

# RETIREMENT *Redefined*

Good-bye, Florida. Hello, Iowa.  
Many Iowans are shunning well-worn retiree havens for  
fresh local choices. Here are three of those options.

by RICK JOST | photography by DAN WEEKS



This garden courtyard at the Mayflower Community in Grinnell features paths, benches, a koi pond and waterfall. The community's dining room opens onto the adjacent patio.

BY JUSTIN HAYWORTH

**H**ear that rumble in the distance? Thunder? Maybe. It could be the resonance of thousands of people stampeding into retirement.

Ready or not, 78 million boomers born between 1946 and 1964 are now at or near retirement. Iowa has its fair share: More than 100,000 Iowans are likely to retire between now and 2021, according to a report released last April.

And, unlike previous generations that migrated to Florida or Arizona, many have discovered sound reasons to stay in Iowa. Some don't want to leave their great neighborhood and proximity to family and friends. Others want to take advantage of a culturally active small college town. Still others are pioneering a new multigenerational community-within-a-city.

That makes sense because Iowa by some measures ranks among the best states for retirement. This year bankrate.com ranked the state number 8. (The worst? Start spreading the news: New York, number 50, bottom of the heap.)

"Quality health care is particularly important to seniors," bankrate.com's report said, "and Iowa is a great place to find it." Bankrate also noted a low crime rate and an affordable cost of living. "Practicality aside," Bankrate added, "Iowans also know how to have fun. Retirees who settle in Des Moines, for instance, will find an impressive downtown with attractions such as comedy shows, painting classes, and food and music festivals."

Many of today's retirees crave active lifestyles — and Iowa offers a variety of retirement communities that appeal to particular wants and needs. Many senior housing options exist in the state, but here are three examples of some new trends, along with what they offer and cost.

## *Stay in Your Neighborhood*

Ready to give up your house and its maintenance but not your neighborhood and its familiar memories, people, and amenities? These days, retirement communities are coming to you in the form of senior cooperatives sited in neighborhoods that people just don't want to leave.

Cooperatives provide independent living options with shared spaces such as a fitness center, club room, cafe, and lounge. They promote a community experience for residents age 55 and up without the hassles of home maintenance.

Ewing Development built one of its Vintage Cooperatives in the heart of Des Moines' Beavertdale, popular for its leafy streets, tidy brick homes, and strong neighborhood spirit. Ewing's Julie Jordan estimates that up to 60 percent of the new cooperative members were already living in Beavertdale; others had lived in Beavertdale and are moving back to the northwest Des Moines neighborhood.

"They're active, independent seniors involved in their kids' or grandkids' lives or in their community or church," says Jordan, "but they don't want to be tied down to home maintenance." The cooperative is in walking distance of shopping, dining, parks, and churches. It's on both a city bus line and a bike lane. Ewing has built similar cooperatives in Ankeny and Indianola.

The cooperative holds a federally insured master mortgage for the entire building and its grounds: the residential suites, common areas, and land. The residents, as members, own a share of the cooperative but don't have personal liability for the mortgage.



Location, location, location: Vintage Park Cooperative in Des Moines' Beavertdale offers its residents the chance to stay in a neighborhood they love without having to maintain one of the vintage homes that the area is known for. The building's 54 residences sold out before the project was even complete.

Share prices are based on the square footage of the suite the resident occupies. A share price is 46 percent of a suite's value, says Jordan.

She says equity growth is secured and based on the amount of time the resident has lived in the unit when he or she decides to sell the unit back to the cooperative — 1.5 percent to 2 percent each year. Shareowners also retain the tax benefits for deductions of mortgage interest and real estate taxes. The result: The co-op is affordable to join and live in, and members leave benefit from the property's appreciation.

Ewing's Shona Schmall says many residents see limited equity cooperatives as a financially attractive alternative to a condo or townhouse, but end up appreciating the sense of community just as much. "There's a different spirit here because the people own it together," she says.

Dick and Phyllis Cacciatore initially chose Beaverdale's Vintage Cooperative "due to the economics — the affordable purchase price and monthly fees. We really appreciate the sense of security," they say.

After they moved in, they found something else to like. "We are thoroughly enjoying the social aspect of the cooperative lifestyle," they add. "We have met so many wonderful new friends."

## VINTAGE PARK OF BEVERDALE OFFERS:

**INDEPENDENT LIVING COOPERATIVE UNITS** range from 839 square feet (one bedroom, one bathroom) to 1,623 square feet (3 bedrooms, 2 bathrooms).

**AMENITIES:** fitness center, club room, cafe, lounge, great-room, workshop, garden plots, and secured heated underground parking with a car wash bay.

