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Bob and Carol Gallagher

photo by Chris Fritchie

Active Senior Lifestyles

By Debbie Vallejo

BETWEEN THE YEARS of 1946 and 1964 the United States experienced a population growth unlike any other time in history. The babies born during this mass explosion of babies are, of course, known as “Baby Boomers.” The baby boomer years saw approximately 76 million births and today those births account for 28 percent of the American population.

This famous group of babies are also known as the “me” generation, coined after their uncanny ability to go after what they want – and get it. Boomers waited longer to have kids and did not repeat the population increase of their parents, but instead went for approximately 1.6 children, the dream job and a house in the burbs. Now this large group of “babies” is in the middle of their golden retirement years and is searching for the ultimate experience in retirement lifestyle living. Instead of

yearning for yesteryear and a time when young children filled the home, they are looking forward to getting back to the “me” of their youth.

According to results from a 2004 Del Webb baby boomer survey, approximately 36 percent of Boomers plan to move when they finally become “Empty Nesters” and 55 percent plan to move when they retire. In addition, 26 percent of Baby Boomers plan on living in an active adult community when they retire or slow down at their job. This provides those in the housing development industry with a couple of interesting facts; there is an untapped market of over 35 million people that plan on moving when they retire, and 19 million of said people would like to live in a community especially designed to provide them with entertainment, activities and plenty of fun. Frisco is seeing the results of developers acting on that information.

Two active senior communities have recently popped up; Del Webb’s Frisco Lakes on FM 423 and Parkview Senior Apartments on Stonebrook Parkway. Both are considered active adult living communities where primary residents are required to reach their 55th birthday before move-in.

FRISCO LAKES

Go to the website for Del Webb’s Frisco Lakes and it’s more like looking at a dream vacation than an actual place to live. The resort style living environment was created to attract adults 55 years or older who wanted to live in, well, a resort. Frisco Lakes has a long list of amenities, including miles of walking trails, a fitness center housing an indoor walking track and a clubhouse complete with a ballroom, a community center and conference rooms. There is a beach entry at the outdoor pool, as well as a lap

pool and an indoor pool residents can use during the winter months. A Learning/Business Center holds a library and provides classes to residents. There are tennis courts complete with classes and clubs, and of course a Texas resort community is not complete without an 18-hole golf course and clubhouse.

Home prices range from \$150,000 to \$340,000, extra additions or upgrades will set the buyer back more than the basic asking price of the house. The subdivision had a grand opening April of 2006 and has sold over 500 homes to date. The development will hold 2,400 homes at build out. Each home will house only individuals older than 19, with the primary resident boasting an age of 55 years or older. Anyone under the age of 19 is allowed to reside in the development no more than 90 days out of the year.

Bob and Carol Gallagher purchased their home at Frisco Lakes several months ago and have nothing but positive kudos for the community and all of its perks. "We love it here," explains Carol Gallagher. "They have so many activities and things to do. You can get as involved as you want."

The entire development is set up to bring like-minded individuals together in a way that produces happy, content and busy seniors. "We bought each other bikes for Christmas so we can make use of the bike trails here in the area," says Mrs. Gallagher. "I'm going to take a 10-week conversational Spanish class, I'm already in a book club, Bob plays golf and we are taking Texas Two-Step lessons." And, as if the activities already prepared weren't enough, the couple helped



create a group called the Texas Imported Californians, or TIC'S for short. "It's just another excuse to get together and make friends in the area," says Mrs. Gallagher. "We even make room for anyone who wants to join who isn't from California but wishes they were." The Gallaghers are the perfect example of any Baby Boomer's dream retirement.

The Homeowners Association dues are more than average, as expected for this type of development. Where the average homeowner in Frisco pays approximately \$400 in HOA dues each year, Frisco Lakes HOA requires \$1200 annually from each of its members. Of course, the dues include upkeep of all the trails and parks, the amenity center including the aquatic facilities, conference rooms, tennis courts, workout facilities, etc. There is also the organization of all the classes provided at minimal cost to residents and the inclusion of a lifestyle director and fitness director on staff at Frisco Lakes. The dues seem to be more like a membership to a rather unique and exclusive club, rather than for a community of individuals at an age where some would say it's time to slow down. Mike Sander is a sales

representative for Frisco Lakes. "We are definitely not a facilitated living or direct care senior community," explains Mr. Sander. "The events and activities are all planned around an active lifestyle for the homeowners. It's what they move here for."

