

A Boom in Homes for Those Over 55



George Ruhe for The New York Times

Don and Evelyn Lewis moved from a Ridgefield colonial to a 2,100-square-foot condo at Liberty at Newtown.

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Published: October 30, 2005

EVELYN AND DON LEWIS lived through a typical suburban life cycle in the town of Ridgefield: they had children, watched them grow and watched them leave. Then, they saw younger families move in with small children.

At that point, they thought it might be time to find a new place to live, in keeping with their post-child-rearing lives. "We were looking for a neighborhood with people we could share more in common with," Mrs. Lewis said. They found it in Newtown in a place not far from their old neighborhood, but a world apart otherwise, because children are not allowed to live there.

Towns call them age-restricted developments; marketers call them active-adult communities. Whatever the label, their numbers have grown explosively in [Connecticut](#) in the past several years.

According to Jane O'Connor, the editor of *Mature Living Choices*, a housing guide for those 55 and older, there are three areas in New England that are "white hot" for such developments: southern New Hampshire, the Boston area and the entire state of Connecticut.

In Connecticut, more than 7,000 units of housing aimed at buyers 55 and older, including both apartment-style condominiums and single-family homes, are for sale in about 150 new neighborhoods, Ms. O'Connor said. (While the State of Connecticut does not track how many active-adult communities have been built, Ms. O'Connor's company, 55 Plus L.L.C. of Hawley, Mass., has done numerous surveys of towns within Connecticut to reach its totals.)

This growth has come in part in previously unmined upscale markets, including Litchfield and Fairfield Counties, and in shoreline towns like Madison, where a proposed development of \$500,000 to \$1 million homes is awaiting a permit for its own sewage treatment plant.

That 127-unit development, Madison Landing, is the latest flavor of 55-and-older complexes, serving up a town-within-a-town theme. Single-family detached houses, town houses and apartment-style condominiums will be part of a new village that includes a community center with an exercise room, a swimming pool and dining facilities. It will even have its own post office. The condominiums there are 1,200 to 1,900 square feet; the attached town houses, 2,000 to 2,500 square feet; the single-family homes, 1,850 to 3,000 square feet.

A survey by 55 Plus L.L.C. this year found that the average square feet for 55-and-older developments built in New England in recent years was 1,907, up from 1,200 square feet four years ago. "It's a direct evolution of this product line," Ms. O'Connor said. "We know some of the homes being offered in this market are supersized, with some going toward 3,000 square feet."

Developers are also marketing more upscale amenities to these home buyers, as many are moving from larger homes. Those buyers do not want to feel as though they are leaving anything behind except for large lawns that need mowing in warm weather and long driveways that need plowing when it snows.

That means their new homes have granite countertops, washers and dryers on the main floor, luxe master bathrooms - often bigger and better than their old houses had - more open spaces, and, in apartment-style condominiums, elevators.

"What we're finding is that we're getting a number of empty nesters who have larger homes with larger grounds who want to downsize their property size but do not want to give up the fine craftsmanship and quality of the residences they're in," said Monica Quigley, vice president for sales and marketing at LeylandAlliance, a firm in Tuxedo, N.Y., that is developing the property. "The focus on design is paramount to us."

Design has become increasingly important to older home buyers, who are often looking at a preretirement or retirement purchase as an opportunity to buy their dream home.

Mr. and Mrs. Lewis, who are both 64, moved from a 2,500-square-foot colonial-style home on half an acre to a 2,100-square-foot one-floor condominium at Liberty at Newtown in September of 2004. They said they originally had concerns about moving to a condominium, particularly because they wanted to be able to accommodate their children and grandchildren.

They chose the garden level, which sits below the main level of the condominium, because it offers a space for residents on that level to garden, and they face the woods.

"I don't feel the loss of space, with the high ceilings and spacious open rooms," Mrs. Lewis said. Her new master bedroom is larger than the one in her Ridgefield house; she has a granite-topped kitchen island she did not have in Ridgefield; and her master bathroom is bigger than she could have imagined if she had built it herself.

Liberty at Newtown, which has 96 units, seems to be serious about trying to appeal to active residents; it has 37 acres of trails, a clubhouse, a fitness center and a swimming pool as well as a library. Prices range from \$564,900 to \$744,900.

But developments with so many units are more an anomaly than the norm, Ms. O'Connor said. In Litchfield County, which has been far slower than Hartford and Tolland Counties in developing 55-and-older communities, several new developments are going up.

Indian Knolls, on 16 acres surrounded by the Bantam River in the town of Litchfield, is offering 18 colonial-style single-family houses ranging from \$495,000 to \$638,000. It will not have a clubhouse or any of the other amenities the larger developments have, but the developer, CT Adult Condominiums of Connecticut, is betting on the lure of Litchfield and the desire of many older residents to stay near home but in a luxurious space, said Jill Wolowitz of Prudential Connecticut Realty, the sales agent for Indian Knolls.

"We're charting new paths here, because there is nothing up here of this quality for 55 and older," Ms. Wolowitz said. "These neighborhoods are really up and coming. Every day, you read about another active adult community being built. They're popping up all over the place."