



Ranch & Retreat: The trend makers

Web Posted: 05/16/2008 05:05 PM CDT

By Heather Draper

They're active, they have money and they don't want to play shuffleboard in Florida.

They are baby boomers — the generation that's been dictating cultural trends for decades — and they are moving to the Texas Hill Country in growing numbers.

Boomers are just starting to hit retirement age, and they are looking for scenic and diverse places to settle in their golden years. They are amenities-driven, experts say, and the Hill Country is ideal because it offers both recreational and cultural amenities.

"Baby boomers are different," said Kerrville real estate agent Ricki Eichler, who gets many of her clients from out of state. "Our parents thought that 50 is old. We don't. We think it's the time when life just begins."

The appeal of Texas for people coming from places such as California, Florida and New York, Eichler said, "is the moderate price of homes in our area compared to their areas. Also our weather is good and the scenery in the Hill Country is beautiful."

Retirees moving to the Hill Country is nothing new — Texas surpassed California and Arizona recently to become the No. 2 retirement destination after Florida, according to the U.S. Census Bureau — but baby boomers starting to retire is a recent phenomenon.



(Courtesy photos)

The front entrance to Hill Country Retreat, a Del Webb community for those 55 and older, in Northwest San Antonio.

Popular retirement areas such as the Hill Country likely are going to see even more retirees settling there, said Frederick Day, professor of population geography at Texas State University-San Marcos. "The sheer numbers (of baby boomers) are going to make an impact," he said.

Day conducted research 10 years ago to see if there was a correlation between older in-migration into the Hill Country and economic resurgence. He found a definite connection.

"Some of these counties were struggling a few decades ago. It was a tough place — kind of hardscrabble, if you will," he said. "Once they finally gave up on farming in the '50s and '60s, then there wasn't much to look forward to."

But in the 1980s and 1990s, retirees discovering the scenic beauty and small-town feel of places such as Kerrville and Fredericksburg led to an increase in residents and the services that cater to them. The population growth brought with it more construction jobs, retail outlets, medical facilities and service industry jobs, Day said.

That trend continued into the new millennium in a big way. From 2000 to 2006, the population of some areas of the Hill Country grew at a much faster clip than the state as a whole, according to the Census Bureau. Burnet, for example, recorded a 25 percent jump in population during that time, compared with 12 percent for Texas overall.

Because of the state's reputation for having a solid economy and stable housing market, the Hill Country's appeal is only going to grow, Day said.

BABY BOOMERS

- **Who:** The generation of Americans born during the "baby boom" after World War II, between 1946 and 1964
- **The first boomer:** Kathleen Casey-Kirschling, born in Philadelphia just after midnight Jan. 1, 1946
- **Peak of 'boom':** 1957, when 4.3 million boomers were born in the U.S.



(Courtesy of Ricki Eichler Real Estate)

This four-bedroom home sits on an acre at 244 Quail Valley Place in the Flying L Guest Ranch in Bandera. The land backs up to San Julian Creek and offers a serene setting, as well as the recreational opportunities that are important to retiring baby boomers.

Even the "Wild West" image of Texas plays a role in attracting this new breed of retirees, said Gene Warren, president of Thomas, Warren and Associates, a retirement research and consulting firm in Phoenix.

The conservative attitude of traditional retirees meant they "gravitated to Florida and Arizona because that's where everyone else was going," Warren said. "They were the 'silent generation' of retirees ... sun migrants who wanted a sunny place to wait to die."

Not so with boomers, he said. "They're amenity migrants. They're not so much concerned about being in a really warm environment. They're more about, 'This is my chance to do all these things I really wanted to do.'"

They want walking trails, nature parks, lakes and trees, Warren said. "Many baby boomers are more interested in hiking, biking and fishing. We refer to those amenities as the '-ings' — fishing, golfing, hunting, skiing and the like."

Home builder Pulte Homes has capitalized on that idea with its Del Webb brand, aimed at active retirees. A 2006 survey by Del Webb found that 18 percent of respondents said hiking, climbing and rappelling were "extremely important" lifestyle offerings. Six percent listed hang gliding, parasailing and parachuting as extremely important to them.

Del Webb opened its first San Antonio community in 2006 — the Hill Country Retreat on the city's Northwest Side around Loop 1604 and Texas 151. It offers homes for those 55 and older at base prices from about \$148,000 to \$321,000.

Bob and Sally Lynch of Ramona, Calif., bought a small house at the development last year. They said the "huge recreational center," club activities and easy access to an airport were among the biggest selling points.

"It's a very livable area with easy commuting to the things you need," Sally Lynch said. Plus, she said, it was nice moving into a "brand-new community with other people looking to relocate at the same time. It's very easy to make new friends here, and that's important when you're uprooting completely."

Bob Lynch, a retired Navy officer who at 66 admitted he was slightly too old to be considered a baby boomer, said it was the first time he and his wife have lived inland. "But the cost of living goes down as soon as you move from the coast," he said, which added to their attraction to central Texas.