These active senior retirement communities are a definite plus for Frisco Independent School District (FISD). When Frisco Lakes is fully built and every house occupied, Frisco will have an entire community of tax paying citizens paying taxes on homes valued at over \$150,000 each, but where no school-age children will reside. Positive numbers for a school district building anywhere from two to five schools each year and looking at even more growth in the years to come.

PARKVIEW SENIOR APARTMENTS

If an adult over the age of 55 would rather lease an apartment than own a house, Frisco now has an active senior community option for that particular living preference as well. Parkview Senior Apartments on Stonebrook Parkway is now open for business. The apartment community offers residents first class

accommodations with a pool and amenity center, an elegant dining room complete with optional meal plan with meals created by an onsite Executive Chef, a fitness center, and a weekly housekeeping service as well as concierge staff on-hand. Suzanne Wyse is the general manager of Parkview Senior Apartments. "Parkview in Frisco provides our residents with an enriching, vibrant living environment where excellence and elegance intertwine with all the comforts of home," explains Ms. Wyse.

Events in the apartment community are tailored specifically for the 55 and up crowd and usually come at the special requests of the residents. Parkview is hoping to partner with Collin College and other Frisco facilities to offer classes and unique education opportunities. "I see more and more residents wanting to continue their education," says Ms. Wyse. There is an Activity Director who coordinates onsite events, and transportation available for residents venturing out of the community who would rather not own a vehicle or navigate the often congested Frisco roads.

The number one priority for boomers, according to the Del Webb survey cited earlier, is getting out of debt after their children leave home. The idea of acquiring another mortgage and having to take on a new home, and the property taxes that come along with that home, is about as desirable to some seniors as having another child at 55. The idea of paying rent instead of a mortgage in order to eliminate shelling out annual property taxes and dealing with yard work is very appealing. "Here we give residents a nice place to live in a month-to-month



Parkview apartment interior

photo by Chris Fritchie

rental," says Ms. Wyse. "They are not responsible for taxes and all the utilities, except phone and cable, are included."

As in the case of Frisco Lakes, the primary resident of any apartment unit at Parkway must be 55 or older. Any secondary resident must be at least 45. There is a playground for use when grandchildren come to visit, but children have a limited time they are allowed to reside at Parkview. Parkview Senior Apartments feels it offers peace of mind to residents by sticking with the strict age limitations and also utilizing the \$150 application fee to run background checks and carefully screen potential residents. Seniors choosing to move into the apartment complex quickly become a part of a tight-knit community and feel safe knowing everyone around them.

WHY THE MOVE?

Over half of the residents moving to Frisco Lakes are moving from out of state. Why the move? The answer almost always comes back to family. Although they are looking forward to enjoying

their empty nest and retirement years, Baby Boomers still can't bear to be too far from kids and grandkids. Living in an active adult community close enough to see grandchildren, but with enough amenities available to allow them their own personal space and hobbies, is the absolute utopia of the Baby Boomer grandparent. "I've met a lot of people since I've been here and all but one chose to move to the Frisco area to be close to grandchildren," says Carol Gallagher. Mike Sander sees the same reasons for moving almost every time he sells a home at Frisco Lakes. When asked why residents of Frisco

Lakes are choosing his development, his answer was two-fold, "The activities and to move closer to family," says Mr. Sander. "It definitely benefits us to be in a community where there are so many young children. As it turns out, the majority of our homeowners are moving here to be closer to their young grandchildren."

Instead of staying put and purchasing a time share, the new up and coming seniors seem especially drawn to communities that allow for close friendships and dynamic activities, in addition to a vacation-type lifestyle with plenty of options. Frisco is bound to see more of these subdivisions pop up in the future because of the large population of young children in the area and the draw for retirees who want to live near their grandkids. With their money and enthusiasm, the active senior population can only bring great things to the city of Frisco, so "Hello and Welcome!"

Debbie Vallejo is a freelance writer living in Frisco.