**ATTRACTS ACTIVE, INDEPENDENT SENIORS** who want comfortable, convenient, carefree apartment living in a traditional city residential neighborhood; some on-site amenities geared toward their age group; and cooperative ownership and professional property management — but not continuing care access.

**PRICES AND FEES:** \$70,891 to \$137,135 depending on unit size. Share price is returned upon resale, plus appreciation.

**MONTHLY FEES:** \$881 to \$1,704 depending on unit size. They include a share of the master mortgage, property taxes, reserves, internal and external maintenance, gas heat, water, sewer, garbage removal, and basic cable service.



Beaverdale Vintage Park's common room includes a kitchen and can seat a crowd. The cooperative doesn't provide daily meals, but a social committee organizes special events, meals, and celebrations there.



A sunny sitting room just inside the co-op's main entrance provides a meeting and gathering area and a cozy gas fireplace. The baby grand piano was donated to the co-op by a resident.



The cherry-paneled Mayflower Community dining room serves daily meals and hosts special events for members.

## *Go Back to College*

Iowa's college towns aren't just popular with students. Grinnell's Mayflower Community was 95 percent occupied with retirees just months after opening the new 26-unit Watertower Square Residences apartment building.

Some residents are longtime townies or farmers from the surrounding countryside. Others came to Grinnell to teach at Grinnell College and didn't want to leave or were students there decades ago who wanted to return. Others from all over the country fell in love with the Iowa-small-town-friendly vibe, eclectic mix of residents, and access to the cultural and recreational amenities of a top-notch liberal arts college.

Mayflower is a Senior Living and Healthcare Community and residents must be at least 55 to be eligible. It's also a type of community formerly known as continuing care retirement communities. Now called life plan communities, they offer a range of living options and a continuum of care, from independent living — at apartments or freestanding homes or cottages — to assisted living, nursing, or memory care, all at the same site.

Former Grinnell College president George Drake, his wife, Susan, and their sheltie pooch, Gracie, are comfortably settled in a spacious three-bedroom patio home — perfect

for hosting visits by the Drakes' three children, their spouses, and six grandchildren.

Just a short stroll away, at a two-bedroom second-floor apartment, Beryl Clotfelter likes to write while his wife, Mary Lou, knits to the soothing gurgle of a water garden below their terrace.

And across the garden, Anne Sunday enjoys life in a cozy one-bedroom studio apartment, where she landed after working her way up a waiting list. "As a retired pastor, I've been to tons of these places," she explains. "There was something about this place. The environment. The atmosphere. The friendly people."

Ms. Sunday, the Drakes, and the Clotfelters share more than common ground. They are part of a growing community. And as residents of Mayflower Community, they represent a major trend in the fast-growing retirement living industry: settling in a college town, where they can remain culturally active, engage with youth, and find intellectual stimulation.

"We want to continue to learn and grow," says Sunday, who works part-time at Mayflower as independent living activities coordinator.



The residents of this apartment worked with Mayflower staff to design the apartment's floorplan and features — from the flooring to the crown molding — to complement their taste and furnishings.

Most of Mayflower's residents live independently, but they find myriad ways to interact with each other. These include numerous clubs, outings, movies at the campus theater, meals in the community dining rooms, and seasonal events.

In early May last year a sign invited residents to watch the Kentucky Derby at the J&B Bistro — an on-campus pub at Mayflower — “mint juleps and \$1 bets.”

The main summer event is “a luau that is held over two nights because it has grown so big,” says Sunday. “I mean this place is completely packed.”

Enthusiastic residents and guests in tropical shirts and colorful Hawaiian leis gathered nightly. However, one staple of senior communities is missing: bingo. “Uh-uh. No way,” Sunday says.

The Mayflower campus is also just a block from Grinnell's city park and downtown and just a few blocks from the town's public library, arts center, and the Grinnell College campus.

“I feel as though I'm at summer camp and I hope no one ever comes to take me home,” quips one resident who moved to Mayflower from the East Coast. “Plus,” she says, “people genuinely care about one another here. We take care of each other.”

## MAYFLOWER COMMUNITY OFFERS:

**PATIO HOMES** adjacent to the Mayflower campus range from 1,300 to 2,200 square feet, some with basements. All offer at least two bedrooms, two full bathrooms, exterior garden and planting areas, and attached garages (one- and two-car).

**INDEPENDENT LIVING APARTMENTS** range from 600 to 1,200 square feet. Choices include one bedroom, one bedroom plus, two bedroom, and combinations, plus one or two full baths, living room, dining area, and full kitchen.