Beyond even cost, recreation and social activities, baby boomers also seem to be searching for something more philosophic — a new start, a new adventure or just some peace of mind after living in urban areas and devoting much of their lives to their careers.

"Being of that age, I think there's a process we all go through," said Bob Griffey, 56, an agent with Blue Water Real Estate in Canyon Lake. "I was in the car business for 25 years. I came up here to find a retirement home and to be closer to my children."

U.S.

- How many now:** 78 million (as of July 2005)
 - 60-plus:** Nearly 8,000 people were turning 60 every day in 2006, or about 330 an hour
 - In 2030:** 57.8 million baby boomers still living, according to projections; 54.9 percent of them female
- Source: U.S. Census Bureau*

HILL COUNTRY SAMPLING

Bandera

- Flying L Guest Ranch, 244 Quail Valley Place
- Description: Four bedrooms, 3 1/2 baths, four-car garage
- Amenities: Sits on about 1 acre that backs up to San Julian Creek. A covered patio spans the length of the house. Swimming hole, fishing and 18-hole golf course nearby.
- Price: \$797,000
- Contact: Ricki Eichler, Kerrville, (830) 329-6951, www.RickiEichlerRealEstate.com

Canyon Lake

- Lot 14 Kings Point
- Description: .955 acres of lakefront land, in a residential subdivision
- Amenities: Waterfront, mature trees, Hill Country view and water access.
- Price: \$329,000
- Contact: Redgie Ewoldt, Blue Water Real Estate, main office (830) 899-6000, cell (210) 844-5788, www.bluewaterrealestate.com



(Tom Reel/ Express-News)

New home construction encroaches on the cliffs near Canyon Dam on the north side of the lake.

Griffey said he fell in love with Canyon Lake when he moved there from Brenham, northwest of Houston, in 2004. So much so that he began selling real estate in the area the next year.

"It's the best-kept secret of the Texas Hill Country," he said. "It's hard to find a place that's so beautiful and reasonably priced, and so close to two metropolitan areas."

Canyon Lake is 25 miles north of San Antonio and 50 miles southwest of Austin, which means residents aren't far from major grocers, retail chains and medical facilities, he said.



(Ron Henry Strait/ Express-News)

Baby boomers are drawn to the numerous recreational activities available in the Hill Country.

About 40 percent of his inquiries come from out-of-staters, he said, most of whom visit his Web site first. His Web site — www.retirehillcountry.com — is one of the first sites they'll find when they do Internet searches on Hill Country and retirement.

Home buyers from places such as California and the East Coast are surprised at the moderate prices around Canyon Lake, he said.

"For what they'd pay for a regular three-bedroom, two-bath home in San Francisco — maybe \$750,000 to \$1 million — they can get a 4,500-square-foot lakefront home here," Griffey said. "It shocks them."

For economic development types, having retirees move to their communities is, for the most part, a big plus.

"Retirees are rather recession-proof," Texas State's Day said. "They've already got their money."

And they are thought to add \$25,000 worth of net value to the communities they live in, based on living 17 years beyond retirement, said Warren of the Phoenix retirement research firm.

But, as with any growth, there are negatives.

Fredericksburg

- Cone Ranch
- 9402 Ranch Road 965
- Description: Four bedroom, 2 1/2 bath, two-story home on 80 acres
- Amenities: Tennis court, heated swimming pool, guesthouse, two screen porches off the back of the main house overlooking creeks
- Price: \$1,525,000
- Contact: Anders Realty and Mortgage Group, (830) 481-4444, www.theandersgroup.com

Bandera

- Twin Lakes subdivision
- 4317 Highway 173
- Description: Three-bedroom, two-bath house on 0.64 acre
- Amenities: View of Twin Lake from back deck; two dining areas, with bar separating breakfast area from rest of kitchen.
- Price: \$145,800
- Contact: Ricki Eichler, Kerrville, (830) 329-6951, www.RickiEichlerRealEstate.com

Dan Rogers, president of the Kendall County Economic Development Corp., said Boerne, just north of San Antonio, is seeing an influx of younger baby boomers in their mid-50s, often so-called "empty-nesters" who still are working and commuting.

While they are more affluent and contribute more to the community's tax base, they also drive up housing costs and make the city less affordable for younger workers, Rogers said.

"When housing and land goes up ... you start forcing 21- to 35-year-olds out of the area," he said. "We need a work force. We need young people to live here."

Plus, places that are charming because they're less populated may lose some of that charm as they grow.

"If too many people are climbing that scenic mountain, it's no longer scenic," said Day of Texas State. "What (a person) comes to an area for now may not be there in five to 10 years. It's hard to tell."

size=2 width="100%" align=center>
Online at: <http://www.mysanantonio.com/business/realestate/stories/MYSA051808.6D.BabyBoomers.22477de.html>

No virus found in this outgoing message.

Checked by AVG.

Version: 7.5.524 / Virus Database: 269.23.16/1446 - Release Date: 5/16/2008 7:42 AM