104 N Belair Rd Suite 101	Emergency
Prompt Care Occupational Medicine	447 N Belair Rd # 101	Emergency
University Health Care - Evans Campus	447 N Belair Rd	Four Professional Centers Imaging Center Sleep Center Speech and Hearing Center Surgery Center of Columbia County
University Hospital Medical Center - Columbia County	4106 Columbia Rd	Home Health Aides Medical Social Workers Occupational Therapists Physical Therapists Skilled Nurses Speech Therapists

*Source: Columbia County Planning & Engineering Department, 2012.*

The University Health Care – Evans Campus also has more than 20 private practice physician groups.

The residents of Columbia County are served by several hospitals and medical centers in Augusta-Richmond County that include: Doctors Hospital, MCG Health System, Trinity Hospital, and University Hospital. Military personnel are served by the Dwight D. Eisenhower Army Medical Center (DDEAMC) at Fort Gordon.

**Doctors Hospital** is a private multi-service medical facility located at 3651 Wheeler Road. The facility is licensed for 350 beds and provides acute in-patient and outpatient care including emergency and intensive care. Doctors Hospital also provides specialized care for burn victims at their nationally acclaimed Joseph M. Still Burn Center. In addition, the hospital operates a Breast Diagnostic Center and West Augusta Radiation Oncology Center. Two satellite facilities, one in Columbia County at 635 Ronald Reagan Drive, provide day surgery treatment for outpatients.

**MCG Health System** is the clinical arm of the Medical College of Georgia at Georgia Health Sciences University. MCG Health System includes a 478-bed hospital, located at 1120 15th

Street, a 154-bed Children’s Medical Center, an Ambulatory Care Center with more than 80 outpatient practice sites, the Georgia Radiation Therapy Center, the Sports Medicine Center and a Specialized Care Center housing a 13-county Level I regional trauma center.

**Trinity Hospital**, located at 2260 Wrightsboro Road, is a 231-bed medical facility that is known for its comprehensive diagnostic services, including cardiac catheterization, MRI, endoscopic unit, and Osteoporosis Bone Center. The hospital has a major home and hospice care initiative that extends into 19 counties surrounding metro Augusta, including Columbia County. The Hospice Program fills the medical, emotional, spiritual and social needs of terminally ill patients and their families.

**University Hospital**, located at 1350 Walton Way, is the community hospital for the metro Augusta area. The 612-bed multi-service medical facility provides acute in-patient and outpatient emergency care, intensive care, trauma, and psychiatric care and operates two nursing homes, one in Columbia County located at 561 University Drive. In addition, the hospital addresses the specialized needs of women’s healthcare issues with the W.G. Watson Women’s Center.

**The Dwight D. Eisenhower Army Medical Center** is a 300-bed hospital located at 300 East Hospital Road in Fort Gordon that serves the needs of military personnel, their dependents and 45,746 military retirees and family members. It also serves as a teaching hospital, training civilian doctors and nurses in both surgical and primary care specialties.

### *Public Health Clinic*

The Columbia County Health Department has combined its three clinics originally at the Evans Government Center, Harlem-Grovetown, and Appling into one building which is now located at 1930 William Few Parkway. The clinic sees patients by appointment only, except the immunization clinic on Friday. There is a charge for all services; charges are based on income and number of family members.

The Health Department provides services such as the family health program, nutrition services, communicable disease control, and environmental health. Under the family health program, women age 40-64 who are unable to receive regular health care or mammograms due to cost barriers may receive clinical breast exams and access to mammography. Determinations are based on the low-income status of a patient and whether she is under-insured or uninsured.

### *Senior Centers*

Presently, Columbia County provides senior services from 9:30 am to 1:30 pm at the senior center within the Bessie Thomas Community Center, built in 1994. Located at 5913 Euclaw Creek Drive in Grovetown, this 1,800-square foot multi-purpose public community and senior center accommodates up to 125 people seated and 200 for reception-style events. With a pool table, TV room, and arts and crafts room, the senior center offers a revolving calendar of recreational programs and activities for senior citizens. Regularly scheduled field trips to restaurants, shopping, the lake, and other destinations add to the diverse

programs the center has to offer seniors. Transportation is provided to all seniors at no cost to and from the center, or for any of its many planned activities. The center also delivers 135 ready-to-eat meals on weekdays to the homes of homebound citizens that qualify for the program.

Grovetown also has a Senior Citizens Center at 103 West Robinson Avenue. This is a community facility open only to senior residents of the City of Grovetown. The Senior Center offers a variety of organized recreational senior-oriented programs. The City of Harlem has its own Senior Center located at 405 West Church Street.

### *Public Libraries*



The Columbia County library system consists of three branches. The Main Library is located at 7022 Evans Town Center Boulevard, the Grovetown Library is located at 5907 Eucler Creek Drive, and the Harlem Library is located at 375 North Louisville Rd. These libraries provide an extensive collection of books, periodicals, books on CD, online databases, electronic book download services such as OneClick Digital and Georgia Download Destination (GADD), internet access, reference services, and programs and events for children and adults.

### *Public Transit*

The Columbia County Public Transit System consists of three 15 passenger vans, two of which are equipped to transport wheelchair bound citizens, and four vans that transport senior residents for free to the Columbia County Senior Center. The Public Transit System provides a safe “curb to curb” service that is available only by appointment one business day in advance. Citizens are transported to education facilities, employment centers, shopping facilities, medical facilities, recreational facilities, and general places of business in Columbia and Richmond County between the hours of 10:00 am and 3:30 pm, Monday through Friday. Senior residents (age 60+) pay a fee of \$3.00 one-way, junior residents (age under 12) pay a fee of \$1.00 one-way, and all other residents pay a fee of \$4.50 one-way.

The majority of transit riders in Columbia County come from the senior population. Nevertheless, all residents of Columbia County find the service to be more affordable than any other available transit due to the transit system’s low fixed fares for the past three years. The Public Transit System currently has plans to replace two vehicles in 2012, and one vehicle in 2013.



## AMENITIES

Columbia County provides certain amenities that retirees expect from their retirement communities such as retail options, recreation, and continuing education opportunities.

### *Retail Options*



Columbia County has many shopping centers providing grocery stores, restaurants, and small local shops. The Centre at Evans offers a Walmart Supercenter. Mullins Crossing also offers a wide array of shopping with stores such as Babies R Us, Kohl's, La-Z-Boy Furniture Galleries, Marshalls, and Target. Numerous fast food establishments and a sit-down restaurant, Ruby Tuesday's, are also present at Mullins Crossing.

In neighboring Augusta is the Augusta Exchange offering anchor stores such as Ashley Furniture, hhgregg, and The Sports Authority as well as numerous dining options. The Augusta Mall also offers department stores such as Dick's Sporting Goods, Dillard's, Macy's, JCPenney, and Sears, as well as restaurants and entertainment.

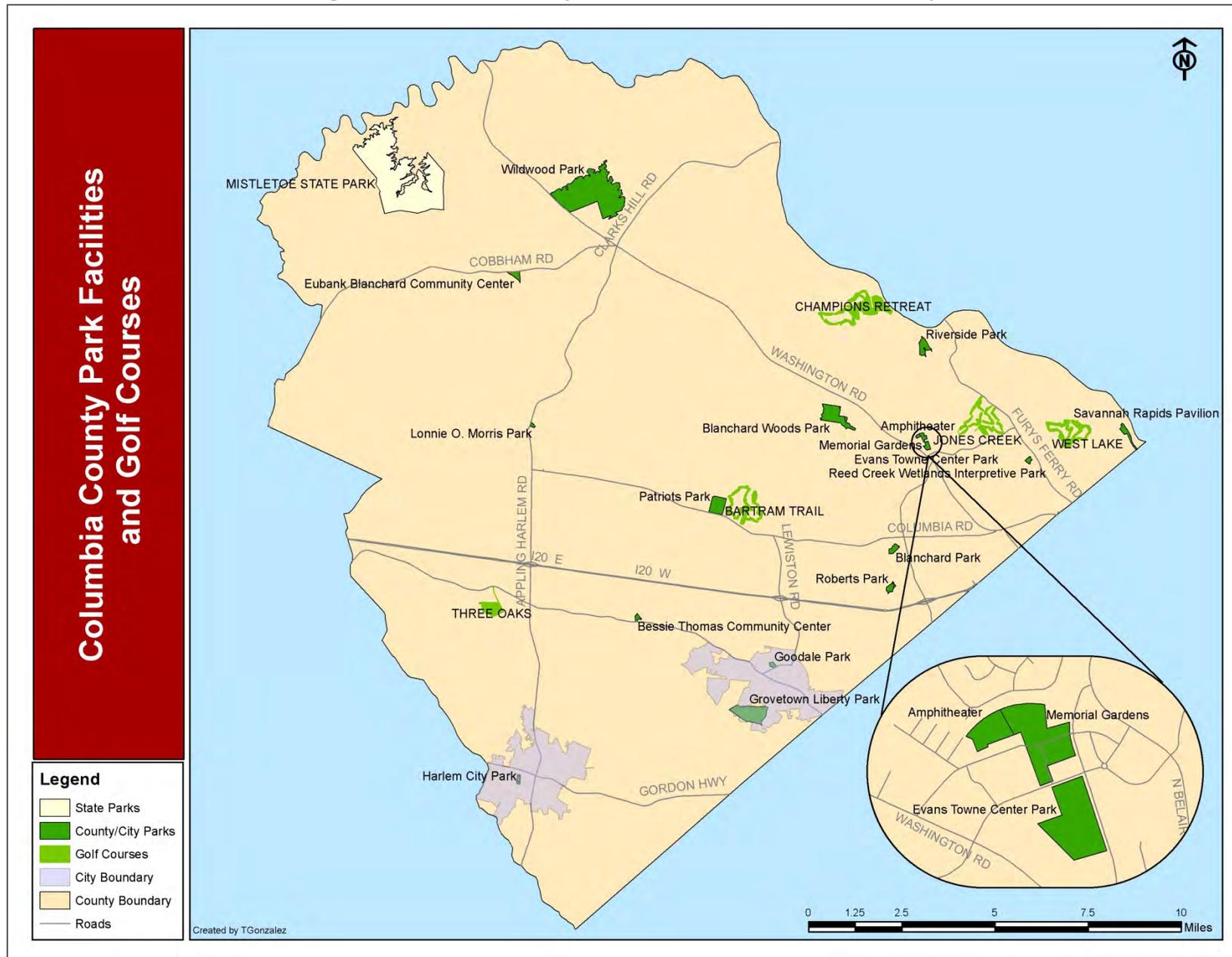
### *Recreation*

Columbia County has 12 total county and city parks, the Euchee Creek Greenway, and three community centers offering a range of sports facilities, picnic and grill areas, trails, and fishing and boating opportunities. The Savannah River also provides water recreation opportunities along the northeastern border of the county. In addition, Mistletoe State Park along Clarks Hill Lake is located in the northwest portion of Columbia County and is popular for camping, fishing, and boating. For the golf enthusiast, there are five golf courses in the county.



Figure 6 on the following page provides a comprehensive map of the county's recreation facilities.

Figure 6. Columbia County Park Facilities and Golf Courses Map



Source: Columbia County Planning & Engineering Department, 2012.

## *Continuing Education Opportunities*



Augusta Technical College's new Columbia County campus opened in 2011, and is located at 3500 John Huffman Way off Lewiston Road in the Grovetown area. The type of courses available to retirees includes keyboarding and general computer courses. These courses are also available online. Special admission is granted to applicants who desire to take credit courses for personal benefit, but do not plan to earn a degree, diploma, or technical certificate of credit. Course fees are waived for these students; however they must pay tuition fees and are not assured space availability for the course. Financial aid is only available to students who are registered as degree-seeking students.

In the neighboring city of Augusta, there is an additional continuing education option at Augusta State University.



Augusta State University, located at 2500 Walton Way in Augusta-Richmond County, offers continuing education courses for free to students age 62 and over. Students who wish to audit a class need only pay a one-time \$30 application fee. Students may pay the tuition fee to secure a space in the course of their choosing. If not, the student must wait for a space to become available. Presently, 62+ students come from Richmond, Aiken and Edgefield counties to attend courses.

## RETIREMENT SURVEYS

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The Planning and Engineering Department developed a retirement survey in 2011 to gather information from Columbia County residents, and other survey respondents, on the availability of retirement living options in the county, and the services or amenities that may be lacking or need improvement. (Note: the comprehensive results of the retirement survey are included in Appendix A.)

Survey respondents were asked to rank the priority of certain features when considering a retirement location. According to the survey results, respondents have listed the following as the five most important features to consider when selecting a retirement community by order of most important to least important:

- Cost of living
- Proximity to medical facilities
- Climate
- Shopping and dining options
- Outdoor recreation options

The primary housing preference among the survey respondents is a single-family detached home with an ideal size between 1,200-2,500 square feet. The respondents also prefer to own their homes rather than lease.

The majority of survey respondents also placed importance on certain features/services provided by retirement communities. These features/services are listed by order of most important to least important:

- Sidewalks and walking trails
- Home security system
- Yard maintenance included in service fees
- Building maintenance services
- Common outdoor spaces with benches, grills, etc.
- Common clubhouse for shared activities

Transportation to local amenities and services was also listed as important, with the majority of respondents desiring to live close to grocery stores and restaurants.

Respondents were finally asked to designate what improvements would be necessary to make Columbia County a more desirable retirement destination. The five most important improvements by order of most important to least important are:

- Illuminated street signs at major roads intersections to improve visibility while driving and an integrated bicycle/pedestrian network to encourage a healthy lifestyle
- Street lighting along major roadways and corridors
- Communities that are in walking distance to a number of activities/uses (i.e. restaurants/shopping/parks)
- Improved landscaping along major roadways and corridors

Of the 115 survey respondents, the majority were Columbia County residents interested in finding retirement accommodations for themselves within the next 5-10 years.

### NATIONAL OLDER ADULT HOUSING SURVEY: A SECONDARY ANALYSIS OF FINDINGS

In order to understand national trends in senior housing and retirement communities, other surveys were consulted as reviewed by the National Association of Home Builders (NAHB) Research Center in 2005 in their report titled *National Older Adult Housing Survey: A Secondary Analysis of Findings*.

#### *The NAHB 2003 Builders Survey: An Industry Update of Current Trends of Age-restricted, Age-targeted, and Independent Living Communities*

The NAHB 2003 Builders Survey was conducted in collaboration with Countrywide Financial Corporation. This survey gathered information about the type of senior housing that 281 builder-members of the NAHB had built in 2002, or were planning to build in 2003, and identified the features, amenities, and services that builders had included or were planning to include in those homes and communities.

The respondents to the survey built homes in one or more of the following categories: age-restricted, age-targeted (50 years and older), independent living, assisted living, and continuing care retirement communities (CCRC). The majority built age-restricted or age-targeted communities with more than 50 percent of builders constructing single-family detached homes as well. In 2002, more than 75 percent of builders located senior communities near shopping centers, 69 percent were close to churches, and 66 percent were near doctor’s offices.

Builders reported that their buyers were relocating for the following reasons:

- To be near their children (52 percent)
- To lower their living costs (32 percent)
- For increased personal security (30 percent).

Nevertheless, 58 percent of builders reported that buyers came from the same community.

75 percent of builders reported that their buyers were looking for a maintenance-free lifestyle. In regards to the inclusion of accessibility features in the home, 40 percent of builders indicated that there was no resistance from buyers towards their inclusion, while 53 percent reported that their buyers were somewhat resistant, and seven percent reported that buyers did not want them.

Popular Online Activities for Seniors		
	Age Group	
Online Activity	50-59	60-69
Email	94%	95%
Research	80%	82%
Shopping	71%	66%
Internet Banking	57%	57%

In 2002, the most popular online activities among seniors included emailing, research, shopping, and internet banking. As a result, 60 percent of builders included high-speed internet access in their homes. 75 percent of builders installed the technology in age-targeted communities, 61 percent in age-restricted communities, and 56 percent in independent living communities.

### *Beyond 50.05: A Report to the Nation on Livable Communities*

Beyond 50.05 was released by the American Association of Retired Persons (AARP) in 2005 to demonstrate the ability of people to age successfully and enjoy a high level of community engagement. 1,005 people age 50 and older responded to the national survey. Beyond 50.05 found that 70 percent of respondents live in single-family detached homes, confirming the similar preference of the Columbia County survey respondents. 84 percent of all respondents want to remain in their current residence as they age, with the percentage increasing with age. However, the majority of the residences have not been designed to support aging in place. 37 percent of respondents reported that their home met their needs somewhat well, while 12 percent reported it did not meet their needs at all.

According to a Brookings Institution report, almost 60 million more housing units will be needed by the year 2030 to support the growing U.S. population and to replace obsolete housing. To meet the needs of people who are aging in place, Beyond 50.05 recommended that the design of new and replacement housing should incorporate accessibility features as a way to increase the livability factor of the housing.

### **RECENT SURVEYS**

More recent surveys were also consulted to understand the progression of retirement trends and the status of senior housing demand in the new economic market. These surveys indicate that a secondary survey should be developed by the Columbia County Planning and Engineering staff to address these trends in a local context.

#### *2010 Del Webb Baby Boomer Survey*

The Del Webb division of Pulte Homes, the leading provider of active adult retirement housing in the nation for people age 55+, released its Del Webb Baby Boomer Survey results in 2010. This survey collected information from two age groups of the Boomer generation, younger boomers turning 50 and older boomers turning 64 in 2010, to understand the mindset of this generation about retirement.

The desire to move during retirement is on the rise: 42 percent of those age 50 plan to move compared to 36 percent of those age 50 in the 1996 Del Webb survey. Approximately 50 percent of both age groups (50 and 64) who plan to move during retirement will move to a different state, while 25 percent plan to move to a different city in the same state. According to the younger respondents of the survey, the most important considerations in selection of retirement housing were the area's cost of living (81 percent) and access to healthcare facilities (66 percent). Cultural and recreational amenities ranked higher than proximity to family.