**ASSISTED LIVING CENTER** with 24 apartments.

**HEALTH CENTER** with 60 beds offering skilled nursing care and memory support.

**AMENITIES:** Dining room, movie theater, convocation hall/social center, chapel, libraries, sports room, gift shop, physical fitness center, lounges and party rooms, woodworking shop, coffee/ice cream shop, indoor shuffleboard, indoor driving range, indoor 9-hole miniature golf course, beauty and barber shops, laundry rooms, guest rooms, and garden plots.

### ATTRACTS SENIORS WHO WANT TO

**PERMANENTLY JOIN** a community with a full range of continuing care, comprehensive amenities, and a range of communal activities and support services within a few blocks of a vibrant downtown and the cultural amenities of a top-notch liberal arts college.

### PRICES AND FEES:

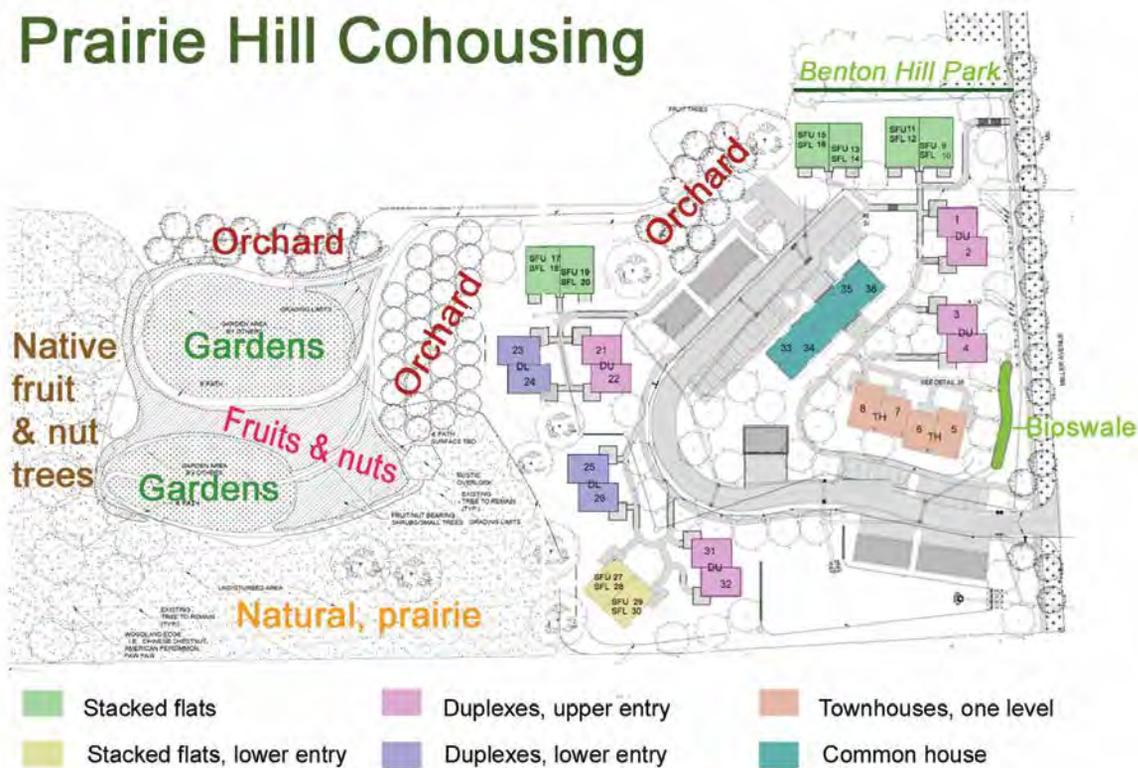
**ENTRANCE FEES** are required for independent living apartments and they include two options: a traditional plan with a one-time, nonreturnable fee or a refundable plan in which a prorated portion of the fee is returnable to the resident or estate if the residency agreement is terminated with 96 months of occupancy.

**MONTHLY SERVICE FEES** are required for all independent living homes, and they vary considerably depending upon the type of services provided and amenities available, Mann says. For more information, visit [mayflowerhomes.com/affordability](http://mayflowerhomes.com/affordability).

Assisted living is priced with a daily rate that varies by size of apartments. The inclusive fee covers all services needed to live there, led by nursing and other support for Activities for Daily Living (ADLs) — including, for example, 24/7 nursing call, three-plus daily meals, laundry, housekeeping, bathing, medication administration, and activities. On average the assisted-living apartments are smaller than independent-living apartments.

