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Communities built around 'themes' are getting more popular -- and require more homework

By KELLY GREENE

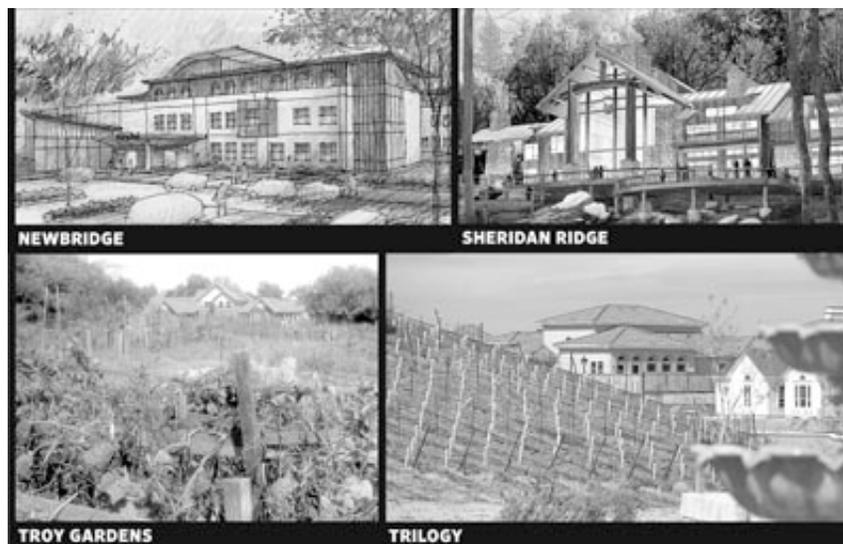
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Ed and Maureen Christiansen were ready to move from their home in California and wanted to spend more time learning about wine, a longtime passion. That's when they heard about Trilogy at the Vineyards, a Northern California community for people age 55 and older that's surrounded by grapevines and olive groves.

The couple settled in the Vineyards last fall, after winnowing their wine collection to 200 bottles from 450, says Mrs. Christiansen, 61 years old. "It's a close-knit community, and if you pop a cork on a bottle of wine, someone hears it and comes over," she says. Eventually, classes in viticulture and cooking are planned to enable residents to blend their own vintages and prepare gourmet meals to accompany them.

"It would be great to have our own label," says Mrs. Christiansen, who recently planted Chardonnay grapes along a trellis in the backyard.

For increasing numbers of older adults, you are where you live. For decades, older golfers have



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congregated in developments devoted to golf, and in recent years, college alumni have flocked to retirement communities close to their alma maters. Now the interests, or themes, bringing empty nesters and full-fledged retirees together are specializing further. At least two communities are catering to Nascar fans, others focus on specific types of art or music -- and "active adult" developments centered on ethnicity or sexual orientation are coming together, as well.

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Communities defined by special interests have given rise to the term "affinity housing, where we all have a certain something that we share," says Elinor Ginzler, senior vice president for livable communities at AARP, the Washington-based advocacy group. "The traditional [housing] models won't go away, but they will be enhanced by new creative models for how we decide to live. That will include gathering around a group of people with shared interests."

Sometimes a developer is simply trying to distinguish a community from one with a golf course nearby. But theme communities can develop from the grassroots, as well. Manny Gonzalez, a Santa Monica, Calif., architect, designed a Los Angeles County apartment complex for older adults adjacent to railroad tracks and was careful to soundproof them well. But it turned out that the units facing the railroad tracks were the most popular. "Train buffs moved in, and five minutes before the train went by every afternoon, they were all out there watching," he says.

The first baby boomers are entering retirement just as the real-estate market is tanking in many places. Already some specialty communities have flopped. Last year, a 2,000-lot development designed to tie into Penland School of Crafts, an artists' colony in the Blue Ridge Mountains of western North Carolina, fell apart amid accusations by the state's attorney general that developers "squandered more than \$100 million in financing, leaving consumers stuck with property that isn't worth what they owe on it." The state attorney general's office filed a civil lawsuit against the developer, Anthony Porter, and a dozen related companies and associates last year and reached a consent judgment with Mr. Porter in February. Mr. Porter's attorney did not return calls seeking comment.

And in March, a developer in Chicago canceled a proposed high-rise condo project affiliated with Canyon Ranch, the venerated spa in Tucson, Ariz., due to softening demand and a glut of competition.

The uncertain real-estate market makes it even more important for potential home buyers considering themed communities -- particularly those still under construction -- to do their homework: getting documentation about the project's finances along with as many specifics as possible about the timetable for the construction of promised amenities, such as a clubhouse, fitness center or pools. Those amenities aren't free, either, so find out how many bills are being tagged on to homeowner association fees.



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"Be intentional and deliberate, and don't rush into any of these decisions," says AARP's Ms. Ginzler. "It's a change, and you want to make sure it's a change for the better."