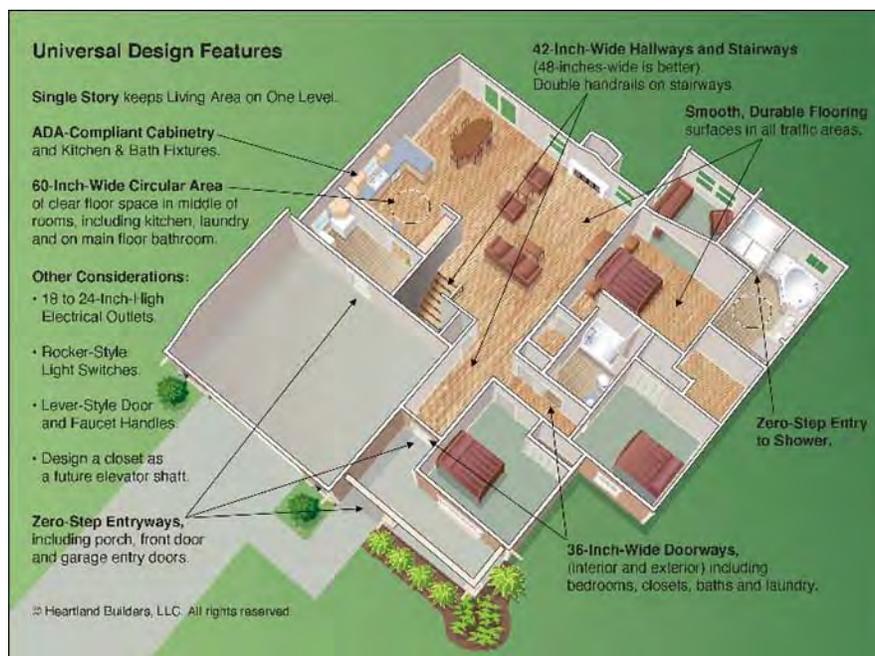
The survey also found that 41 percent of boomers age 50 and 18 percent of boomers age 64, plan to continue working and do not anticipate ever retiring. In fact, the average anticipated retirement age has increased by four years. The main reason cited for delayed retirement was financial stability since 22 percent of boomers age 50 have not begun saving for retirement. Meanwhile, 40 percent of older boomers who have already retired are continuing to work in some capacity.

## The New Home in 2015

The National Association of Home Builders (NAHB) conducted a survey in 2010 to find out the likely characteristics of the average, new single-family detached home in 2015. Respondents to the survey included single-family builders, architects, designers, manufacturers, and “other” building industry professionals. Although this survey was not geared towards senior housing, it is important to analyze the coming changes in the average American home and how these new features will generally affect builders in the future.

The results indicated that the average square footage of the new home of 2015 will be 2,152 square feet, 10 percent smaller than the home of 2010. 68 percent of builders say that the new home will have more green features and technology, including low-E windows; engineered wood beams, joists, or trusses; water-efficient features such as dual flush toilets; and an Energy Star rating for the entire house.

61 percent of respondents saw a potential decrease in the number of standard features offered in the home, and an increase in the number of optional features such as universal design. Universal design features, such as wider doorways/hallways and seating in showers, are only somewhat likely to be included in the average new home. Many respondents indicated that the average home will be “adaptable”. This means homes will be retrofitted to allow universal design features to be added effortlessly after the home has been built, rather than incorporating these features during the building phase to make the home “accessible”.



Neighborhood community features that are very likely to be included in the new developments of 2015 are dedicated open space/communal space in the subdivision, higher-density development (smaller lots), and walking/jogging trails and walkways.

## RETIREMENT COMMUNITIES OUTSIDE COLUMBIA COUNTY

Based on the preferences of survey respondents, a list of criteria was assembled regarding retirement communities and the amenities and services they offer. Cities throughout Georgia and South Carolina that were listed in *America's 100 Best Places to Retire* were evaluated to identify example communities that matched these criteria. Site visits were conducted to the communities in proximity to Columbia County.

### GEORGIA COMMUNITIES



Facility:	Del Webb at Lake Oconee
Facility type:	Active Adult Retirement Community (AARC)
Location:	1001 Muscogee Way Greensboro, GA 30642
Zoning:	PUD (Planned Unit Development)
Acres (+/-):	400
Lots/units:	866
Density:	2.17

Del Webb at Lake Oconee is located in Greensboro and was built in 2007 as the nation's only Del Webb community with direct lake access. It is also centrally located within one hour of Macon, Athens, Augusta, and Atlanta. This community offers 17 home designs ranging from 1,217 to 2,722 square feet and prices ranging from \$154,900 to \$393,195.

Del Webb's amenities include a 21,000-square-foot amenity center which houses a fitness center, indoor and outdoor pool, game rooms, and multi-purpose crafts rooms. Outdoor amenities include tennis courts, bocce ball courts, grandchildren's playground, croquet court, pickle ball courts, Dog Park, and walking trails. The lakeside pavilion offers boat ramps, dock, and boat storage. A Lifestyle Director is also available to residents to arrange activities, classes and trips such as the concert program and continuing education.

An annual HOA fee of \$2,712 covers lawn and common areas maintenance, garbage pickup, access to amenities, community intranet access (Del Webb Live), and a 24-hour guarded gate house. Medical facility, St. Mary's Good Samaritan Hospital, will open nearby in 2014.



Facility:	St. John Towers
Facility type:	Independent Living
Location:	724 Greene Street Augusta, GA 30901
Zoning:	B-2 (General Business)
Acres (+/-):	1.42
Lots/units:	266 apartment units
Density:	187.3

St John Towers was opened in 1974 in downtown Augusta for seniors aged 62+. St John Towers is owned and operated by Wesley Woods Inc. and is affiliated with the North Georgia Conference of the United Methodist Church and Emory Healthcare. This 15 floor apartment complex has 266 private one-bedroom apartments available for lease. St. John Towers does not require an entry fee or a long-term lease, but rather offers an affordable monthly rental rate of \$815. All utilities are included in the rent, with the exception of telephone service.

In 1998, the second floor of St. John Towers was converted into a personal care center that offers 17 apartments for seniors who require additional help. St. John Towers offers a 24 hour emergency and security response service with each apartment equipped with an emergency call system. Each resident is also provided a pendant that alerts staff to the whereabouts of residents and allows staff to respond quickly to any emergency.

Food services are provided once a day, six days a week, in a central dining area. Other amenities include a beauty/barber shop, convenience store (supplied by Publix), library, private dining room, inter-denominational religious programs under the direction of the Chaplain, and a wide variety of planned recreational, physical, educational, and entertainment programs. Additional services include local transportation to doctor's appointments, grocery stores, malls, the theatre, and out of town trips. St. John Towers also employs Service Coordinators, who help residents find housekeeping aides, assistance with benefits, healthcare referrals, pre-planning needs, mobility device needs and transportation.

**SOUTH CAROLINA COMMUNITIES**



Facility:	Cedar Creek
Facility type:	Single-family Residential
Location:	2178 Club Drive Aiken, SC 29803
Zoning:	RC (Residential Single-Family Conservation)
Acres (+/-):	1,650
Lots/units:	1,500
Density:	0.91

Cedar Creek is a 1,650 acre master planned community located in Aiken. Built in 1993 and marketed as a retirement community, 90 percent of its residents are over 55 years. However, this community is not age-restricted. Homes are predominantly single-family, with square footage ranging from 1,200 to 2,200 and prices ranging from \$250,000-\$300,000.

Common areas, such as the community center and nature trails, are maintained by a low annual HOA fee of \$648. The golf course is owned and maintained separately. The community has very high resident involvement with numerous activities, clubs, and travel organized by the residents. Continuing education opportunities are provided by the University of South Carolina on-site at the community center.

The development is still expanding, with construction of multi-family townhomes and commercial space in the northeast portion of the community currently in the planning phase.



Facility:	Sun City Hilton Head
Facility type:	Active Adult Retirement Community (AARC)
Location:	138 Kings Creek Drive Bluffton, SC 29909
Zoning:	PDD (Planned Development District) / PUD (Planned Unit Development)
Acres (+/-):	5,000
Lots/units:	8,600
Density:	1.72

Sun City Hilton Head is located in Bluffton, South Carolina and is one of the largest Del Webb age-restricted, AARC's with more than 5,000 acres, including dedicated open space. This gated community opened in 1995 and currently has about 8,600 homes. Prices range from \$139,990 to \$423,615 with 32 home designs from 911 to 2,722 square feet. There are over 100 community clubs and organizations, two 18-hole championship golf courses and one executive course, and three clubhouses with indoor and outdoor pools and fitness centers. Some of the community's favorite amenities include:

- 2 Restaurants
- 540-Seat Performing Arts Theatre
- Arts and Crafts Building
- Bocce Courts
- Community gardens
- Dog Park
- Softball Field
- Woodworkers Shop

This Del Webb community is also in proximity to medical facilities:

- Beaufort Memorial Hospital
- Beaufort Naval Hospital
- Bluffton/Okatie Primary Care
- Hilton Head Medical Center and Clinics
- Memorial Health University Medical Center in Savannah
- St. Joseph's Candler

Sun City's HOA dues are \$2,730 a year with dues billed on a quarterly basis (this is for the new section in which Sun City is presently selling). Golf, health & wellness classes, certain Lifestyle events, concerts, and shows are not included in the HOA fees and cost an additional fee.



Facility:	Woodside Plantation
Facility type:	Single-family Residential
Location:	1419 Silver Bluff Road Aiken, SC 29803
Zoning:	PR (Planned Residential)
Acres (+/-):	2,900
Lots/units:	3,500
Density:	1.21

Woodside Plantation’s development began in 1986 and continues today. This 2,900 acre gated community is located in Aiken and draws residents from all age groups. It has a number of neighborhoods, only one of which is age restricted for seniors, and each home can be specially designed at the Woodside Design Center. The price range for homes in Woodside is \$230,000 to \$700,000. Woodside has single-family detached homes, one-bedroom townhomes, and villas ranging from 1,632 to 4,250 square feet. The average square footage of a home in Woodside is 2,000 square feet.

Woodside Plantation’s walking trails and numerous golf courses are the most favored amenities in this community. They also offer fishing ponds, six tennis courts, a temperature-controlled pool at the Reserve Club, a fitness center, community gardens, nature preserves, and nearby equestrian activities. 24-hour security staffs the front gates and monitors the neighborhood. The \$715 HOA fee covers maintenance such as landscaping, and certain neighborhoods have a separate HOA fee for additional services such as building maintenance.

Woodside’s proximity to medical facilities located in the adjacent Village at Woodside, to the Aiken Mall, to Publix, and a number of restaurants, makes this an attractive retirement location. Further expansion of the Village at Woodside will include an assisted living facility and other nursing care facilities. 700 additional acres in Woodside Plantation have yet to be developed into villas, townhomes, and a golf course.

## RETIREMENT COMMUNITIES COMPARISON

### Survey Results

Table 4 compares each retirement community, and the features that it offers, with the most popular features requested by the respondents of the Planning and Engineering Retirement Survey.

<b>Table 4. Survey Results and Retirement Communities Comparison</b>					
<b>*Survey Results:</b>	<b>Georgia Facilities</b>		<b>South Carolina Facilities</b>		
<i>*Survey results below earned a rank of 1 or 2.</i>	<b>Del Webb at Lake Oconee</b>	<b>St. John Towers</b>	<b>Cedar Creek</b>	<b>Sun City Hilton Head</b>	<b>Woodside Plantation</b>
<b>Housing</b>					
Option to buy	•	x	•	•	•
Condominiums	x	x	x	x	x
Single-family detached house	•	x	•	•	•
1,200-1,800 Square Feet	•	x	•	•	•
1,800-2,500 Square Feet	•	x	•	•	•
3 Bedrooms / 2 or 3 Baths	•	x	•	•	•
2 Bedrooms / 1 or 2 Baths	•	x	•	•	•
<b>Neighborhood Preferences</b>					
Proximity to grocery store	•	•	•	•	•
Proximity to medical facilities	•	•	•	•	•
Proximity to restaurants	•	•	•	•	•
<b>Important Features/Services</b>					
Building maintenance services	•	•	+	•	•
Common clubhouse for shared activities	•	x	•	•	•
Common outdoor space with benches, grill, etc.	•	x	•	•	•
Fishing	•	x	•	•	•
Home Security System	+	•	x	+	+
Sidewalks and walking trails	•	•	•	•	•
Tennis	•	x	•	•	•
Transportation to local amenities and services	x	•	x	x	x
Yard Maintenance included in fees	•	x	+	•	•
<b>Other Accommodations</b>					
Assisted living facilities	x	•	x	x	+
Nursing facilities with skilled nursing care	x	x	x	x	+
<b>Additional Services</b>					
Housekeeping	x	x	x	x	x
Meals	x	•	x	x	x

• Available + Partially available x Not applicable

The results indicate that the Woodside Plantation community provides a considerable number of features that survey respondents seek, including a new assisted living facility in proximity to the development. This mixed-age development caters to residents hoping to age in place by providing housing for younger families and for senior residents.

The age-restricted, active adult retirement communities of Del Webb at Lake Oconee and Sun City Hilton Head also provide the features that respondents seek, with the exception of assisted living facilities. However, these two developments are in proximity to a number of medical facilities. The amenities from Del Webb at Lake Oconee are comparable to those in Columbia County's Riverwood Plantation and River Island developments.

The build-with-nature concept of the Cedar Creek community is very attractive to future retirees and is comparable to Columbia County's Woodbridge community and River Island development. This community offers similar amenities as the Del Webb developments, yet certain features such as maintenance services and security systems are not provided.

St. John Towers was the only apartment complex example in this retirement study. As can be seen in Table 4, this type of development did not meet the most favored features by the survey respondents. St. John Towers is recommended for older seniors who do not wish to buy a retirement home and would prefer to lease a room with meals, transportation, and personal care services provided on-site. A similar example is Columbia County's Brandon Wilde development and the Washington Commons development. Although Washington Commons does not provide personal care services comparable to Brandon Wilde, Washington Commons allows residents to hire home healthcare agencies to provide care within the development.

### *Zoning*

The zoning requirements for these retirement communities were also evaluated to understand the zoning ordinances of these localities. As seen in Table 5 on the following page, all five retirement communities had disparate zoning requirements. Three developments had county requirements, one had city requirements, and one had both county and city requirements.

Additionally, three communities were built prior to the adoption of the zoning ordinance regulating this type of development: Cedar Creek, St. John Towers, and Sun City Hilton Head. Therefore, these communities were not required to meet the zoning requirements currently in their respective locality's zoning ordinances. Although Cedar Creek and Sun City Hilton Head did not have an open space requirement, they voluntarily set aside open space, such as walking trails, fishing ponds, and nature preserves for their development.

Woodside Plantation also set aside 110 acres as a nature preserve. The majority provides sidewalks/walkways. Even though universal design was not required by their respective ordinances, these developments chose to incorporate these features to cater to the senior market. Of particular note, none of these ordinances require an age-restriction. This option is left up to each individual development.



## **FINANCIAL CONSIDERATIONS FOR RETIREES**

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One of the pressing issues facing current and future retirees is securing financing for their retirement homes, and saving for retirement in general. The majority of the younger Baby Boomer generation is not financially prepared for retirement. A few of the reasons that saving for retirement has been difficult for the Boomer generation are the negative effects of the economic downturn on 401(k)s and pension plans, and the technical advances of the past two decades that have eliminated certain job positions. The following programs provide future Columbia County retirees with financing options to secure retirement housing, and tax exemptions once that housing is secured.

### **DEPARTMENT OF VETERANS AFFAIRS' AID & ATTENDANCE BENEFITS**

Qualified wartime veterans and their spouses in need of senior living arrangements may be entitled to a significant monthly income from the Department of Veterans Affairs. Aid & Attendance benefits are available to veterans who are disabled or at least age 65, who served 90 days of active duty with at least one day served during a declared state of war, and who have no dishonorable discharge. Widows or widowers are also eligible for this benefit should their spouses meet the qualifications.

### **REVERSE MORTGAGES**

A reverse mortgage is a special type of home loan that allows a homeowner to convert a portion of the equity in his or her home into cash. The most popular type of reverse mortgage is an FHA-insured Home Equity Conversion Mortgage (HECM) that is available to seniors age 62 and over. The U.S. Department of Housing and Urban Development (HUD) created the HECM in 1988 which allows a portion of the equity built up over years of home mortgage payments to be accessed by the homeowner. Unlike a traditional home loan or second mortgage, no repayment is required until the borrower no longer uses the home as a principal residence. Many seniors use it to supplement social security, meet unexpected expenses, make home improvements, or even purchase a home.

The main points to remember about reverse mortgages are:

- There are no monthly mortgage payments;
- There are no income or credit score requirements;
- They are FHA insured;
- The deed stays in the client's name;
- The closing costs are included in the loan; and
- The maximum claim amount is \$625,000.

### **TAX EXEMPTIONS**

Georgia has a variety of tax exemptions it offers to retired people with a certain income. Retirement income for people over 62 is exempt up to \$35,000 per person or \$70,000 per couple. Social security income is exempt, and by 2016 all non-working income will be exempt. There is also no inheritance tax. Property tax homestead exemptions are offered at the local level based on income and age. For instance, Columbia County offers tax exemptions to residents age 62 and over, and to veterans and their spouses age 65 and over, who own and reside in their homes.

### *Age 62*

Homeowners who are **62 years** of age by January 1st of the year in which application for exemption is made, and whose net taxable income for both spouses does not exceed \$15,000, can qualify for an exemption of \$40,000 from the assessed value for the County and School and \$2,000 from the assessed value for the State. To qualify for this exemption, homeowners must provide proof of income (Georgia & Federal Tax Returns), date of birth, and their social security number.

### *Age 65+*

Homeowners who are **65 years** of age by January 1st of the year in which application for exemption is made, and whose net taxable income for both spouses does not exceed \$15,000, can qualify for an exemption of \$40,000 from the assessed value for the County and School and \$4,000 from the assessed value for the State. To qualify for this exemption, homeowners must provide proof of income (Georgia & Federal Tax Returns), date of birth, and their social security number.

The Local School Tax Exemption is a total exemption from school and school bond for homeowners or co-owners who are **65 years** of age by January 1st of the year in which application for exemption is made. This exemption applies to the house and up to (3) acres only. The gross income for all who live in the household cannot exceed \$12,000 in the current year. Homeowners must reapply every year.

The Local Senior Citizen School Tax Exemption is for homeowners who are **70 years** of age, or older, on or before January 1st of the year in which application for exemption is made. Residents can apply for the homestead exemption from Columbia County School ad valorem taxes, including taxes to pay interest on and to retire school bonded indebtedness. This exemption has no income limit and automatically renews each year as long as no deed changes occur. Proof of date of birth is required.

### *Veterans Age 65*

Disabled veterans **age 65** can qualify for a tax exemption of \$63,780 from the assessed value of the home by obtaining a letter from the Veterans Administration stating that the veteran has a 100 percent Service Connected Disability. To continue receiving this benefit, a letter from the Veterans Administration updating the disability information is required every 3 years.

