

Dallas-Fort Worth area communities cater to boomers adopting retiree lifestyle without retiring

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By **BOB MOOS / The Dallas Morning News**

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Like other empty-nesters, Marty and Cindy Hoover felt lost in their big house in Flower Mound. And as one of the few couples on their block without school-age children, they also found they had little in common with their neighbors anymore.

So the Hoovers traded their empty bedrooms for a new home at Robson Ranch, an active-adult community in Denton where residents lead a resort-like lifestyle that includes golf, workouts at the fitness center and block parties with neighbors.

The couple, who are in their late 40s and continue to work, represent a new and growing breed of residents at active-adult communities.

Not long ago, nearly all residents were retired. But in recent years, more couples and singles still years from retirement have moved in and are pursuing their careers amid the bocce ball tournaments.

"Baby boomers are buying their retirement homes sometimes as much as a decade before retirement," said Dan Owens, executive director of the National Active Retirement Association, a trade group. "They want the lifestyle, even if it's only on weekends."

During the workweek, Marty Hoover continues to run his lawn treatment business and call on clients throughout the Denton area. His wife commutes to her executive assistant's job in Lewisville.

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But the two no longer feel like social outcasts. Cindy, in fact, helped organize Robson Ranch's baby boomer club. Club members, who must have been born between 1946 and 1964, regularly get together for dinner at area restaurants.

"I'd like to play more golf and get involved in other activities, but I know I can't become too distracted. I'm self-employed," Marty said. "When my wife and I retire, we'll be able to do more. But even now, we're having the time of our lives."

As many as 40 percent of the 2,000 residents at Robson Communities' Robson Ranch have full- or part-time jobs, up from just 10 percent when the community opened nine years ago, said Brian Boylan, vice president of sales.

At Frisco Lakes, the active-adult community that Pulte Homes' Deb Webb unit is building in Frisco, sales manager Mike Sander estimates that 40 percent of the nearly 800 households have someone who's still working.

Sander said he notices two streams of traffic on Frisco Lakes' streets early in the morning. As some residents jump into golf carts and make their way to the first tee, others climb into their cars and head for the highway.

Working longer

The number of working residents in active-adult communities is growing partly because people are moving in at younger ages, but also because more residents are delaying retirement out of choice or, with the recession, necessity.

"Baby boomers may have resigned themselves to working longer to repair their nest eggs, but they don't want to postpone the active-adult lifestyle. They feel they deserve it," said Steve Burch, vice president of strategic marketing for Pulte Homes.

Frisco Lakes and Robson Ranch – the two major active-adult communities under construction in North Texas – have 18-hole golf courses, fitness centers and pools. Their dozens of clubs cater to interests ranging from photography to wine tasting.

Like other active-adult communities across the country, Frisco Lakes and Robson Ranch are "age restricted" and require 80 percent of the households to have at least one member 55 or older. No children may live in either community.

"We're selling a lifestyle," Sander said. "Our residents move here for the camaraderie of others roughly their age."

Randy and Marylyn Sandrik, who are in their late 50s, looked for an active-adult community when he accepted a production manager's job in Lewisville and the couple moved from Nashville, Tenn.

"My wife and I had lived in an age-restricted community in Tennessee and thoroughly enjoyed our neighbors," Randy said. "So when we went house hunting here, it just made sense to find something similar."

The Sandriks bought a home at Frisco Lakes and, because they once lived in Massachusetts, joined a club of former New Englanders who meet for lobster dinners and go to the ballpark to see their Red Sox play the Rangers.

Though Marylyn has retired, Randy wants to work seven to 10 more years. "I'm in good health and like what I do, so why not?" he said.

Many residents of active-adult communities who continue to pursue careers have at least given up the daily commute in favor of a home-based business where they earn a living as consultants or entrepreneurs.

Victoria Pettigrew, 50, works out of her home at Robson Ranch, running an Internet-based business – www.vipfibers.com – that turns pet hair into yarn. She starts about 8 a.m., spins until 4 p.m. and caps her afternoon with a round of golf.

"My girlfriends stop by, and we visit as I work," she said. "I call my workshop 'the sorority house' because that's how it feels. I've met more neighbors in the year we've been here than in the 20 we were in California."

Her husband, Stephen, a retired lawyer, initially told her that he wasn't ready for any "old folks home" when she suggested moving to an active-adult community. But within an hour of seeing Robson Ranch, he put a deposit on a lot.

Accommodations

As more residents work, active-adult homebuilders are tweaking their products and practices to accommodate their buyers on 9-to-5 schedules.

Del Webb, which has 58 active-adult developments in 20 states, is locating more communities, like Frisco Lakes, in or near metropolitan areas where residents who want or need to work will have more employment opportunities, said Burch, of Pulte Homes.

The homebuilder is also offering houses with dens or extra bedrooms that can be easily converted into offices, he said.

At Robson Ranch, the sports club has extended its hours to allow residents to exercise before they leave for work in the morning and after they return home in the evening. "We used to be open 7 a.m. to 6 p.m. Now, it's 6 a.m. to 10 p.m.," Boylan said.

Some clubs have also shifted meetings to evenings or weekends so more residents can participate, he said.

Despite all those accommodations, some working residents at active-adult communities admit to occasionally envying their retired neighbors.

Gale Hicks, 56, who moved to Robson Ranch last year, said she often finds herself among the first to leave neighborhood parties in the evening because she knows she has a 33-mile commute to her job the next morning.

Though the computer programmer prides herself on her willpower, even she breaks down on ladies' day at the golf course. That's when she takes a vacation day and joins her girlfriends on the fairways.

"What can I say?" she explained. "We all have our weaknesses."

AT A GLANCE: ACTIVE-ADULT COMMUNITIES

FRISCO LAKES, in Frisco, 469-362-3800, www.friscolakes.com

Opened: 2006

Homes sold: 785

Homes upon community's completion: 2,400

Prices: Nine floor plans ranging from 1,301 square feet at \$149,990 to 2,681 square feet at \$326,990

Monthly HOA fee: \$105

ROBSON RANCH, in Denton, 888-988-3927 or 940-246-2000, www.robson.com

Opened: 2000

Homes sold: 1,350

Homes upon community's completion: 7,200

Prices: 22 floor plans ranging from 1,284 square feet at \$190,900 to 3,408 square feet at \$364,900

Monthly HOA fee: \$166

HERITAGE RANCH, with 1,144 homes in Fairview, is completely built out, so only pre-owned homes are available.

SOURCES: Pulte Homes; Robson Communities