Here's a look at some of the more popular themes older adults are seeking out:

GOING GREEN

Troy Gardens Cohousing in Madison, Wis., is small -- 30 units on 31 acres -- but it won a "livable communities" award last year from the National Association of Home Builders and AARP for its environmental focus. The development's builder, the Madison Area Community Land Trust, has preserved 26 acres of open space surrounding the development as an organic farm, community garden and prairie -- yet residents can still get downtown easily by bike or bus.

"We broke ground in April 2006 and finished last spring. Twenty-nine of the 30 homes were sold before they were finished, which was remarkable given the housing market in Madison at the time," says Greg Rosenberg, the land trust's executive director.

Iris Mickey, a 52-year-old yoga teacher, says the development's green focus sold her and her husband, who is 66. They were living in a 3,200-square-foot house and "making a big carbon footprint," she says. In September, they moved into their 1,600-square-foot townhouse with solar hot water. Now they're thinking of converting their electricity to solar power, too. The other draw, she says, "is the prairie out our back door. It's kind of an urban escape. I love in the summer that I can hear the tractor running and I'm in the middle of the city."

THAT'S ENTERTAINMENT

Sheridan Ridge Private Reserve started as a getaway for Nascar drivers including Tony Stewart and Denny Hamlin, but it expanded its ambitions to create a 1,400-acre development for retirees and second-home owners in the southwest Virginia mountains (within two hours of four racetracks) that should be under construction within six months. Messrs. Stewart and Hamlin are two of five Nascar celebrities who have joined the advisory board of Sheridan Ridge Private Reserve LLC and have committed to building homes there. Plans include 500 homes, a village center with shops and restaurants, a lodge and spa, equestrian center, all-terrain-vehicle trails -- and a motor-sports exhibit.

Plus, there's the chance to rub elbows with Nascar-driver neighbors. Gilda Powers, 54, lives in Marion, Va., and she and her husband, a physician, plan to move to Sheridan Ridge when he retires next year. "These Nascar folks are genuine, they're sincere, they are nonpretentious, and I think they're going to make great neighbors," she says. Already a mountain biker, she learned to ride ATVs while touring the property, and now she and her husband plan to buy a couple of them when they move in. "We're really not the golf-cart set," she says, laughing.

In Dothan, Ala., meanwhile, Ronnie Gilley, a country-music promoter and real-estate developer, is building a 780-acre country-music and entertainment complex called Country Crossings where

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George Jones and other crooners have agreed to perform regularly -- and where fans eventually will be able to buy condos that give them priority seating for concerts and other special events. Construction is slated to start this summer and includes a 3,500-seat amphitheater with lawn capacity for 15,000, restaurants, a dinner theater and video-bingo parlor.

"We're going to be going after Branson, Mo.," but exclusively with well-known country-music stars, says Billy Graham, vice president of acquisitions for Ronnie Gilley Properties in Enterprise, Ala. "We want people to stay full time and take day trips to the beach."

STAYING WELL

Would you like your house to come with a physical trainer? That's the draw of an \$800 million development focused on wellness, CooperLife at Craig Ranch in McKinney, Texas, which features a 75,000-square-foot aerobics center, a large amount of fitness equipment, healthy meals delivered to your door, trainers and fitness coaches, and annual physicals.

Sales officially started April 15, and a few longtime devotees of Kenneth Cooper, a surgeon credited by many with founding the aerobics movement in the 1960s, already have contracts to buy homes there. Joe Mendleson, a 70-year-old cross-country coach and oil-industry entrepreneur who currently lives near Santa Barbara, Calif., says the development "suits my lifestyle," and he bought the first house in March. Single-family homes will be priced from \$600,000 to \$2 million; townhouses and condos will cost \$400,000 to \$600,000; and homeowner association fees are expected to cost more than \$1,000 a month.

"If you're a fitness nut, you'd go crazy," says Mr. Mendleson. He looks forward to coaching race walkers at the development's indoor and outdoor tracks.

If there are enough home buyers like Mr. Mendleson, look for more CooperLife developments: Wellstone Communities LLC, a Cumming, Ga., real-estate company, has a 20-year license to develop opportunities together world-wide.

BACK TO SCHOOL

Retirement communities affiliated with universities have proliferated in recent years. But a suburban Boston development now under construction, NewBridge on the Charles in Dedham, Mass., plans to mingle its residents with elementary-school-age children instead of college students.

The \$485 million development, structured as a continuing-care retirement community with a health center that provides supportive care to people's homes, is being built by Hebrew SeniorLife Inc., a nonprofit health-care agency for older adults in Roslindale, Mass.

The plans include a building for a local Jewish elementary school serving kindergarten to eighth grade. Future residents already "imagine themselves as teachers' aides, tutors and volunteering in the library," says Len Fishman, the nonprofit's chief executive. "Kids are going to be interacting with seniors who are healthy and mobile," he adds. "This was an effort on our part to create an environment that feels more balanced and normal."

"The school on the campus was a very positive attraction for me," says Susan Green, a 74-year-old retired software saleswoman who plans to move to a NewBridge apartment with her husband. Years ago, she mentored inner-city students attending suburban Boston schools, "and I loved that," she says. "I hope I will be able to engage in some one-on-one relationships -- the kind I have with my

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