The surviving spouse of a military member can qualify for a tax exemption of \$63,780 from the assessed value of the home, if the surviving spouse is **age 65** and the member of the Armed Forces died while in an area of war or conflict, or died while en route to or from that duty assignment. The surviving spouse must provide documents from the Secretary of Defense evidencing surviving spousal benefits, a death certificate, and a certified marriage license.

## FUTURE CONDITIONS IN COLUMBIA COUNTY

Columbia County could position itself as a retirement destination, but it must begin planning for its aging population in the near future.

### POPULATION PROJECTIONS

The age distribution for the county will have the most significant impact on future development patterns. According to the Georgia County Guide, it is estimated that the population will grow to approximately 194,000 by the year 2030 as seen in Table 6.

	1990	2000	2010	2020	2030
Total Population	66,031	89,288	124,053	153,346	193,983
Decade Population Increase	-	23,257	34,765	29,293	40,637
Decade Percent Increase	-	35%	39%	24%	27%

*Source: Georgia County Guide, 2012.*

In the future, the 55+ population is expected to grow rapidly as most residents of Columbia County age in place. Over the next 20 years, based on a steady annual average increase of 1,310 people to the 55+ population, retirees may comprise 28 percent of the 2030 forecasted population.

### HOUSING PROJECTIONS

The size and type of housing that will be needed will be based on population growth, new household formation, and new housing construction. To accommodate the population projections in the preceding section, the county will require a total of 76,000 housing units, adding 31,174 units to the total household number from 2010.

	1990	2000	2010	2020	2030
Total Households	21,841	31,120	44,898	57,866	76,072
Decade Increase in Households	-	9,279	13,778	12,968	18,206
Estimated Household Size	2.97	2.85	2.75	2.65	2.55

*Source: Georgia County Guide, 2012.*

Based on the aging population's housing preferences, from single-family dwellings to multi-family housing, a variety of housing types will be necessary to accommodate Columbia County's projected smaller household size, as seen in Table 7.

### PLANNED DEVELOPMENT

As the 65+ population continues to grow, it will become increasingly important for both the public and private sectors to orient their services to address the needs of the growing senior population.

## Services

Public facilities and private hospitals that serve Columbia County residents are highly regarded and attract exceptional medical personnel. As the population grows, expansions and new facilities will be required to accommodate new residents. A list of **healthcare facilities** currently planned for Columbia County includes the following projects:

- University Health Services has two expansions planned for Columbia County:
  1. A freestanding Emergency Department will be located on the main Columbia County campus facing North Belair Road. If approved, the facility will be approximately 17,500 square feet and will contain nine general exam rooms, five trauma/cardiac exams, two specialty exams, an isolation exam, radiology, a CT scanner, laboratory and support services. The facility is projected to open in October 2014.
  2. Design is underway for a building to be located in Grovetown in the Gateway development off Horizon South Parkway. The building will be 15,690 square feet and will house a Prompt Care facility, primary care offices, radiology, laboratory and Occupational Medicine facilities. The building should be completed by the end of 2013.
- The Center for Primary Care will open a new 17,000 square foot facility at 2531 Center West Parkway, in the Gateway development, to provide outpatient family care.

Graph 5 on page 13 illustrates that occupancy rates of the current **assisted living facilities/personal care homes** in the county are reaching or have reached capacity. The county is encouraging the development of extended care facilities to meet the future needs of its aging population:

- In November 2011, the county approved a new 65,000 square foot assisted living facility to be located at 3855 Evans to Locks Road. The facility will have 75 units (85 beds) with memory care services offered in a portion of the facility. This facility will offer a dining area with meal service, shuttle transportation, sitting areas, activities areas, laundry facilities, and a library.

These growing needs may require the expansion of the Columbia County **public transit system** with the addition of new vehicles to the fleet or the extension of hours of operation.

## Amenities

As a joint venture with the YMCA, Columbia County is building a new Convention Center at the Gateway development on Gateway Boulevard to be completed by April 2013. The facility will include two exhibition halls totaling 15,683 square feet which can accommodate a maximum of 2,240 people; three meeting rooms with an average of 730 square feet per room that can accommodate 48 people; a 2,043 square foot kitchen; and a lobby that can hold 442 people.

The center will also house a 53,195 square foot facility for the YMCA. This portion of the facility will include two aerobic rooms, one spin room, men and women's locker rooms, and a 6,416 square foot fitness area.

## RECOMMENDATIONS

What does retirement mean for younger generations today? Are older demographics looking for retirement havens? Or are they looking for active adult retirement communities, where they can continue to work while living an active lifestyle? A SWOT analysis was conducted to determine what is needed to attract retirees to Columbia County.

### SWOT ANALYSIS



#### Strengths

Columbia County has numerous advantageous characteristics:

- High quality of life
- Low insurance rates (auto/house)
- Low sales tax
- Growing medical community
- Expanding Parks and Recreation System
- Adopted Greenway Master Plan
- Overlay districts/PUD requirements establish a unique sense of place
- Interstate access (I-20):
  - Proximity to airports
    - Augusta Regional (30 minutes)

- Atlanta Hartsfield International (2 hours)
- Proximity to major cities
  - Atlanta (2 hours)
  - Savannah (2.5 hours)
  - Charleston (3-3.5 hours)
- Proximity to ports
  - Savannah (2.75 hours)
  - Charleston (3 hours)
- Proximity to natural attractions
  - Strom Thurmond Lake (25 minutes)
  - Mistletoe State Park (25 minutes)
  - Lake Oconee (1.5 hours)
  - Sumter National Forest (2 hours)
  - Stone Mountain Park (2.5 hours)
  - Hilton Head Beach (3.5 hours)
  - Myrtle Beach (4 hours)
  - Blue Ridge Mountains (4.5 hours)

### *Weaknesses*

However, Columbia County needs to identify where improvements need to be made:

- Lack of affordable housing
- Lack of diversity of housing types
- Automobile dependence – limited public transit
- Lack of bicycle/pedestrian facilities
- Limited retail selection – shopping and dining options
- Limited retail employment pool
- Sprawl land use pattern – lack of town center
- Limited cultural attractions

### *Opportunities*

The county should identify what tools/techniques can encourage future development in the county.

- ARTS/Aiken County Regional Bicycle & Pedestrian Plan
- 2016 Growth Management Plan update
- Encourage nodal development
- Expand/improve existing historic resources
- Increasing population
- Large percent of vacant land

### *Threats*

The county needs to recognize the following obstacles to future development in the county:

- High cost of living
- Crime spillover
- Growing pains – road congestion
- Local competition for retirees

## NEW ZONING REQUIREMENTS

This retirement study examined other age-restricted ordinances and senior overlay districts found in the *Housing an Aging Population* report from the American Planning Association. This was done to gauge the importance and necessity of revising the Columbia County zoning ordinance to facilitate the creation of retirement communities. Below are several examples of communities that have adopted these types of ordinances:

- PARC (Planned Adult Residential Community District) - South Brunswick Township, NJ
- PD-AAAR (Planned Development - Active Adult/Age Restricted) - Loudoun County, VA
- R-SI (Residential: Senior - Institutional) - Howard County, MD
- SHO (Senior Housing Overlay District) - City of Lafayette, CA
- SLC (Senior Living Community) - City of Acworth, GA

Table 8 below compares these ordinances and the requirements each one has for retirement communities. Similar to the zoning requirements listed in Table 5 on page 39, the retirement communities outside of Columbia County also have variations in their requirements.

	<b>Ordinance</b>				
<b>Requirements</b>	<b>PARC</b>	<b>PD-AAAR</b>	<b>R-SI</b>	<b>SHO</b>	<b>SLC</b>
Acreage (minimum)	100	25	N/A	Varies	5
Density (DU/GA)	4	30	25 net	Varies	Varies
Open Space (minimum % of gross area)	40%	50%	25%	N/A	100 sq ft per unit
Age restriction	55+	55+	Covenants	Varies	55+
Universal design	N/A	N/A	Yes	Yes	N/A
Alternative use restriction	N/A	N/A	N/A	Yes	Yes

*Source: American Planning Association, Housing an Aging Population, 2008.*

The following recommendations emerged from the analysis of these zoning ordinances:

- Creating an age-restricted zoning ordinance can be too restrictive. Homeowner Associations (HOAs) can establish restrictions (age, design, maintenance, etc.) within a community. Age-targeted housing is an alternative. This grants more flexibility to the development community should the housing market demand shift, and does not require the county to continually revise its zoning ordinance.
- The County may have to revise its “retirement community” definition to lower the age requirement to 55 years and revise the name to “adult residential community”. This open ended definition will attract and accommodate the future development of adult residential communities by leaving it to the developer to decide how they wish to regulate their development.
- The current PUD zoning ordinance permits retirement communities. However, a revision to the PUD zoning ordinance to include a retiree housing subsection may be

necessary to allow for a greater flexibility in the lot and structure requirements of housing types, and to provide for adequate open space and amenities.

- Create a distinction between personal care homes and assisted living facilities by defining assisted living facility in section 90-9, *Definitions*, of the zoning ordinance and permitting it only in the PDD or PUD zoning districts in section 90-97, *List of permitted uses*. Currently, assisted living facilities must be licensed by the state as such; a personal care home does not require this license unless it desires to be recognized as an assisted living facility. However, this distinction is not reflected in the zoning ordinance.

### *Housing Types and Amenities*

The vast differences in income among retirees will require a wider selection of price points for retirement housing in the future. In the new zoning ordinance, the county should encourage the development of different housing types, from single-family to multi-family, to accommodate retirees seeking quality, affordable housing in exchange for smaller lot sizes in retirement housing developments. An allowance for higher densities only for retirement housing might serve as an incentive to builders to provide these developments. In exchange, the county could implement an alternative use restriction to keep the development from changing its use from an age-restricted retirement community to a mixed-age community without approval from the county.

Another consideration is to require a percentage of open space in a retirement community. The most popular amenities among retirees are walking trails and outdoor activities. Providing a menu option for builders to select a certain number of active and passive recreation features, or to set aside open space for the existing greenways/trails system, would ensure the addition of a considerable amount of features for retirees and the preservation of the natural environment. One way of accomplishing this would be to encourage the development of retirement communities on properties that are adjacent to the Euchee Creek in efforts to complete the greenway. Density bonuses could be provided for developers who dedicate a portion of their land to the greenway.

### *Universal Design*

Universal design features are becoming increasingly popular in retirement homes because of their ability to allow retirees to age in place comfortably. Builders and buyers are still conflicted about their inclusion, or the provision of retrofitting capabilities for homes to include them at a later date, due to upfront costs for each group. Nevertheless, the long term benefit to retirees is significant. Therefore, the type of site design and home design features the county should encourage include:

#### Exterior Features

- No steps / low threshold to front entrance door, garage door, or at least one door.
- Low planters for flower beds for easy access.
- Slopes to meet ADA requirements for the whole lot, including driveways and access to all amenities.
- Ogee curbs throughout the subdivision.
- Low maintenance exterior design, for site and building materials.

- The mailbox should be mounted low enough to be used by someone in a wheelchair.



*Ogee curbs for wheelchair access*



*Planter beds for easy access*

### Interior Features

- Open plan layouts with wide doorways.
- All rooms on the first level.
- Additional rooms for guests, hobbies, exercise could be on the second level or in the basement, as needed.
- Bathroom(s) designed to meet ADA requirements or to be modified later to allow wheelchair access.
- All switches, controls mounted at ADA height requirements.

### **POTENTIAL SITES FOR DEVELOPMENT**

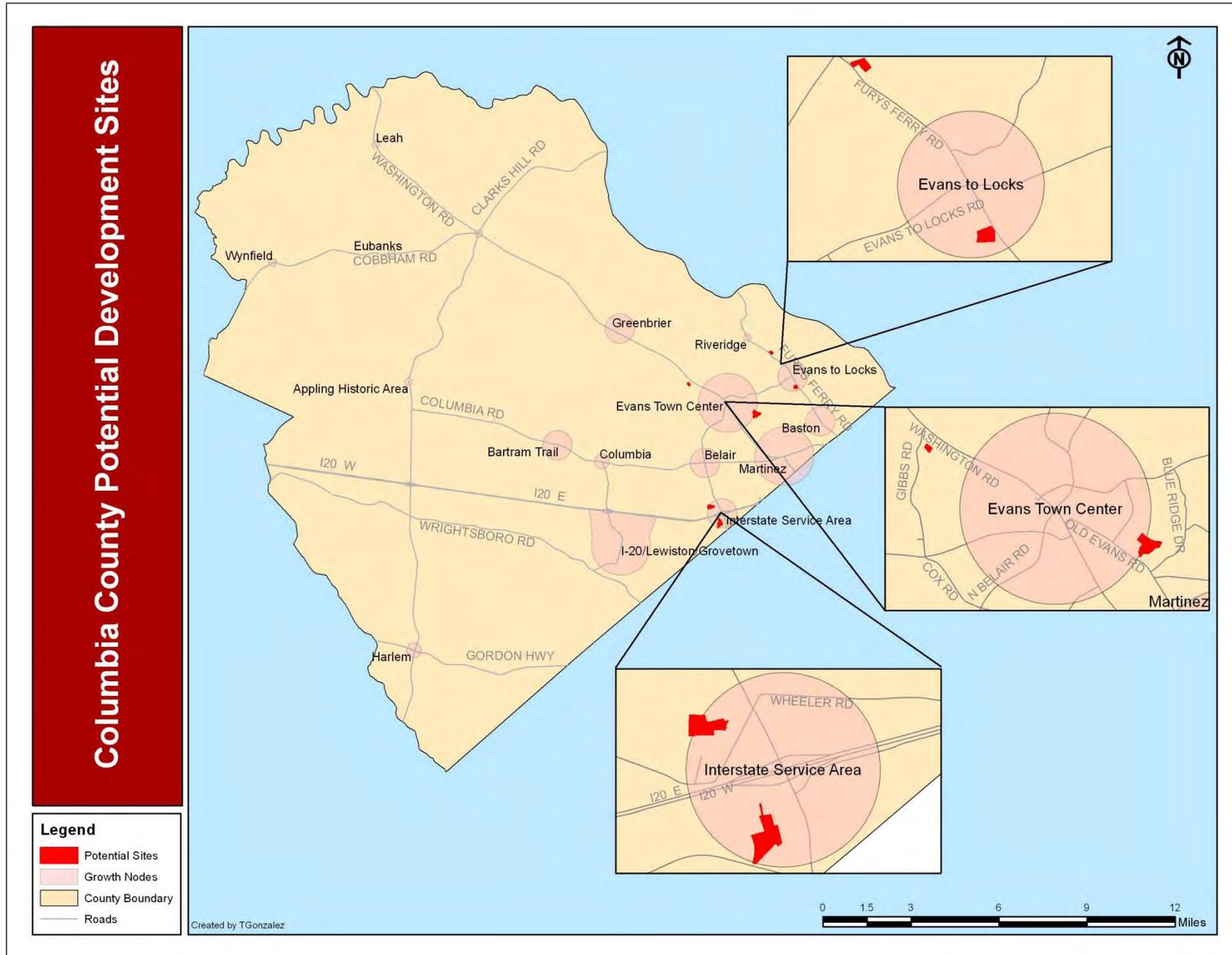
Multi-family zoned properties were evaluated as potential sites for development of retirement facilities due to the positive feedback from retirement apartment communities, the county's supply of undeveloped land zoned for apartments and townhomes, and the county's safety concerns surrounding higher-density residential areas. From this research, six sites were identified as viable locations for retirement housing development. These sites were chosen based on the following criteria:

- |  |  |
|--|--|
| • Proximity to a growth node                     | • Connectivity (access to major roads, bicycle lanes, sidewalks, trails) |
| • Proximity to amenities (parks, retail)         | • Zoning (T-R, A-R10, or A-R)  |
| • Proximity to services (medical, water & sewer) |  |

Figure 7 on the following page is an overview of these potential development sites in relation to the county's growth nodes. Following this map are the individual profiles of each potential site for development. These profiles provide an aerial of the site followed by the criteria mentioned previously. The permitted uses for these sites are effective as of October 2012.

The Annual Average Daily Traffic (AADT) figures have also been included for the roads listed in parentheses after the traffic counts under each profile. These figures are based on actual, and estimated, 2011 counts from the Georgia Department of Transportation. The Columbia County Traffic Engineering Department provided traffic counts for Gibbs Road.

Figure 7. Columbia County Potential Development Sites Map



Source: Columbia County Planning & Engineering Department, 2012.

**Profile 1**



Location: 871 Fury's Ferry Road
Tax Map/Parcel ID: 077 061I, 077 063 (portion), 077 063A
Zoning: T-R
Acreage (+/-): 3.25
Maximum yield: 26 townhomes
Nearest growth node: Evans to Locks
Potable water: Portion; service could be extended.
Sanitary sewer: Portion; service could be extended.
Annual Average Daily Traffic (AADT): 11,700 (Fury's Ferry)

**Profile 2**



Location: 622 Fury's Ferry Road
Tax Map/Parcel ID: 081A 048
Zoning: T-R
Acreage (+/-): 5.39
Maximum yield: 43 townhomes
Nearest growth node: Evans to Locks
Potable water: Yes
Sanitary sewer: No; service could be extended.
Annual Average Daily Traffic (AADT): 21,280 (Fury's Ferry)

### Profile 3



Location: 643 Gibbs Road
Tax Map/Parcel ID: 072 073E
Zoning: T-R
Acreage (+/-): 2.12
Maximum yield: 16 townhomes
Nearest growth node: Evans Town Center
Potable water: Yes
Sanitary sewer: No; service could be extended.
Annual Average Daily Traffic (AADT): 26,940 (Washington)
Columbia County Traffic Engineering: 8,930 (Gibbs)

### Profile 4



Location: Old Evans Road
Tax Map/Parcel ID: 078 119D
Zoning: T-R and A-R10
Acreage (+/-): 20
Maximum yield: 50 apartments and 120 townhomes
Nearest growth node: Evans Town Center
Potable water: Yes
Sanitary sewer: Yes
Annual Average Daily Traffic (AADT): 9,580 (Old Evans)

**Profile 5**



Location: 716 South Old Belair Road
Tax Map/Parcel ID: 074C 111 and 074C 111C
Zoning: A-R
Acreage (+/-): 9.50
Maximum yield: 133 apartments
Nearest growth node: Interstate Service Area
Potable water: Portion; service could be extended.
Sanitary sewer: Yes
Annual Average Daily Traffic (AADT): 34,260 (S Belair)
Annual Average Daily Traffic (AADT): 3,240 (S Old Belair)

**Profile 6**



Location: 443 Park West Drive and 514 CDP Industrial Blvd
Tax Map/Parcel ID: 074A 034 and 074A 034H
Zoning: A-R10 and A-R
Acreage (+/-): 13.14
Maximum yield: 165 apartments
Nearest growth node: Interstate Service Area
Potable water: Yes
Sanitary sewer: Yes
Annual Average Daily Traffic (AADT): 28,020 (Jimmie Dyess)
Annual Average Daily Traffic (AADT): 9,720 (Wrightsboro)

On the following page is an overview of these six potential development sites in relation to their proximity to any county or senior facilities, medical facilities, shopping centers, recreation options, and growth nodes (Figure 8).