Health Center, licensed by the state as a Nursing Facility, provides intensive nursing care plus all the ADLs and other support needs. “Costs vary considerably with type of home and services provided,” Mann says. Units are one-bed Health Center homes (a private room with just one resident) or semiprivate rooms that house two residents and two beds.

# Prairie Hill Cohousing



Prairie Hill Cohousing’s land plan includes 36 dwellings clustered next to an orchard, gardens, and natural prairie, giving residents easy access both to each other and to nature. Residents of all ages share a commitment to a green lifestyle.

## Join a Commune (of sorts)

Looking for something really unconventional? New to Iowa, cohousing is a community of homes clustered around shared space.

These shared spaces might feature a common house with a large kitchen and dining area, laundry, and recreational spaces such as game rooms, a movie theater, or other amenities. Neighbors typically share tools, lawn care equipment, and other resources. They also share something even more fundamental: a set of values that includes a commitment to green lifestyles.

Iowa City Cohousing Prairie Hill is sprouting up as the first of these communities in Iowa, says Barb Bailey, a member of its board of managers.

After six years of planning and wrangling, project leaders expected to start construction this year, Bailey says.

Just 1.5 miles from downtown Iowa City, on the west side of the Iowa River, half the project’s eight-acre site will house 36 dwellings organized in a dense configuration. The other half will include organic gardens, orchards, recreational areas — all pedestrian-only green spaces. The site is also

within walking and biking distance to the University of Iowa campus and is on both University and City bus lines.

Cohousing started in Denmark and has now spread worldwide, with hundreds of communities in a dozen or more countries.

The first cohousing communities in the United States are on the West Coast, and many of the developments there are strictly senior communities.

But the original Danish model strove for a variety of residents, with a multigenerational community, social and economic diversity, a balance of community and privacy, green buildings with a small carbon footprint, jointly owned common spaces with shared resources, and emphasis on access to alternative and public transportation.

Bailey says the Prairie Hill members chose the Danish model because “the vitality of young families brings an added dimension to the experience of community.

“The cohousing concept is rich in social supports,” she adds, “which is what makes this such an attractive option for those wishing to age in place.”



BY GLORIA ZMOLEK



Prairie Hill members discuss land use at a planning meeting. They say continuing input into the project's design and execution is one of the benefits of living in a cohousing community.

## IOWA CITY COHOUSING PRAIRIE HILL OFFERS:

**INDEPENDENT LIVING UNITS** include a mix of duplexes, townhouses, "stacked flats" (fourplexes with two apartment units on the upper level and two units on the lower level), and a common house. Dwelling sizes vary from 515-square-foot apartments on the second floor of the common house up to 1,600-square-foot duplexes. All are designed by Architect John Shaw to complement each other and the building site.

**AMENITIES:** The common house will include a large kitchen and dining area where members can cook together and share meals several times a week if they wish, although each residence will have its own private kitchen. The common house will also include guest rooms, meeting spaces, and shared workspaces.

**ATTRACTS INDIVIDUALS AND FAMILIES OF ALL AGES** who enjoy cooperative living for its economic, social, and environmental benefit and are committed to sharing among community members. Retirees seem especially attracted to the concept for its social and economic supports but also appreciate having younger folks and families in the mix.

**PRICE AND FEES:** At press time construction was just beginning and price range was estimated last spring from \$150,000 to \$350,000. The community was still open to new members, who make a nonrefundable payment of \$1,000 to join the community and contribute operating funds to cover expenses such as engineering studies, legal advice, consultant's fees, and day-to-day preconstruction operating expenses.

## SENIOR LIVING — AT AGE 22

### NOT ALL RETIREMENT COMMUNITY RESIDENTS ARE RETIRED.

When Haley Jenkins spent the spring 2016 semester as a resident of Deerfield Retirement Community in Urbandale, she got a good deal.

The Drake University vocal performance major got meals, a free room, and utilities at Deerfield as part of partnership between Deerfield and Drake's music department. In exchange, Jenkins performed two concerts per month for Deerfield's residents.

But a couple of unexpected things happened.

First, an encore performance. Jenkins, who graduated in December, learned her contract with Deerfield was extended for the second half of 2016. She plans to return to the retirement home for her last semester of college; same deal as before.

Second, a change of tune. Jenkins' experiences at Deerfield have prompted her to consider a career in geriatrics, perhaps in a management role at a place like Deerfield. She treasured her conversations with the residents and staff over meals and spirited games of euchre.

"I love singing with them," she says of her concerts at Deerfield. "But even more than that, I love being with them as my surrogate grandparents."

"After four months now," she noted in April, "I can have conversations about aging and life." **I**

*Rick Jost is a Des Moines-based writer.*

*Dan Weeks is editor of The Iowan.*