*Potential Site Alternative: Euchee Creek Greenway*

Based on the responses from the survey, walking trails/greenways were in high demand. If the aforementioned sites do not prove feasible to develop, density bonuses could be granted to properties that abut the Euchee Creek if they are developed as retirement communities, and dedicate a portion of the property to Columbia County for the Euchee Creek Greenway. The developer could also construct the portion of the greenway that abuts their development to expedite the completion of the greenway project.

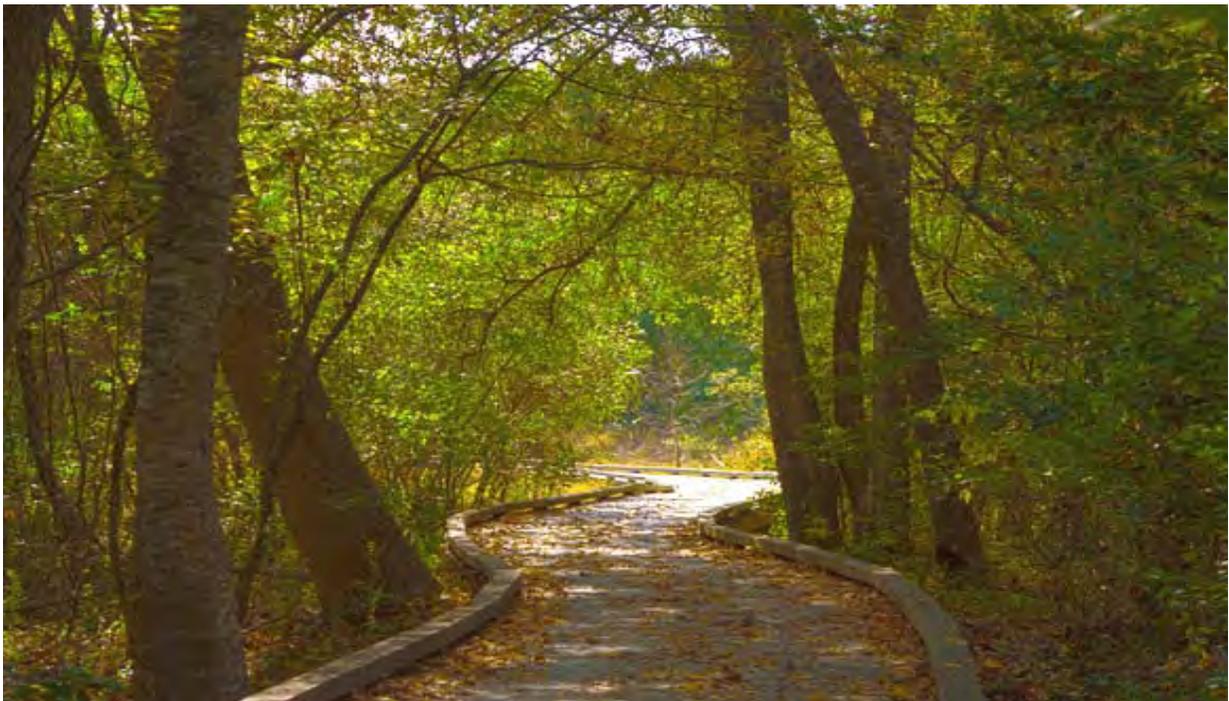
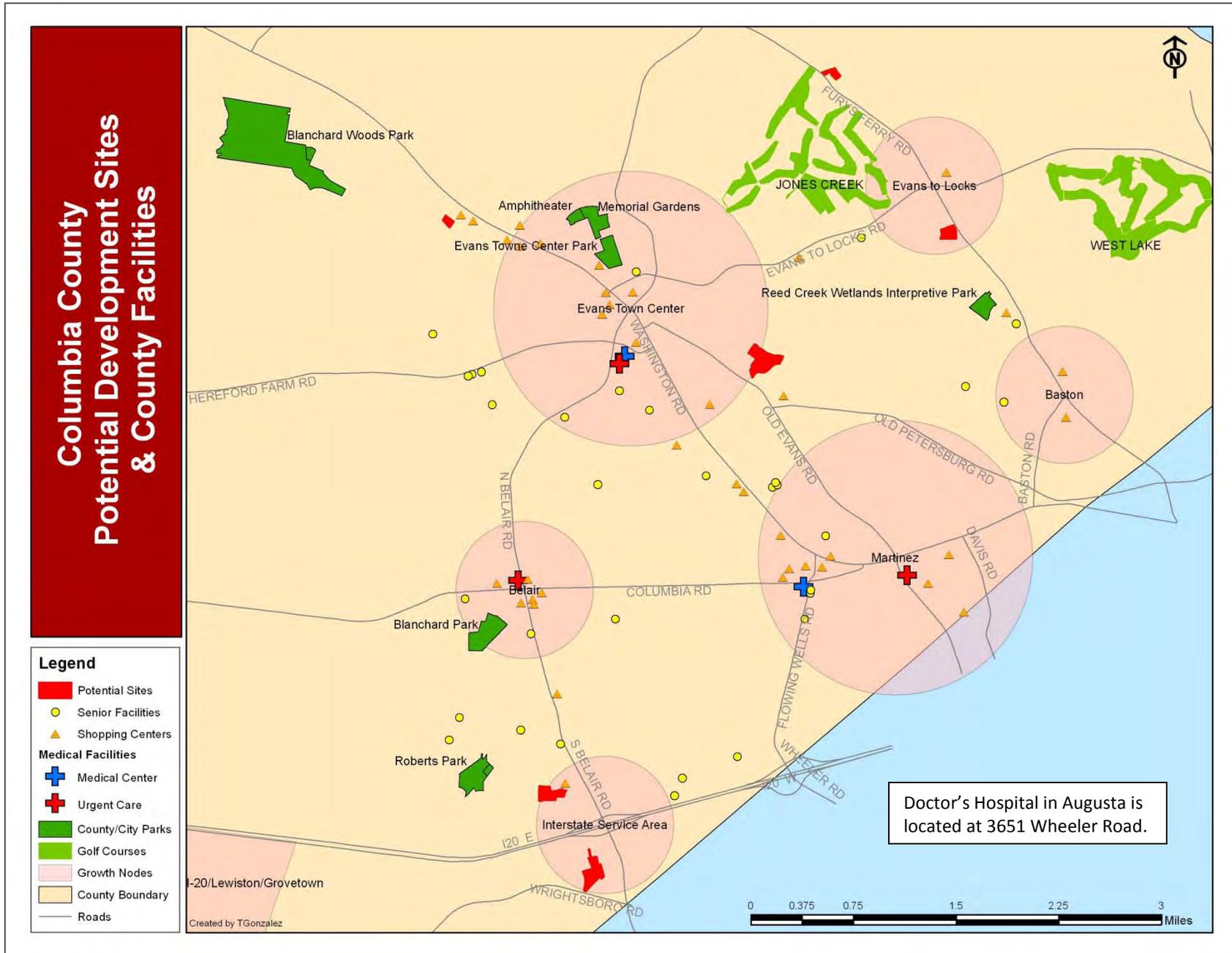


Figure 8. Columbia County Potential Development Sites & County Facilities Map



Source: Columbia County Planning & Engineering Department, 2012.

## CREATING A RETIREMENT DESTINATION: SHORT TERM PLAN / LONG TERM PLAN

Some of the comments or suggestions offered by respondents of the Planning and Engineering Survey shed light on a few significant issues for retirees that the county should consider:

### Cost of Living

- *“Cost of living, including taxes, especially important factor”*
- *“Budget on Social Security income”*
- *“Drop school tax after age 65 without income restriction”*
- *“Lower the age for school tax exemption!! Get in line with other counties.”*

### Housing

- *“Retirement friendly communities are a growing need; position us for it.”*
- *“Maintain a high quality of living standard in the community relating to housing developments.”*
- *“Some type of medical alert system in each dwelling; all homes don't need to look like a nursing home.”*
- *“There are no areas built today in Columbia Co. that have smaller yards and one floor homes.”*
- *“Del Webb homes in Columbia county or something similar.”*

### Amenities and Services

- *“We need a senior center for card games etc. not in Grovetown or Harlem but near Ronald Reagan Drive.”*
- *“A location for promoting the visual arts, as in North Augusta, Aiken, etc.”*
- *“Coordinated trash pickup for tidy looking neighborhoods, street cleaning.”*
- *“TRANSPORTATION, NOT EVERYONE CAN DRIVE.”*

Columbia County will need to develop a plan that establishes benchmarks to be met to achieve a retirement destination status. Selecting projects to undertake in the short term and the long term will help to identify these benchmarks.

### *Short Term Plan (Timeframe: 1-3 years)*

The comments from the Planning and Engineering Department retirement survey revealed gaps in the original survey questions. As a result, the county should **develop a new retirement survey** geared towards current senior residents and retirement community members to include the following questions:

- How have property taxes affected your retirement?
- Do you currently live in your retirement home?
  - If not, would you like to move to a new home for retirement?
- In what type of housing community would you prefer to live?
  - Age-restricted
  - Mixed-age
  - Assisted living facility

- No preference
- What is your maximum price range for purchasing a new home?
  - < \$100,000
  - \$100,000 - \$200,000
  - \$200,000 - \$300,000
  - \$300,000 >

Also, the survey questions should focus on whether the county encourages and facilitates Aging in Place:

- If you would like to remain in your home for retirement, what amenities/services would you require to stay in your home?
- What services are missing in Columbia County or need improvement?
- Do you use Columbia County public transit?
- Do you visit the Columbia County Senior Center at 5913 Euclaw Creek Drive?
- Does your neighborhood feel safe? What is the name of your neighborhood?

A **second survey should be created** that is geared towards builders in the community. This would provide insight into the retirement community market in Columbia County by initiating a dialogue between developers and the county as to the preferences of buyers for certain design features and amenities. Examples of questions include:

- What percentage of buyers are retirees?
- What type of home are retirees interested in?
  - Single-family detached
  - Duplex
  - Townhomes
  - Apartments
  - Condos
- What kind of amenities are retired buyers interested in?
  - Walking trails
  - Swimming pool
  - Tennis courts
  - Community clubhouse for gatherings
- Have retired buyers expressed an interest in the following universal design features:
  - Wider hallways
  - Bedrooms on first floor
  - Door height of 32 inches
  - Separate shower and tub
  - Lever door handles

Holding a **series of public meetings or community workshops** that include residents from different retirement age groups (50+) would help to address any gaps left by the surveys, and would elicit candid input from the public in regards to the county's services and amenities for seniors. This segment would be particularly useful to answer questions concerning Aging in Place. Coordinating with the Senior Center staff to advertise and host the initial workshop would facilitate the meeting place and the participation of the required age segments. These meetings would also lay the groundwork to discuss the feasibility of the long term plan's projects with retirees.

*Long Term Plan (Timeframe: 5-10 years)*

The county should increase services to existing retirees by promoting the development of adult day cares, which are a cost-effective alternative to live-in care, or the **creation of a new senior center**. For those retirees who choose to remain in their homes, **expanding public transit services** will also be necessary.

The county should also begin planning for soon-to-be retirees from the 45 to 54 age group. Other southern states, such as Alabama, Mississippi, and Tennessee, have created state programs to help communities attract retirees through tourism promotion or the use of tax incentives. The Georgia State government recently attempted to establish a Certified Retirement Community Program in 2011 that would encourage retirees, and those planning to retire, to settle in Georgia. This step shows the growing momentum among states for the development of retirement communities which can result in economic gain. Columbia County could initiate a similar local program to position the county for this type of development.

The **creation of a Retiree Attraction Program** would facilitate the development of Columbia County as a retirement destination. This program would establish a committee to collaborate on:

1. Organizing meetings with relevant stakeholders (Board of Commissioners, Chamber of Commerce, County Visitors Bureau, Development Authority, local builders, churches, media, citizens, etc.) to develop the goals of the program. The preliminary retirement surveys and community workshops will aid in the identification of these stakeholders and the development of goals.
2. Conducting an assessment of the county to compare the features that retirees deem desirable in a retirement community to the current housing, amenities, and services that the county offers. This report would serve as the basis of that assessment and would be updated annually to serve as a reference.
3. Developing a marketing and public relations plan that establishes a community image, evaluates the target market of the types of retirees the county desires, and outlines how the county expects to achieve its goals.

(Note: An example of a Retiree Attraction Program is included in Appendix D on page 81).

One project of the Retiree Attraction Program could be to engage current Columbia County retirees in local economic activities, much like the Service Corps of Retired Executives (SCORE), a nonprofit organization dedicated to helping small businesses. SCORE members act as mentors to potential entrepreneurs, providing their years of knowledge to help the entrepreneur market start and manage their own businesses. Working with the Chamber of Commerce, this project could attract future retirees interested in starting businesses or becoming active members of a community that values their expertise.

One of the greatest obstacles for this program will be for Columbia County to form a community identity to market to retirees. Columbia County still suffers from “Anywhere USA” syndrome, which is made worse by the absence of a town center. The county should invite citizens to produce a new vision for the community: a vision that includes future retirees.

## CONCLUSION

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The majority of seniors in Columbia County have aged in place having moved to the county for work, or to be closer to family, prior to retiring. Although there are good services in place for seniors who are 65 and older, these services will need to be expanded in the next decade. Also, the county is not catering to the younger, active retiree market.

Initially, amending the PUD zoning ordinance to add a subsection for planned adult retirement communities may help to promote this type of development. Working with the development community to establish the zoning requirements would grant developers the flexibility they desire, while allowing the county to set its own standards for these retirement communities and offering retirees the amenities they seek. Encouraging the development of these communities on properties that are adjacent to the Euchee Creek could facilitate completion of the greenway through density bonuses and other incentives provided by the county. However, the expansion of county services may be needed to facilitate this type of development.

Initiating a Retiree Attraction Program would help with targeting the younger retiree market. This program would not only aid in attracting retirees, but would also serve to engage retirees once they have settled in the county. Additional research and community input is required before this program can become successful. New surveys and community workshops will establish the target market of retirees that the county wishes to attract. More importantly, it will allow the county to find its community identity.

*A Community of Pride*

*A County of Vision*



*Endless Opportunities*

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# APPENDIX A



## **Retirement Survey Results**

**Presented by**

**Development Services Division**



## Introduction

The Planning and Engineering Department of the Development Services Division has carried out a retirement survey to collect more information on the needs of the community related to retirement living options. The survey went online in October 2011 and there were approximately 115 completed surveys returned. The department understands that it is not a scientific survey, but it does give a good indication of general opinions.

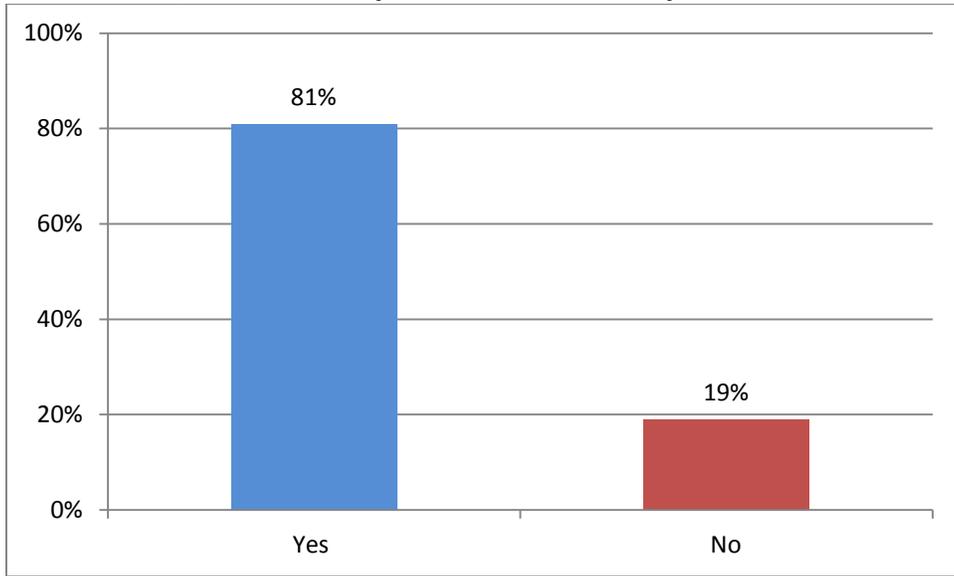
Pages 63-64 list the questions that were asked, and the following pages show a summary of the results.

## Retirement Survey

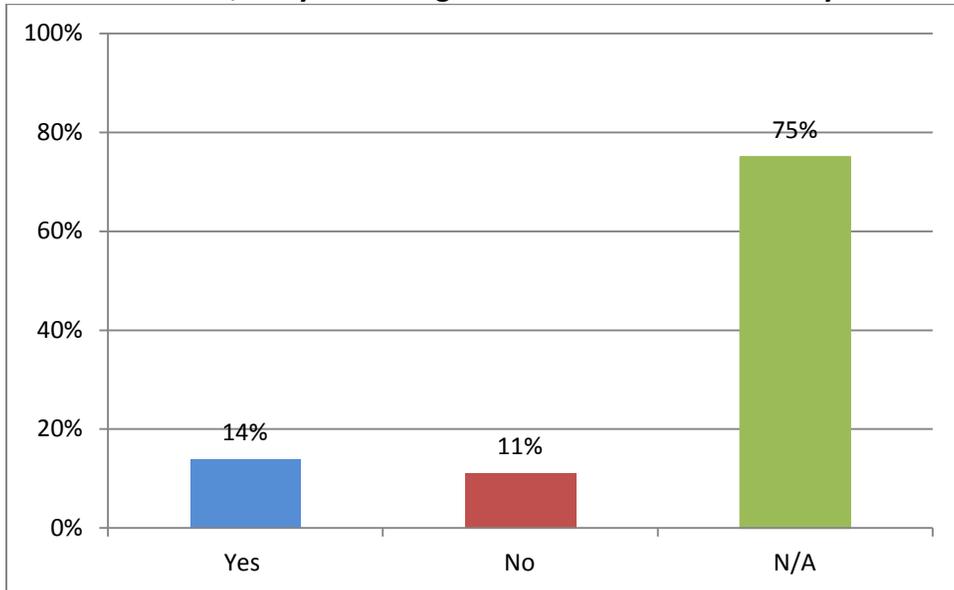
1. Are you a Columbia County resident?	<input type="radio"/> Yes
	<input type="radio"/> No
2. If not, are you looking to move to Columbia County to retire?	<input type="radio"/> Yes
	<input type="radio"/> No
3. When considering a retirement location, what importance would you place on the following community attributes?  Priority Scale: where 1 is less important and 5 is most important	<input type="checkbox"/> Climate
	<input type="checkbox"/> The cost of living
	<input type="checkbox"/> Population size
	<input type="checkbox"/> Close to golf courses
	<input type="checkbox"/> Entertainment
	<input type="checkbox"/> Outdoor Recreational options
	<input type="checkbox"/> Shopping/dining options
	<input type="checkbox"/> Close to medical facilities
4. Do you already have family in Columbia County?	<input type="radio"/> Yes
	<input type="radio"/> No
5. Are you interested in retirement accommodation for yourself?	<input type="radio"/> Yes
	<input type="radio"/> No
Or a family member?	<input type="radio"/> Yes
	<input type="radio"/> No
Or a friend?	<input type="radio"/> Yes
	<input type="radio"/> No
6. Do you prefer to buy or lease?	<input type="radio"/> Buy
	<input type="radio"/> Lease
7. What type of home would you prefer?	<input type="radio"/> Single family detached house
	<input type="radio"/> Attached Townhouse
	<input type="radio"/> Condominium
8. What is the ideal size of home you are looking for?	<input type="radio"/> Less than 1200SF
	<input type="radio"/> 1200-1800 SF
	<input type="radio"/> 1800-2500 SF
	<input type="radio"/> More than 2500 SF
9. Which type do you prefer?	<input type="radio"/> 1 bed with 1 bath
	<input type="radio"/> 2 bed with 1 or 2 bath
	<input type="radio"/> 3 bed with 2 or 3 bath
	<input type="radio"/> 4 bed with 3 or 4 bath
10. What importance would you place on the following features / services?  Priority Scale: where 1 is less important and 5 is most important	<input type="checkbox"/> Proximity to Augusta
	<input type="checkbox"/> Gated Community
	<input type="checkbox"/> Home Security system
	<input type="checkbox"/> Visitor Call system
	<input type="checkbox"/> Concierge to keep parcels, mail when away
	<input type="checkbox"/> On-site salon services for hair, nails, etc
	<input type="checkbox"/> On-site library
	<input type="checkbox"/> On-site banking services
	<input type="checkbox"/> Yard maintenance included in service fees
	<input type="checkbox"/> Building maintenance services
	<input type="checkbox"/> Common outdoor space with benches, grills, etc

	<input type="checkbox"/> Sidewalks and Walking Trails
	<input type="checkbox"/> On-site car cleaning/detailing
	<input type="checkbox"/> Common pool
	<input type="checkbox"/> Common Clubhouse for shared activities
	<input type="checkbox"/> Common gym
11. If you prefer other recreation, please specify.	
12. Would you like transportation to local amenities and services?	<input type="radio"/> Yes
	<input type="radio"/> No
13. Do you want to be close to the following: (Please choose 2 only)	<input type="radio"/> Grocery store
	<input type="radio"/> Library
	<input type="radio"/> Restaurants
	<input type="radio"/> Lake
14. What other types of accommodation do you wish were available in Columbia County?	<input type="radio"/> Assisted living facilities for people who require daily aid
	<input type="radio"/> Nursing facilities for those who need full-time skilled nursing care
	<input type="radio"/> Dementia Care
15. What additional services would you require?	<input type="radio"/> Linen service
	<input type="radio"/> Meals
	<input type="radio"/> House-keeping
16. What importance would you place on the following improvements to make Columbia County a more desirable retirement destination?  Priority Scale: where 1 is less important and 5 is most important	<input type="checkbox"/> More commercial options (i.e. restaurants/shopping)
	<input type="checkbox"/> An integrated bicycle/pedestrian network to encourage a healthy lifestyle
	<input type="checkbox"/> More boat ramps/public access to the waterways
	<input type="checkbox"/> Communities that are in walking distance to a number of activities/uses (i.e. commercial/ shopping/ parks)
	<input type="checkbox"/> Improved landscaping along major roadways and corridors
	<input type="checkbox"/> Illuminated street signs at intersections of major roadways to improve visibility while driving
	<input type="checkbox"/> Street lighting along major roadways and corridors
17. What is your maximum budget per month for accommodation and the extra features and services that you have checked?	<input type="radio"/> \$1000-2000
	<input type="radio"/> \$2000-3000
	<input type="radio"/> \$3000-4000
	<input type="radio"/> \$4000+
18. What is your (or friend / family member's) timeframe for requiring retirement accommodation?	<input type="radio"/> Next 1-3 years
	<input type="radio"/> Next 3-5 years
	<input type="radio"/> Next 5-10 years
	<input type="radio"/> 10 + years
19. Any other comments or suggestions for consideration?	

**Question 1. Are you a Columbia County resident?**



**Question 2. If not, are you looking to move to Columbia County to retire?**



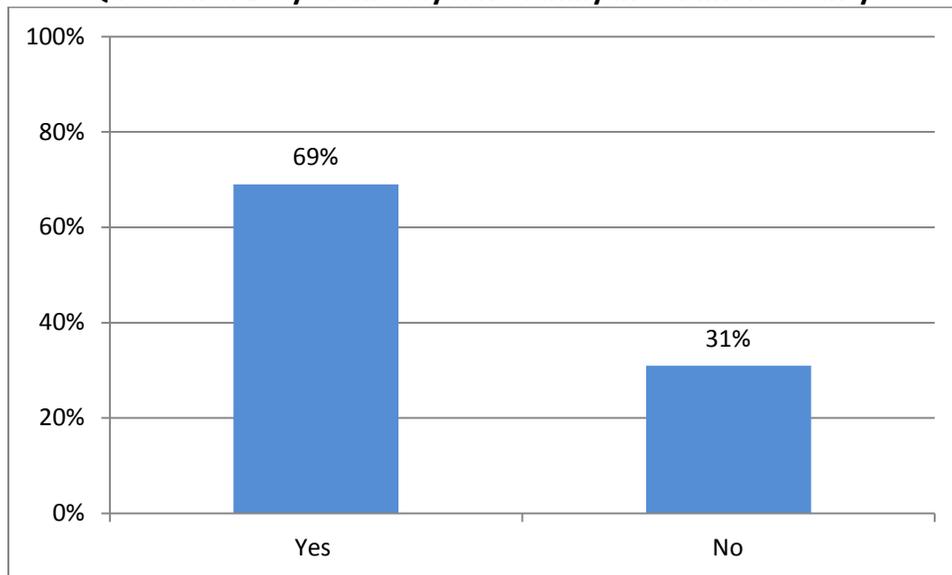
**Question 3. When considering a retirement location, what importance would you place on the following community attributes?**

**Priority Scale: where 1 is less important and 5 is most important.**

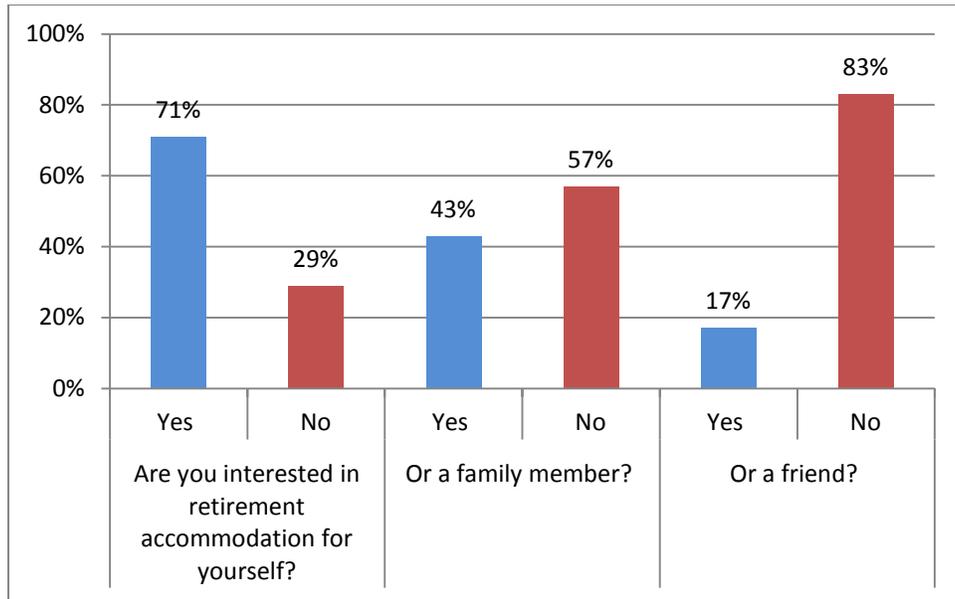
	1	2	3	4	5
<b>(1)</b> The cost of living	3%	4%	6%	23%	63%
<b>(2)</b> Close to medical facilities	3%	5%	10%	27%	56%
<b>(3)</b> Climate	5%	4%	17%	30%	43%
<b>(4)</b> Shopping/dining options	4%	8%	16%	38%	34%
<b>(5)</b> Outdoor Recreational options	6%	13%	28%	30%	23%
<b>(6)</b> Population size	6%	10%	34%	30%	19%
<b>(7)</b> Entertainment	8%	12%	35%	30%	15%
<b>(8)</b> Close to golf courses	50%	17%	14%	13%	6%

\*(Rank)

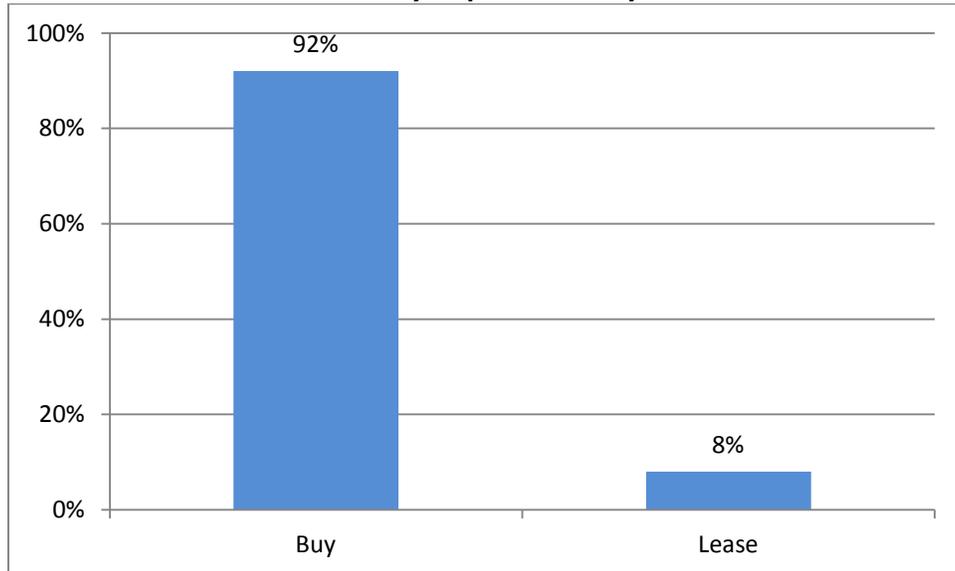
**Question 4. Do you already have family in Columbia County?**



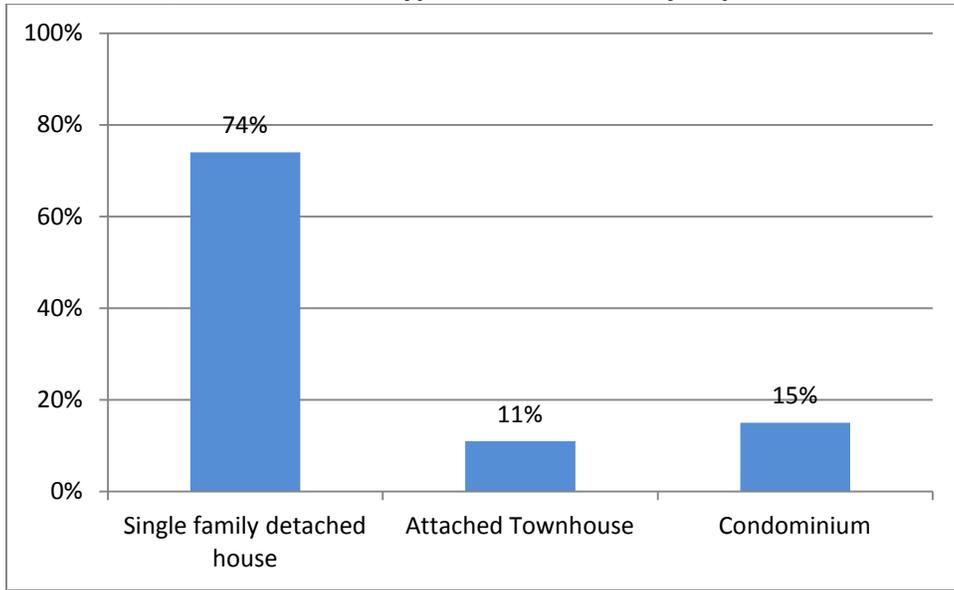
**Question 5. Are you interested in retirement accommodation for yourself? Or a family member? Or a friend?**



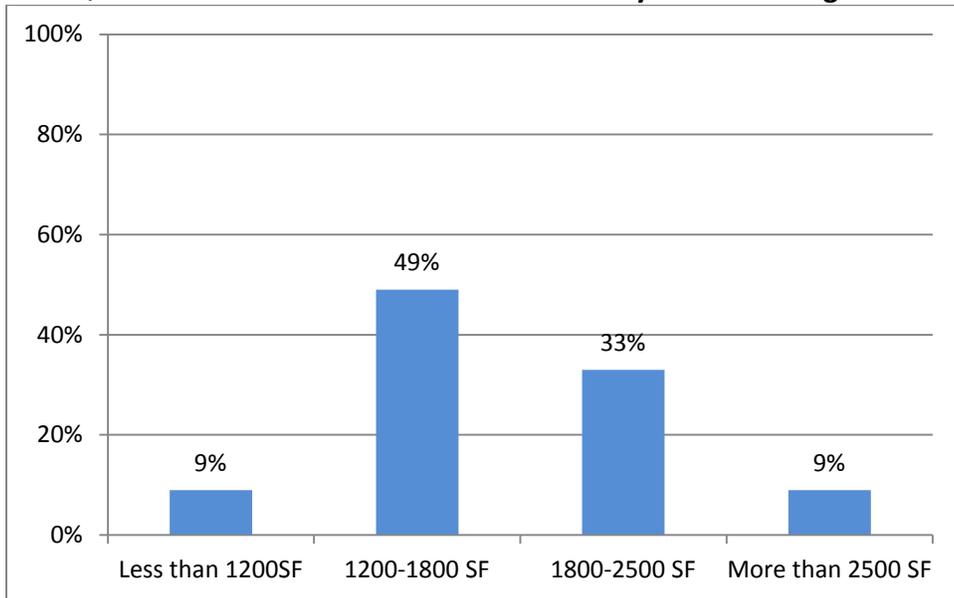
**Question 6. Do you prefer to buy or lease?**



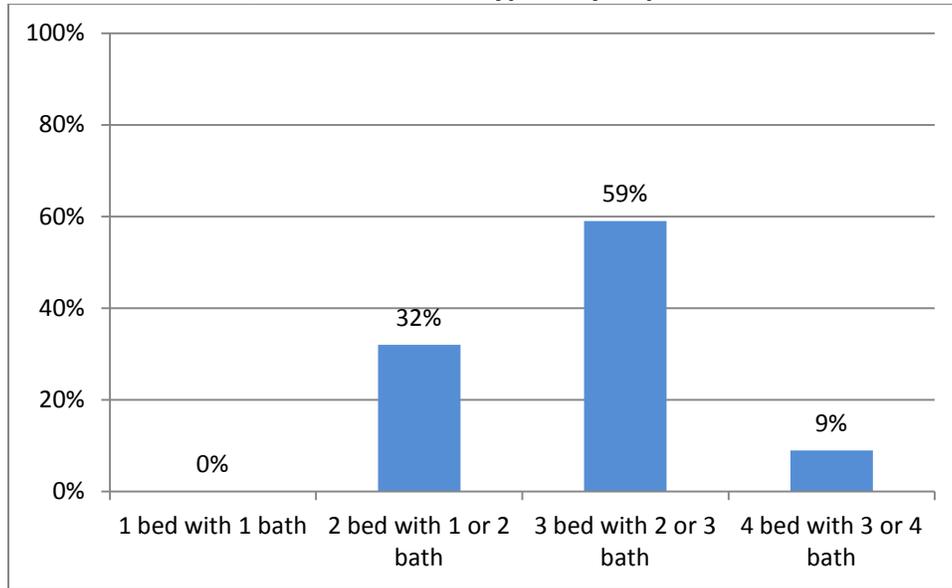
**Question 7. What type of home would you prefer?**



**Question 8. What is the ideal size of home you are looking for?**



**Question 9. Which type do you prefer?**



**Question 10. What importance would you place on the following features / services?  
Priority Scale: where 1 is less important and 5 is most important.**

	1	2	3	4	5
(1) Sidewalks and Walking Trails	5%	3%	16%	30%	45%
(2) Home Security system	10%	11%	17%	32%	30%
(2) Yard maintenance included in service fees	12%	11%	19%	28%	30%
(4) Building maintenance services	10%	10%	25%	27%	28%
(5) Common Clubhouse for shared activities	11%	11%	27%	26%	24%
(5) Common outdoor space with benches, grills, etc	9%	12%	25%	30%	24%
(7) Common gym	12%	12%	26%	29%	21%
(7) Common pool	15%	15%	30%	20%	21%
(8) Gated Community	20%	17%	26%	18%	19%
(9) Visitor Call system	18%	16%	31%	22%	13%
(10) Concierge to keep parcels, mail when away	27%	17%	34%	10%	12%
(11) Proximity to Augusta	14%	12%	33%	30%	11%
(12) On-site banking services	23%	21%	24%	21%	10%
(13) On-site car cleaning/detailing	29%	28%	27%	9%	8%
(13) On-site library	30%	22%	23%	18%	8%
(13) On-site salon services for hair, nails, etc	37%	18%	28%	10%	8%

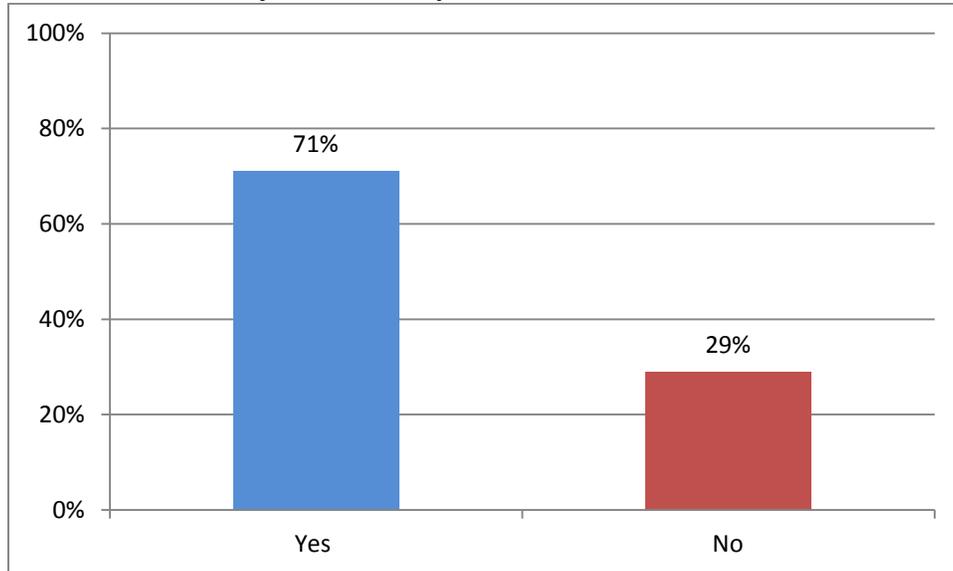
\*(Rank)

**Question 11. If you prefer other recreation, please specify.**

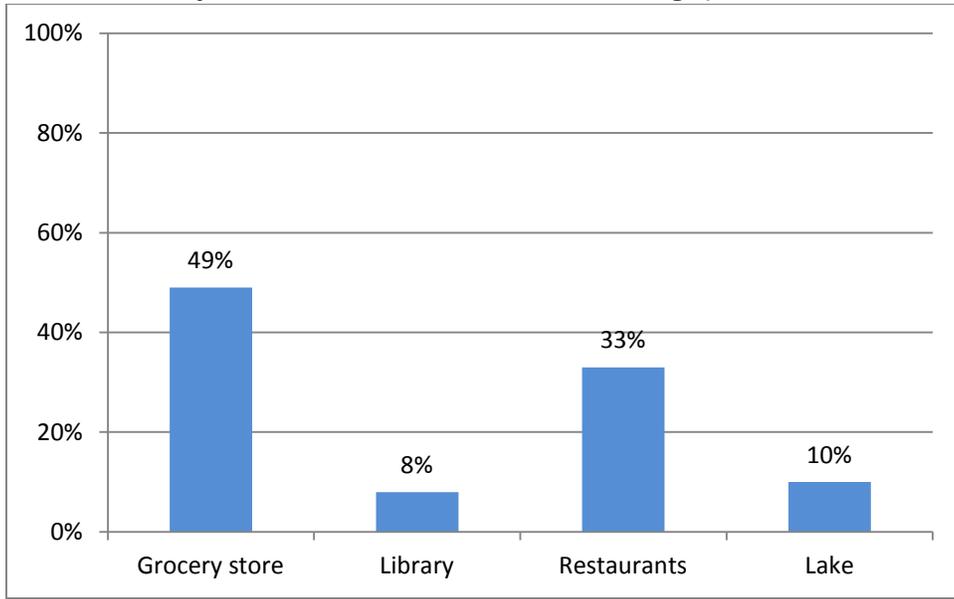
**(These are listed in the order of most responses to least responses.)**

- Outdoor activities (tennis, bocce ball, walking trails, bicycle paths)
- Indoor activities (billiards, cards, ping pong, arts and crafts, casino, bingo, movies, music facilities)
- Fishing, Sailing/Boating
- Health activities (gym, exercise classes, yoga, ballroom dancing, year round indoor swimming pool)
- Hunting
- Outings (theater, symphony, bus tours)
- Sidewalks linking neighborhoods to shopping and government services
- 55+ community (not Wymberly)
- Clubs (Book clubs, Birding clubs)
- Church services
- RV storage

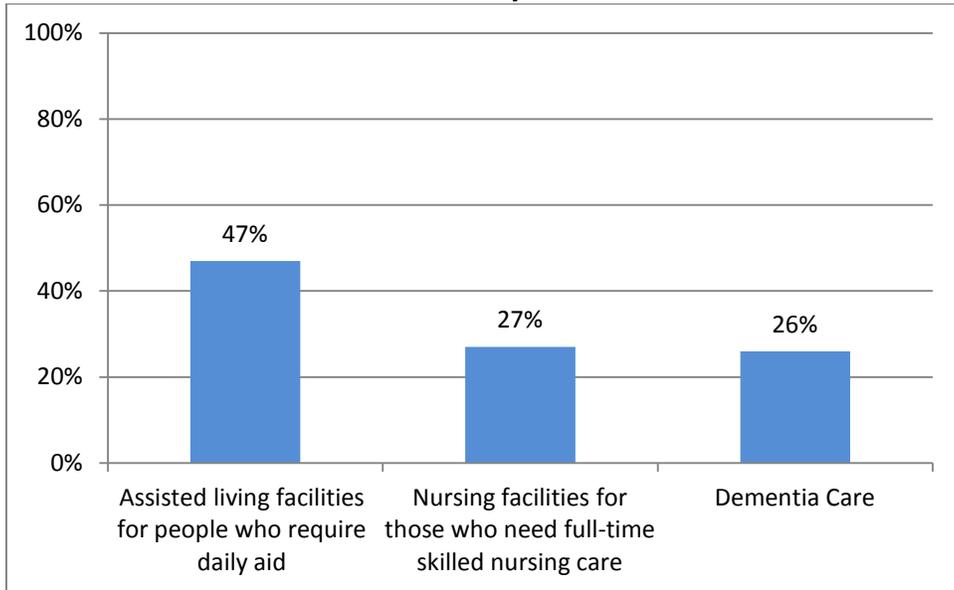
**Question 12. Would you like transportation to local amenities and services?**



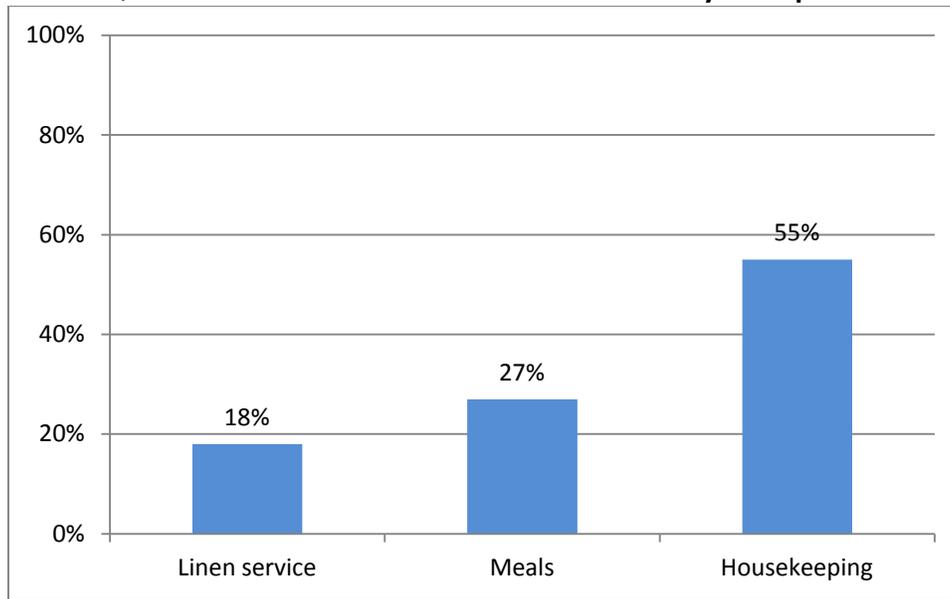
**Question 13. Do you want to be close to the following: (Please choose 2 only)**



**Question 14. What other types of accommodation do you wish were available in Columbia County?**



**Question 15. What additional services would you require?**



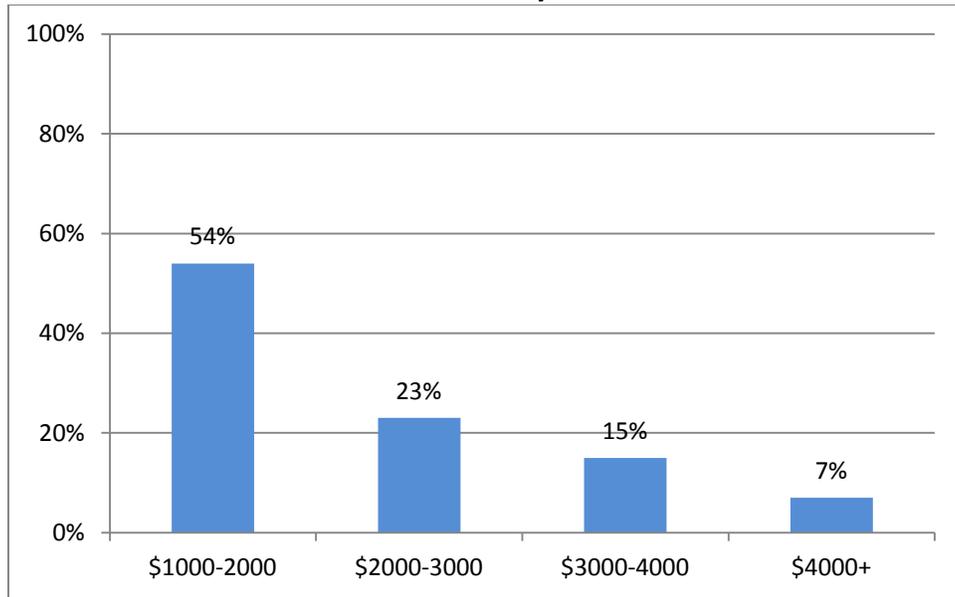
**Question 16. What importance would you place on the following improvements to make Columbia County a more desirable retirement destination?**

**Priority Scale: where 1 is less important and 5 is most important**

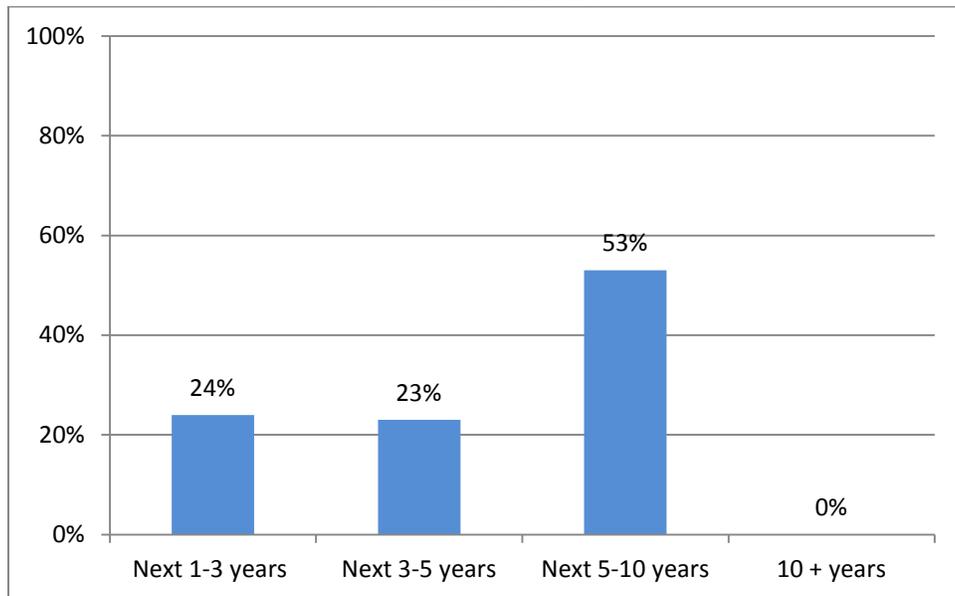
	1	2	3	4	5
<b>(1)</b> An integrated bicycle/pedestrian network to encourage a healthy lifestyle	8%	10%	16%	22%	44%
<b>(1)</b> Illuminated street signs at intersections of major roadways to improve visibility while driving	4%	5%	11%	35%	44%
<b>(3)</b> Street lighting along major roadways and corridors	7%	7%	17%	30%	39%
<b>(4)</b> Communities that are in walking distance to a number of activities/uses (i.e. commercial/shopping/parks)	8%	3%	20%	33%	36%
<b>(5)</b> Improved landscaping along major roadways and corridors	8%	10%	28%	28%	27%
<b>(6)</b> More commercial options i.e. restaurants/shopping)	14%	8%	28%	28%	23%
<b>(7)</b> More boat ramps/public access to the waterways	27%	21%	29%	17%	7%

\*(Rank)

**Question 17. What is your maximum budget per month for accommodation and the extra features and services that you have checked?**



**Question 18. What is your (or friend / family member's) timeframe for requiring retirement accommodation?**



### Question 19. Any other comments or suggestions for consideration?

- Lengthy and difficult verification code to read.
- There are too many questions to answer.
- Long code hard to read.
- So many questions.
- Maintain a high quality of living standard in the community relating to housing developments.
- Cost of living, including taxes, especially important factor.
- Retirement friendly communities are a growing need; position us for it.
- Drop school tax after age 65 without income restriction.
- How about a retirement center for seniors, rooms to play board games, cards, fitness center, cooking.
- Budget on SS income.
- School tax exemption for age 65 and older.
- Columbia Co. commercial establishments need to be more dog-friendly. Many retirees have pets.
- Del Webb homes in Columbia county or something similar.
- This survey is skewed to assisted living. I'm RETIRED, not dying.
- Community safety & crime prevention; public transit.
- Gated community. Small cottages. Parking. Small yards. Amenities.
- Include in the next survey: amenity options for those who plan to stay in their own homes.
- No
- A location for promoting the visual arts, as in North Augusta, Aiken, etc.
- Group trips to other states. Like Las Vegas, train trips through Rockies, etc.
- Addition of lower cost housing (and apartments) will cause me to decide to retire somewhere else.
- Some type of medical alert system in each dwelling; all homes don't need to look like a nursing home.
- I'm in my retirement house so I tried to answer as if I was still considering.
- Survey should be split. Retirement age and elderly are two different groups.
- We love the outdoor concerts at the Amphitheater and the free one by Symphony Orchestra Augusta.
- You need to spread out the features; Evans Town Center is already too cramped.
- We need a senior center for card games etc. not in Grovetown or Harlem but near Ronald Reagan Drive.
- Coordinated trash pickup for tidy looking neighborhoods, street cleaning.
- There are no areas built today in Columbia Co. that have smaller yards and one floor homes.
- Lower the age for school tax exemption!! Get in line with other counties.
- TRANSPORTATION, NOT EVERYONE CAN DRIVE.
- This county needs more retirement options. Thank you.

# APPENDIX B

### Assisted Living/Personal Care Home Occupancy Rates

LOCAL FACILITIES	FACILITY CURRENT OCCUPANCY	FACILITY MAXIMUM OCCUPANCY	*OCCUPANCY RATE (Percentage)	ZONING
Annette Holley's Personal Care Home #2	6	6	100%	R-2
Bryant's of Peace Personal Care Home	10	11	91%	S-1
Care Givers & More Elderly Care Services	4	6	67%	R-A
Davis Elderly Care	5	6	83%	R-1
Elaine Miller Personal Care Home	3	6	50%	R-A
Elmcroft of Martinez	58	60	97%	PUD
Garrett Manor	10	11	91%	S-1
Golden Generations	1	6	17%	R-2
Golden Generations II Personal Care Home	4	6	67%	M-1
Gospel Water Branch Elderly Housing	6	11	55%	S-1
Hickey Personal Care Home	4	6	67%	R-2
Jones Manor	10	12	83%	S-1
Lake Crossing Health Center	89	100	89%	S-1
Legacy Personal Care Home	5	6	83%	R-2
Lewis Personal Care Home	6	6	100%	R-3
Morningside of Evans	43	52	83%	PUD
Mt. Eagles Wings Personal Care Home #1	3	4	75%	R-3
Mt. Eagles Wings Personal Care Home #2	4	4	100%	M-1
Nancy Hall's Personal Care Home of Evans	11	11	100%	S-1
Neal's Personal Care Home	1	4	25%	R-2
Pineview Gardens of Evans	5	6	83%	R-2
Priscilla Davis Personal Care Home	5	6	83%	PUD
SarahCare of Evans to Locks	50	60	83%	C-2
Southern Breeze Assisted Living	10	14	71%	PDD
Tapley's Personal Care Home	18	18	100%	S-1
The Willows	7	7	100%	R-2
Tyler's Personal Care Home I	6	6	100%	R-3
Tyler's Personal Care Home II	9	9	100%	PDD
Tyler's Personal Care Home III	0	8	0%	PDD
Waverly Gardens Of Evans	18	20	90%	S-1
Wise Choice Personal Care Home	4	5	80%	R-2
Xtraordinary Personal Care Home	4	6	67%	R-2

Source: Columbia County Planning and Engineering Department, 2012.

\*Occupancy Rates as of September 2012.

# APPENDIX C



## Tapestry Segmentation Reference Guide

Below is the description of the L5 Senior Styles LifeMode Group listed in the “Tapestry Segmentation LifeMode Group Descriptions” from Esri’s *Tapestry Segmentation Reference Guide*.

### LifeMode Group: L5 Senior Styles

*Segment Codes: 14, 15, 29, 30, 43, 49, 50, 57, 65*

More than 14.4 million households in the nine *Senior Styles* segments comprise one of the largest LifeMode summary groups. As the US population ages, two of the fastest-growing American markets are found among *The Elders* and the *Silver and Gold* segments. *Senior Styles* segments illustrate the diversity among today’s senior markets. Although incomes within this group cover a wide range, the median is \$45,261, attributable mostly to retirement income or Social Security payments. Younger, more affluent seniors, freed of their child-rearing responsibilities, are traveling and relocating to warmer climates. Settled seniors are looking forward to retirement and remaining in their homes. Residents in some of the older, less privileged segments live alone and collect Social Security and other benefits. Their choice of housing depends on their income. This group may reside in single-family homes, retirement homes, or high-rises. Their lifestyles can be as diverse as their circumstances, but senior markets do have common traits among their preferences. Golf is their favorite sport; they play and watch golf on TV. They read the newspaper daily and prefer to watch news shows on television. Although their use of the Internet is nearly average, they are more likely to shop through QVC than online.

On the following two pages are the descriptions of the Senior Styles tapestry segments in Columbia County: Rustbelt Retirees and Retirement Communities.

## 29 Rustbelt Retirees



Segment Code .....29  
 Segment Name .....*Rustbelt Retirees*  
 LifeMode Summary Group .....L5 *Senior Styles*  
 Urbanization Summary Group ....U8 *Suburban Periphery II*

### Demographic

Most of the households in these neighborhoods are married couples with no children or singles who live alone. Twenty percent are married couples with children. The median age is 45.6 years; more than one-third of the householders are aged 65 years or older. Seventeen percent are veterans. These neighborhoods are not ethnically diverse.

### Socioeconomic

Although many residents still work, the labor force participation rate is 58 percent. Most households derive income from wages. However, 45 percent of households earn income from interest, dividends, and rental properties; 40 percent draw Social Security benefits; and 28 percent receive retirement income. The median household income is \$52,216, just below that of the US median. The median net worth is \$130,866, slightly above the US value. Overall, 86 percent of residents aged 25 years and older have graduated from high school, approximately 50 percent have attended college, and 20 percent hold a bachelor's or graduate degree.

### Residential

Most *Rustbelt Retirees* neighborhoods can be found in older, industrial northeastern cities, especially in Pennsylvania, and other states surrounding the Great Lakes; 67 percent of the households are located in the Northeast and Midwest. Twenty-eight percent are in the South. Eighty-four percent of the housing is single-family homes with a median home value of \$119,104; three-fourths were built before 1970. Unlike many retirees, these residents are content to stay put and live in the same house for years.

### Preferences

These hardworking folks are settled; many have lived in the same house for years. Loyal to country and community, they tend to be politically conservative. They participate in public activities and fund-raising, visit elected officials, and work for political parties or candidates. They belong to fraternal organizations, unions, and veterans' clubs. Practical people who take pride in their homes and gardens, *Rustbelt Retirees* buy home furnishings and work on remodeling projects to update their houses. They watch their pennies, use coupons, and look for bargains at discount stores and warehouse clubs. They own savings bonds and certificates of deposit and hold life insurance policies.

They eat out at family restaurants such as Perkins and Friendly's and watch rented movies on DVD instead of going to the theater. They also go bowling, play cards and bingo, gamble in Atlantic City, and go to horse races. They watch home improvement shows, sports events, news programs, game shows, and old reruns on TV. Favorite channels include Home & Garden Television, the Hallmark Channel, and the Weather Channel. They listen to country, oldies, and sports radio and peruse the daily newspaper.

## 30 Retirement Communities

Segment Code .....30  
 Segment Name .....*Retirement Communities*  
 LifeMode Summary Group .....L5 *Senior Styles*  
 Urbanization Summary Group ....U4 *Metro Cities II*



### Demographic

Most of the households in *Retirement Communities* neighborhoods are single seniors who live alone; a fourth is married couples with no children living at home. This older market has a median age of 52.6 years. One-third of the residents and 44 percent of householders are aged 65 years or older. Twenty-three percent of the population and 31 percent of householders are aged 75 years or older. Most of the residents are white.

### Socioeconomic

The median household income for *Retirement Communities* is \$49,174, slightly below the US median, but the median net worth of \$99,494 is much higher than the US value. Nearly half of the households earn income from interest, dividends, and rental properties; 45 percent receive Social Security benefits; and 26 percent receive retirement income. Most of those still working are employed in white-collar occupations. *Retirement Communities* residents are an educated group; 14 percent of the residents aged 25 years and older hold a graduate degree, 35 percent have a bachelor's degree, and more than 60 percent have attended college.

### Residential

*Retirement Communities* neighborhoods are found mostly in cities scattered across the United States. Most housing was built after 1959. Congregate housing with meals and other services included in the rent is a feature of these neighborhoods. Fifty-seven percent of the households live in multiunit buildings; however, 34 percent of the housing is single-family structures, and 8 percent is townhouses. The home ownership rate is 54 percent; the median home value is \$183,328.

### Preferences

With more time to spend on leisure activities and hobbies, residents play musical instruments, paint or draw, work crosswords, play bingo, or attend adult education classes. They also visit museums, attend the theater, go dancing, practice yoga, go canoeing, and play golf. They will travel to gamble in Atlantic City or to visit Disney World. They attend sports events such as golf tournaments, tennis matches, and baseball games. They spend time with their grandchildren and spoil them with toys. Politically active, these residents are "joiners" and belong to civic clubs and charitable organizations. They own stocks and bank online. They prefer to own or lease a domestic vehicle.

These residents describe themselves as moderate or frequent viewers of daytime and primetime TV. They watch news programs and baseball games, tennis matches, and golf tournaments. Cable channel favorites are Bravo, truTV, ESPN news, and Travel Channel. They listen to classical and public radio. Avid readers, they regularly read daily newspapers.

# APPENDIX D



# Establishing a Retiree Attraction Program in Your Community

The attraction of retirees is a relatively new industry that is rapidly growing in the United States. The 50+ market is not only the fastest growing market sector but is also the wealthiest market sector in the country. Currently, this market controls half of America's discretionary income. Affluent retirees have steady incomes that are not vulnerable to cyclic economic activity and are used primarily for discretionary spending. The impact of this discretionary spending usually occurs at the local level, leading to increased economic development and job creation in the community of relocation.

More and more communities are beginning to recognize the benefits of attracting affluent retirees. These benefits include the following:

- Increase in retail and property tax base
- Increase in positive taxpayers (As a group, they pay more in taxes than they cost in government services.)
- Increase in community's bank deposit base
- Increase in retail sales
- Increase in local expertise in a variety of ways
- Increase in volunteers and contributors in churches and local service organizations

A complete identification of economic and intangible benefits provided by attracting affluent retirees to your community is available in the Alabama Cooperative Extension System's publication CRD-72, "Why Attract Retirees to Your Community?" To order this publication, contact Publications Distribution, Auburn University, Alabama 36849, (334) 844-1592.

## Developing a Retiree Attraction Program

As with other forms of economic development, such as tourism and industrial development, retiree attraction is not likely to happen by itself. Proper assessment, thoughtful planning, and coordination of efforts are required to succeed. Eight basic steps in the development of a vibrant, successful retiree attraction program are presented in this publication.

### **Basic Steps**

1. *Form a Retiree Attraction Committee.* Formally establish a Retiree Attraction Committee (RAC). The RAC's responsibility will be to develop, coordinate, and execute the overall retiree attraction program.

2. *Designate a Sponsor.* The local program should have an official sponsoring organization, such as the local chamber of commerce, economic development authority, or local governing body.

3. *Establish Official Community Support.* In an effort to assure the support of community leaders, a resolution by the local governing body endorsing the local retirement action effort is needed.

4. *Seek Unofficial Community Support.* The success of the local program depends, to a large degree, on the support of churches, clubs, businesses, and local media.

5. *Establish Committees.* Each community should develop a general Retiree Attraction Committee with a minimum of four to five subcommittees: community inventory/assessment, community relations/fundraising, marketing/promotion, connectors or ambassadors, and program evaluation.

6. *Develop a Community Profile.* The sponsor must develop a community profile similar to those used by many chambers of commerce. It would include such factors as crime statistics, tax information, recreation opportunities, and housing availability.

7. *Write a Marketing Plan.* The purpose of this plan is to detail the many things needed to successfully implement a program, focusing on the types of retirees the community desires and how the community expects to achieve its goals. The plan should include details of the following: a mission statement, identification of the target market, identification of the competition, an analysis of the community's strengths and weaknesses, and the strategies the local program will employ to attain its goals.

8. *Create a Prospect Package.* Send relevant information to prospective retirees in a timely manner and maintain contact through regular and systematic follow-up.

## ***Organize the Program***

Although each of the requirements listed in the previous section is important to the successful organization of the local retiree attraction program, a few are key to the program's initial success. These essential points are the *formation of committees*, the *community assessment process*, and the development of a *written marketing plan*.

### **Form a Retiree Attraction Committee (Step 1)**

The first step in the successful formation of the local retiree attraction program should be the establishment of the general Retiree Attraction Committee. Potential RAC members should be those individuals in the local community who are able to provide leadership at the local level. Those who may be well-suited for RAC membership include the following:

- Individuals who are well known in the community and who have gained the respect of the community's citizens
- Current or former members of organizations, such as chambers of commerce, service clubs, churches, local government, and similar organizations
- Individuals who will personally commit their time and attendance to committee functions and will remain with the program for an extended time
- Individuals who are interested in seeing their communities grow and prosper
- Individuals who have a basic understanding of the needs and wants of the retiree

### **Designate a Sponsor (Step 2)**

One of the important steps needed to link the retiree attraction program to the local community is having an official sponsoring organization. No retiree attraction program will reach its full potential without the support of the community. The retiree attraction committee should be formally part of the local chamber of commerce, economic development authority, local governing body, or similar organization.

### **Establish Official Community Support (Step 3)**

Before the community can be sold to retirees, the retiree attraction program must be sold to the community. One method of assuring the support of the local community is to have a resolution passed by the local governing body recognizing and supporting the efforts of the Retiree Attraction Committee. This resolution will be a cornerstone in the development of the local program. A sample resolution is in the appendix of this publication.

## **Seek Unofficial Community Support (Step 4)**

The entire community, not just the official leaders, such as elected officials, must support the retiree attraction program if it is to be completely successful. This building and establishing of support needs to be an ongoing task. One of the RAC subcommittees should assume the lead role in these efforts. A local community will generally find itself in one of three phases in the development of the retiree attraction program:

- *Interested*. Characterized by the belief that a retiree attraction program has benefits, but the community has not yet developed clear plans and steps of how to develop such a program.
- *Developing*. Characterized by a commitment to develop a retiree attraction program and efforts are being made to initiate such a program. At this stage, much of the initial groundwork has been completed and the community is on target to reach its goals.
- *Established*. Characterized by an organized and functioning retiree attraction program with a community that is focused, credible, and results oriented. Additionally, retirees have begun to make inquiry and retiree in-migration is actively occurring.

Critical to the eventual success of the retiree attraction program is for the retirement attraction committee and the local community to understand which of the above phases the program is in. Because each phase represents a logical progression to the next, it is important that the retirement attraction committee fully complete the current phase and prepare to lead the community into the next phase of development.

### **Establish Committees (Step 5)**

After the retiree attraction committee is formed, each community should develop a minimum of four to five subcommittees:

- Community Inventory/Assessment
- Community Relations/Fundraising
- Marketing/Promotion
- Connectors/Ambassadors
- Program Evaluation

The retirement attraction committee and each subcommittee will function at their peak with a core group of dedicated professionals and volunteers. Committee membership should come from the following areas:

- Chambers of commerce
- Elected offices
- Health care industry
- Banks and financial institutions

- Local media
- Recreation and leisure services
- Retirees, with a mix of lifelong residents and in-migrant retirees
- Volunteer organizations
- Real estate
- Utility companies
- Economic development and research organizations
- Programs for seniors
- Restaurant, food, and hospitality services
- Local colleges and universities

All five of these subcommittees should be formed and staffed concurrently. However, the first subcommittee to take action is the Community Inventory/Assessment Subcommittee.

### ***Community Inventory/Assessment Subcommittee***

The responsibility of the Community Inventory/Assessment Subcommittee is two-fold:

- This subcommittee should conduct an honest and unbiased inventory and assessment of whether the community can offer the basics that retirees demand.
- This subcommittee should develop two more items: a *professional portfolio* containing brief biographies of professionals in the community and a *retirement community profile*. When completed, the *professional portfolio* can be maintained as a reference book at the headquarters of the retiree attraction program's official sponsoring organization and can be available for use by prospective and relocated retirees when selecting professionals for such things as medical, legal, financial, and other needs. The *retirement community profile* should be used in the program's marketing effort.

When these responsibilities are completed, this subcommittee should be disbanded. To ensure continued involvement in the program, the members should be placed in positions on one of the four other subcommittees. When this process is complete, the remaining subcommittees can begin their work.

### ***Community Relations/Fundraising Subcommittee***

The members of this subcommittee will do the following:

- Locate and maintain contact with current resident and in-migrant retirees in the community
- Act as salespeople for the program and build local support by creating awareness of the program through speaking engagements, media interviews, and other means
- Raise the funds necessary to run the program

- Organize special events, such as golf tournaments, dances, and other activities, to introduce newcomers to current residents

- Promote and coordinate the program with local entities such as

Bankers	Builders
Chambers of commerce	Churches
Civic clubs	Elected officials
Media	Merchants
Private industry	Realtors
Service clubs	Sports and hobby clubs
Subdivision associations	Veterans organizations
Colleges and universities	

Members of this subcommittee should be knowledgeable on the following three key points: (1) the mission of the retiree attraction committee, (2) how the community can become involved in the overall retiree attraction program, and (3) the advantages of having retirees move into the local community.

It should be noted that not only should the economic benefits of attracting retirees be stressed, but it is also important to stress the civic contributions retirees make to the community. The valuable knowledge and skills they possess from their life experiences are often shared with their new community through volunteer work. Given the opportunity, retirees have much to offer.

Because of the link between this subcommittee and those who stand to gain from the attraction of retirees—bankers, real estate professionals, shop owners, and other business professionals—it is natural that fundraising should be one of this subcommittee's primary responsibilities.

The spending patterns of the attracted retirees help identify the immediate beneficiaries of a successful retiree attraction program. These retirees drive late-model automobiles, are homeowners who tend to pay cash for a house, enjoy eating out on a regular basis, and have a considerable amount of discretionary income. Possible sources of funding include the following:

- Banks
- Commercial establishments
- Health care providers
- Insurance companies
- Public and private clubs
- Real estate companies
- Restaurants
- Utility companies

Primary beneficiaries such as these should prove helpful in raising funds needed to promote their community as a retirement destination. They should have a good understanding of the relationship between their businesses and the impact of having a significant number of retirees entering their community.

### *Marketing/Promotion Subcommittee*

Members of this subcommittee should be creative idea people whose enthusiasm level is equal to the task. Those individuals with backgrounds in the media or advertising typically make good candidates for committee membership as do those whose businesses depend on advertising.

Marketing/Promotion Subcommittee members do the following:

- Evaluate target markets and determine effective and affordable methods to reach those markets
- Create and market the desired community image to those markets
- Develop and distribute promotional material
- Coordinate advertising and public relations campaigns

### *Connectors/Ambassadors Subcommittee*

Connectors—also known as ambassadors—should be the most visible and important participants in the retiree recruitment process. They will not only make the first contact with the prospective retiree by letter or telephone but will probably serve as tour guides when the prospects visit the community.

**The level of involvement displayed by the connectors will ultimately determine the success of the program.**

Ideal connectors are retirees who have relocated to the community in the past five years. Because of this, they often have interesting stories to tell prospects regarding their move into the community. The most successful connectors are retired couples who tour other married couples.

The duties of the connector/ambassador include the following:

- Respond to inquiries by mail and telephone
- Maintain a log of all contacts made
- Provide tours of the community to visiting prospects
- Invite prospects to special community events — those that might attract visitors to the area
- Maintain continual contact with the prospect until the prospect's status changes (makes a relocation decision or asks not to be contacted again)

### *Program Evaluation Subcommittee*

The Program Evaluation Subcommittee should be comprised of representatives from the other four subcommittees. The local retiree attraction program should be a dynamic organization developing and

maturing over time. Many facets of the program will require self-evaluation and maintenance, especially in the early, formative months. Program evaluation will help to review and clarify the progress of the Retiree Attraction Program and should be used to direct future program efforts.

This subcommittee's responsibilities include being accountable for the following:

- A progress review based on previously set goals
- The establishment of a retiree tracking system

One major outcome of the evaluation efforts by this subcommittee should be the accurate accounting of how the overall program has fared within an established time frame. This is usually one to two years since the goal of the program should be the attraction of a set number of retirees within a given time frame. (The Retiree Attraction Committee should set a realistic goal for the first two years of the number of retirees the community can realistically expect to attract.)

The other major task of this subcommittee should be the establishment of a system to track retirees to the community to determine if their relocation is a result of the efforts of the program. By measuring the program's progress, this subcommittee can determine how near it came to reaching its goal, and it will also have an invaluable resource directory of new retiree residents as evidence that retirees are indeed relocating to the area. The database of retirees resulting from these tracking efforts will then prove to be a valuable resource for newcomer volunteers to serve as connectors/ambassadors as part of the effort to continue retiree attraction.

### **Develop a Community Profile (Step 6)**

It is of utmost importance to understand the factors that retirees believe are important in choosing a retirement destination. Being aware of the local community's strengths and weaknesses in relation to these factors is essential in determining the community's potential for a successful retiree attraction program. This assessment will determine features that can be used to promote the community.

Affluent retirees look for a combination of the following things: favorable climate, good medical care, quality housing at reasonable prices, safe and quiet neighborhoods, lower cost of living, quality recreational attractions, interesting cultural attractions, and convenient shopping.

To establish the desirability of a potential retirement destination, these amenities and features must be analyzed. David Savageau, in his book *Retirement Places Rated* (4th Edition, 1995) rates potential retirement locations on seven criteria: money matters, housing, climate, personal safety, services, work opportunities, and leisure activities.

These factors can be further explained as follows:

- **Money Matters.** Looks at typical personal income and taxes, and also measures the costs for items such as food and health care.

According to Savageau, “The best economic reason you will ever need for leaving your hometown is the chance for enjoying a dramatically lower cost of living someplace else during the final quarter of your life. If you choose the right place, it can make a difference between thriving comfortably or existing precariously, between paying higher taxes or paying no taxes.”

- **Housing.** Looks at costs, including property taxes, utility bills, and average sale prices. Notes whether condominiums, mobile homes, and rental apartments are available. Surveys have shown that single-family housing is the overwhelming favorite housing choice of retirees. Other options for retirement housing are specialized retirement and life-care communities. There should be an adequate supply of new, resale, and rental housing that will meet the needs of migrant retirees. Adequate could be defined as a housing market that includes a variety of two- and three-bedroom single family homes, town homes, patio homes, and condominiums priced from \$80,000 to \$150,000. This should be analyzed on the basis of available properties for sale per 1,000 population.
- **Climate.** Reviews winter discomfort factors, such as wind chill, and rates summer discomfort factors, such as humidity and dampness. Psychological factors, such as cloudiness, darkness, and fog, also receive scrutiny. Climate information is constantly listed near the top of relocation factors for retirees. In developing the Retiree Attraction Program for the local community, the local climate and terrain of the area will need to be described. To do so, the following should be prepared:
  - Average annual precipitation: total, rainfall, snowfall
  - Average summer and winter highs and lows
  - General landscape of the area
- **Personal Safety.** Measures the annual rate of violent and property crimes in each place and looks at the latest local five-year trends, whether up, down, or flat. One method of analyzing the personal safety factor is to analyze the crime rate per 1,000 population.
- **Services.** The services that most retirees have the most interest in are the following:
  - Health care
  - Transportation
  - Continuing education

**Health Care.** Americans become more concerned with health care at retirement than at any other time of their lives. Doctor visits tend to come more frequently and short hospital stays are likely. The concept of **life care**, which includes assisted living, rehabilitation, and skilled nursing as well as home health care, are all part of the health care package retirees deem important. In most cases, there should be a hospital within a 30-minute drive of the community.

**Transportation.** Access to and availability of transportation services are important to retirees.

**Continuing Education.** Retirement would be an empty time if there were not opportunities for learning new things. Currently, there are 36 states that have either passed laws or established policies that waive or reduce fees for academic credit for senior adults on a space-available basis at state-supported institutions. Two other opportunities for senior adult continuing education are the Institute for Learning in Retirement and the Elderhostel program, which is a nonprofit, educational organization offering inexpensive, short-term academic programs. Access to public libraries is another important factor for continuing education opportunities. Each community should have a geographic affiliation with a university or college.

- **Work Opportunities.** Compares the local prospects for jobs in three basic industries most promising to older adults: finance, insurance, and real estate; retail trade; and services.

While many retirees dream of a relaxed, pleasurable, and leisurely retirement, others find themselves working part-time during these years. Some will work to supplement their incomes, some will work or volunteer to simply occupy their time, and others may fulfill a life-long dream by starting their own businesses. Whether a volunteer, business entrepreneur, or a part-time employee, many retirees will be concerned with available employment opportunities.

One method of measuring the work opportunities in a community is the unemployment rate: a higher rate indicates a lack of available work opportunities and a lower unemployment rate indicates more potential employment opportunities for the retiree. In fact, some parts of the country with very low unemployment are actually experiencing a shortage of workers.

- **Leisure Living.** Counts recreational and cultural assets, such as public golf courses, good restaurants, symphony orchestras, opera companies, lakes, national parks, and state recreation areas.

Leisure living considers the recreational and cultural activities available to the retirees. These might include recreational activities such as boating,

camping, fishing, golfing, hiking, hunting, and physical fitness as well as cultural activities such as attending fairs and festivals and enjoying the visual and performing arts. Take a brief inventory and analysis of what your community offers in these activities.

Retirees consider all of these factors when contemplating relocation. Water, mountains, and scenic beauty have been and continue to be strong attractions to potential retirees. Consideration for health care, public transportation, and the performing arts would seem to favor larger communities in the relocation decision, but the size of a particular community is not the most important factor. Personal safety and cost of living favor smaller communities. The proper mix of all seven of these factors will determine whether your community has what it takes to be a retirement destination.

The primary purpose of the community assessment profile is to develop an overall profile of the local community built around these seven criteria. It is extremely important to have an understanding of how the local community fares when analyzed against these factors. When developing and analyzing the profile, consider the following three points:

- To successfully attract retirees a community *does not have to be* located in a Sunbelt state such as Florida or Arizona.
- To successfully attract retirees a community *does not have to offer* everything that a retiree desires.
- To successfully attract retirees a community *does need to have* enough positive factors to outweigh or neutralize any negative factors.

The appendix in this publication contains a suggested community assessment profile form designed to rate the local community based on Savageau's criteria. In an effort to determine perceptions regarding the community, the individual members of the Community Inventory/Assessment Subcommittee should complete the form, combining their responses into a single committee analysis on one form. The subcommittee should also have at least five community leaders complete the form. The responses from these five forms should then be combined on one form.

The Community Inventory/Assessment Subcommittee will now have two assessment forms: one with the responses of the committee members and one with the responses from the community. The subcommittee should then combine these two forms into one final community assessment profile.

## Write a Marketing Plan (Step 7)

As stated previously, the purpose of this plan is to detail the many things needed to successfully implement a program, focusing on the types of retirees the community desires and how the community expects to achieve its goals. The plan should include details of the following: a mission statement, identification of the target market, identification of the competition, an analysis of the community's strengths and weaknesses, and the strategies the local program will employ to attain its goals.

The successful implementation of a retiree attraction program involves two distinct marketing efforts:

- The successful marketing of the retiree attraction program to the local community
- The successful marketing of the local community to potential retirees

One of the most important aspects of any economic development program is marketing. If you do not let individuals know about your community, how will they discover you? The purpose of this publication is to provide a model of the basic steps needed to develop an effective community retiree attraction program. Since this publication is designed to provide the basic model, it does not provide extensive details about any specific step, including marketing. Suggested marketing techniques designed to promote retiree attraction programs can be found in the Alabama Cooperative Extension System's publication CRD-74, "Marketing Your Community to Attract Retirees." To order this publication, contact Publications Distribution, Auburn University, Alabama 36849, (334) 844-1592.

## Create a Prospect Package (Step 8)

After months of committee meetings and preparations, the first response is received—the first tangible evidence there is a viable target market and interest in the community as a retirement destination. At this point, the next step in the marketing process is *handling the response*. The response process follows these steps:

- Initial follow-up
- Telephone follow-up
- Long-term follow-up
- Visit by the prospect
- Decision time
- Long-term success through assimilation

The first step in *handling the response* is through *initial follow-up*. Two alternatives exist regarding the initial response to a prospect contact. The alternative should be chosen based on the budget of the local program, the source of program exposure to the prospect, and the type of information requested. Whichever choice is made by the local program it is

strongly recommended that the mailing be sent within two weeks of receipt of the lead. The alternatives are to send a general brochure with telephone number and tear-off reply card that the prospect can use to request specific information or to send a general information packet that will answer most questions a prospect would have including the following:

- Cost of living. This should be kept simple. For example, give the exact property taxes on a \$100,000 home.
- Climate data. Average seasonal temperatures, precipitation, etc.
- Medical services. The number of physicians and hospital information.
- Recreational opportunities.
- Attractions and events in or near the local community.
- Commercial and public transportation availability.
- Cultural offerings.
- Educational opportunities for adults.
- Shopping.
- Housing availability and rental information.

A personal letter from the retirement director or Retiree Attraction Committee chairman can also be included.

When compiling material for the information packet, take a hard look at it from the standpoint of the prospect. Resist loading the package with materials from various merchants and chamber of commerce members. As an example, too much medical data, nursing home, or funeral home information may cause prospects to think about the dark side of retirement, unwittingly causing them to think about staying where they are or moving near their children rather than to your community. It is strongly recommended that you develop an information packet whenever possible.

After the initial brochure or information packet has been mailed (within two weeks of receipt of the lead), the second step is the *telephone follow-up* call placed by a connector, someone so designated on the Connectors/Ambassadors Subcommittee. The *telephone follow-up* call should be made within 10 to 14 days after the information packet has been sent. The purpose of the call is to

- Ensure that the prospect received the material
- Answer any questions the prospect may have
- Determine if further information is required by the prospect
- Gather demographic information, such as profession, hobbies, interests, etc., for a prospect file
- Encourage a local visit by the prospect
- Make a prospect feel that he or she already has a friend in the local community

While this contact could result in a prospect visit in a few days, this hopefully ongoing relationship normally evolves over weeks, months, or even years. Providing this personal touch is essential to building a successful retiree attraction program.

A regular schedule should be maintained for connectors to make these calls. Some calls will need to be made in the evening to reach those prospects who work during the day. It is the responsibility of the connectors to qualify each prospect in regard to a proper fit with the local community. Over time, these connectors will discover what prospects desire in a retirement destination, whether the local community has the ability to satisfy their desires, and how to improve the local program.

The third step in the response process is through *long-term follow-up*, and the reinforcement process begins. The local community can maintain this follow-up through several methods:

- Some communities use a quarterly mailing in newsletter form, featuring events in the community that will be of interest to new retirees.
- Some communities invite prospects to special events throughout the year, such as a Christmas tour.

Whatever the form of contact chosen, whether written or by telephone, contact must be maintained with a prospect until he or she has moved or has requested that contact be terminated. *Do not* let a prospect slip away because of a lack of interest on the part of the local community.

The fourth step in the response process will be a visit *by the prospect* to the local community. The prospect's connector should conduct the tour, which should highlight the following:

- Attractions and history
- Shopping
- Medical facilities
- Colleges and universities
- Overview of available housing
- Recreational opportunities, such as public and private golf, swimming, tennis, and walking facilities; parks, lakes, etc.
- Transportation facilities, such as airports, bus stations, or train depots

The prospect may request specific information about churches or certain types of housing. The connector can add these to any tour. All tours should be reasonable in both scope and time.

The fifth step in the response process is *decision time*. After the prospect visit to the local community, one of three things will occur:

- They will eliminate the local community from their list of choices.

- They will want to know more about the local community and plan another visit.
- They will move to the local community.

Should the prospect decide against moving, the local community should attempt to discover why. The reasons behind their decision should be honestly probed, without offending the prospect. They should be told that the local community has a desire to improve and wishes to know the reason they decided against relocation. If known, prospects will usually disclose it, but it should not be surprising if they themselves do not know.

After the initial visit, the prospect may want more information and plan another visit. Supply any requested information since it may serve to reinforce the decision-making process. At this stage, prospects will realize that they have a contact in the local community on whom they can rely for answers.

The most desirable action is that prospects have found that the local community meets their needs and desires. They have chosen the local community as their retirement destination and they move.

The final step of the response process is to ensure newcomers that they are welcome. This will lead to *long-term success through assimilation*, which can be achieved through several methods:

- *Newcomer events*, such as picnics, dances, golf tournaments
- *Special organizations* for both in-migrant and in-place retirees
- *Institute for Learning in Retirement* in connection with the local college or university
- *Special projects*, such as environmental, educational, and community activities sponsored by the local connectors. These might include beautification or adopt-a-school projects.



## Conclusion

While this publication is an effort to provide guidance, it is the final responsibility of each community to develop a retiree recruitment program that is best suited for them. The Alabama Advantage for Retirees and Relocation and the Alabama Retiree Relocation Association are available to answer questions — “The door is always open.”

At this point, any local community sincerely interested in developing an organized and effective retiree attraction program should now possess knowledge of the basic steps involved. By combining the information in this handbook and local ideas, a plan of action can be developed for creating a retiree attraction program.

Several points should be emphasized as a review of this process:

- A core group of interested individuals should be organized as the *Retiree Attraction Committee*.
- Each committee member should be knowledgeable about the committee’s goals regarding program development and the steps involved in establishing the program and have the commitment to succeed.
- The program should be developed and operated through the five *subcommittees*.
- Support for the program’s efforts should be sought from the local governing body, businesses, and the community at large.
- Support should be built through the designation of a *sponsoring organization* and a *resolution of official community support*.
- To properly evaluate the community and promote the program, a *community inventory and assessment process* must be completed.
- Prepare a *general information packet* as well as a *brochure* for distribution to those who inquire about the local community as a retirement destination.
- Conduct follow-up.
- Conduct *periodic program evaluations*.
- Remember that the process of attracting retirees is a long-term venture. Don’t expect too much too soon—it takes time to establish a successful program.

The ultimate goal of the Alabama Advantage for Retiree and Relocation Program is to get retirees to consider retirement in Alabama. The goal of the local program is to persuade them that their community is right for them.

## ***Additional Helpful Publications***

Other publications that may be helpful in establishing a community retiree attraction program include the following:

- “Alabama’s Retirement Safe Haven.” Alabama Department of Revenue, Office of Taxpayer Advocacy, Room 4116 Gordon Persons Building, 50 North Ripley Street, P.O. Box 327001, Montgomery, Alabama 36132. (334) 242-1055.
- “Marketing Your Community to Attract Retirees.” CRD-74. Alabama Cooperative Extension System, Publications Distribution, Auburn University, Alabama 36849. (334) 844-1592.
- “Retiree Development: A How-To Guide Book.” Mark Fagan (author). Center for Economic Development, Jacksonville State University, 700 Pelham Road North, Jacksonville, Alabama 36265. (256) 782-5324.
- “Welcome to Alabama.” CRD-70. Alabama Cooperative Extension System, Publications Distribution, Auburn University, Alabama 36849. (334) 844-1592.
- “Why Attract Retirees to Your Community?” CRD-72. Alabama Cooperative Extension System, Publications Distribution, Auburn University, Alabama 36849. (334) 844-1592.



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Special acknowledgment to the “Welcome Home to West Virginia—Discover West Virginia Retirement! Community Training Manual,” which was the primary source of information for the development of this publication.



*Your Experts for Life*

**CRD-73**

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**For more information**, call your county Extension office. Look in your telephone directory under your county’s name to find the number.

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# Appendix

## RESOLUTION

*Whereas, many retirees today are younger, healthier, and financially independent, and;*

*Whereas, many retirees today will relocate to an area that offers a lifestyle more compatible with that which the retiree is seeking, and;*

*Whereas, retirees who relocate bring with them financial resources, retirement incomes, life experiences, work skills, time, and talents which become part of the new community, and;*

*Whereas, new retirees create jobs, income, and resources in the community and add to the creation of a strong and stable economy;*

*Be it therefore resolved that,*

*The (City Council, County Commission, etc.) of (your community's name) recommends the establishment of a "Retiree Attraction Committee" whose purpose shall be to assess, develop, and promote our community as a retirement destination community and that this Committee may elect officers to provide leadership and direction for the Committee, appoint members to the Committee, set meeting times and places, maintain written minutes of Committee meetings, establish subcommittees for carrying out the work of the Committee, and otherwise conduct business of such a nature so as to develop and promote the good name of this community as an area in which retirees who live here will want to stay and as a place where other retirees will choose to live.*

# Community Assessment Profile

## ***Health Services***

How many hospitals are there in the area? \_\_\_\_\_

How many family practitioners are there in the city? \_\_\_\_\_

How many specialists are there in the city? \_\_\_\_\_

What is the availability of special services, such as therapists? \_\_\_\_\_

Are home nursing services good? \_\_\_\_\_

Are pharmacies accessible? Hours of operation? \_\_\_\_\_

Other comments: \_\_\_\_\_

## ***Housing***

Is a wide range of housing available? \_\_\_\_\_

What is the median sale price of a two-bedroom home? \_\_\_\_\_

What is the median sale price of a three-bedroom home? \_\_\_\_\_

Views/waterfront costs? \_\_\_\_\_

Are farms available? \_\_\_\_\_ If so, what is the price range? \_\_\_\_\_

Are quality apartments available? \_\_\_\_\_ Median monthly rent? \_\_\_\_\_

Are condos/town homes/garden homes available? \_\_\_\_\_ Median price? \_\_\_\_\_

Are assisted living or continuing care retirement communities available? \_\_\_\_\_

As of this date, how many residential properties are currently offered for sale in your community?  
\_\_\_\_\_ In your county? \_\_\_\_\_

What is the population of your community? \_\_\_\_\_ Of your county? \_\_\_\_\_

Other comments: \_\_\_\_\_

## ***Climate***

How would you define the climate? (Please use accurate terms.) \_\_\_\_\_

Rain: Annual average and heaviest during which months? \_\_\_\_\_

Snow: Annual average and heaviest during which months? \_\_\_\_\_

Humidity: Annual average and heaviest during which months? \_\_\_\_\_

Air quality/problems: \_\_\_\_\_

## ***Public Safety***

How safe is your area? \_\_\_\_\_

What is your crime rate per thousand? \_\_\_\_\_

What types of crimes are most prevalent? (Be precise.) \_\_\_\_\_

What types of emergency services are available? \_\_\_\_\_

Is the emergency system effective? \_\_\_\_\_

What is the average response time? \_\_\_\_\_

Other comments: \_\_\_\_\_

## ***Continuing Education Opportunities***

Is there a university, college, or community college in your community? \_\_\_\_\_

If so, please list: \_\_\_\_\_

Do any of these institutions offer free or reduced tuition for students aged 50+ on a space available basis? \_\_\_\_\_

Is there an Institute for Learning in Retirement in your community? \_\_\_\_\_

## ***Utilities***

What is the quality of the telephone service? \_\_\_\_\_

Is special pricing available for seniors? \_\_\_\_\_

How are most homes heated? \_\_\_\_\_ Average monthly cost? \_\_\_\_\_

How are most homes cooled? \_\_\_\_\_ Average monthly cost? \_\_\_\_\_

What is the electric rate per kilowatt hour? \_\_\_\_\_

Is natural gas available? \_\_\_\_\_ If, so what is the rate? \_\_\_\_\_

How are television and radio reception? \_\_\_\_\_

How many broadcast television channels are available? (Identify.) \_\_\_\_\_

How many radio stations serve the area? \_\_\_\_\_

Is cable television service available? \_\_\_\_\_ If so, what is the basic rate? \_\_\_\_\_

Are any or all of the above rates believed to be reasonable? \_\_\_\_\_

Other comments: \_\_\_\_\_

### ***Transportation***

What types of public transportation are available? \_\_\_\_\_

Are they easy and convenient to use? \_\_\_\_\_

Please list areas that can improve public transportation: \_\_\_\_\_

Other comments: \_\_\_\_\_

### ***Restaurants***

What types of restaurants are available (fast-food, family, fine dining)? \_\_\_\_\_

### ***Recreation***

What types of community services and facilities are available? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

What types of sporting facilities are available for senior citizens? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How many golf courses are in the area? \_\_\_\_\_ Public \_\_\_\_\_ Private \_\_\_\_\_

How many tennis courts are in the area? \_\_\_\_\_ Public \_\_\_\_\_ Private \_\_\_\_\_

How many swimming pools are in the area? \_\_\_\_\_ Public \_\_\_\_\_ Private \_\_\_\_\_

How many exercise facilities and walking trails are available? \_\_\_\_\_

Public \_\_\_\_\_ Private \_\_\_\_\_

Is there a YMCA or a YWCA in the area? \_\_\_\_\_

Are fishing and hunting easily accessible and available to the public? (Please describe options.) \_\_\_\_\_  
\_\_\_\_\_

Are there organized activities, such as dances, available to seniors? (Please list.) \_\_\_\_\_  
\_\_\_\_\_

What types of entertainment and cultural events are available? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Other comments: \_\_\_\_\_