

Urban retirement communities: The city advantage

On a recent Saturday morning, Ellie Merar, 87, walked to the farmer's market in downtown Evanston. The market is a short distance from her apartment home at The Mather, a continuing care retirement building on Davis Street.

She enjoys strolling through the market. On her recent trip, she picked up a bouquet of flowers for her apartment. She also bought fresh peaches, enough to share with her friends at the building.

Other days, Merar likes to walk along Lake Michigan. The Mather is only a few blocks from the shoreline. Restaurants, shops and the pharmacy are all within walking distance too. "I can walk anywhere," says Merar, a widow and retired school teacher, who prefers living in an urban location. "I want an environment with a lot of stimulation."

Many retirement communities are set on large swaths of suburban land. Some people prefer a

pastoral setting surrounded by beautiful landscapes.

But a growing number of retirement communities are being built in city centers. A lot of older people like living close to museums, restaurants, shows, and other activities that the city has to offer.

"Our residents are looking for an urban setting," says Laurine Donohue, director of operations at the Mather. "The location is a big draw."

The Mather has two buildings with a total of 240 apartments for those who live independently. The community also offers assisted and nursing care. The Mather is 95 percent occupied.

Like many continuing care communities, residents pay an entrance fee along with a monthly fee. (Continuing care communities typically offer refunds of as much as 90 percent of the entrance fee.) Entrance fees at the Mather start at about \$355,000.

Tom Daly and his wife Joanne moved last May to the Clare, a 53-story high-rise retirement commu-

nity at Rush and Pearson streets in downtown Chicago. The couple had previously rented an apartment near Navy Pier, and before that had lived in suburban Crystal Lake where they raised six children.

"I was a suburbanite for a long time," says Tom, 83. "But I have been converted to urban life."

The couple attends movies at a nearby theater complex. They go to plays and enjoy window shopping along nearby Michigan Avenue. Their two-bedroom apartment at the Clare on the 43rd floor has a fabulous view of the lake and the city. "We can see the breakwater and the boats," says Tom. "We cannot complain."

The Clare is a continuing care retirement community with 248 units. In addition to apartments for those who live independently, the community also offers assisted and nursing care.

Entrance fee prices start at about \$250,000.

While urban retirement communities offer access to a wide variety



The Mather offers the beauty of Lake Michigan and city amenities.

of local activities, the communities themselves provide programs and services. Buildings typically have their own dining venues, along with fitness and wellness centers. Classes are often taught on the premises.

Another advantage of an urban location is access to public trans-

portation. Scattered throughout the city of Chicago, Senior Suites apartment buildings are meant for those who like the urban life but prefer to remain in their own long-time neighborhoods.

"The nice thing about these buildings is that they are posi-

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tioned on bus lines and train routes," says Lisa Reed, vice president of operations at Senior Lifestyle Corporation, the Chicago-based developer of the buildings.

The Senior Suites buildings have apartments for those age 62 and older who live independently. Residents must meet certain income guidelines in order to qualify for an apartment.

Chicago has 19 Senior Suites projects. A new Senior Suites building is slated to open this fall on the campus of Autumn Green at Midway Village, a retirement community in Chicago near Midway Airport at 57th Street and Cicero Avenue.

In Evanston, Merar, who lives at the Mather, still has a car. She parks it in the building which offers valet service, but she doesn't use the car that much. "I know eventually I'll sell the car," she says, adding that she can get wherever she wants without one.

The Admiral at the Lake is a continuing care community located on the north side of Chicago between the Uptown and Edgewater neighborhoods. The community has an I-GO car for residents and employees to share and rent when they need it.

An express bus that stops near the Admiral takes residents downtown in 10 minutes. The community even has its own transportation committee, one of 30 different self-organized resident groups designed to meet the needs of those living in the building. Like other communities, the Admiral also has a small bus to transport residents to venues and events. A recent trip took a group to the Holocaust Museum in Skokie.

"We are a launching pad for an active lifestyle in the city," says Glenn Brichacek, chief executive of the Admiral at the Lake, a Kendal community. Kendal is a well-know operator of continuing care communities, most of which are located on the



The Admiral at the Lake invites residents to enjoy city life.

East Coast.

The Admiral opened about a year ago and is now 60 percent occupied, a level ahead of projections, according to Brichacek. A variety of one, two and three-bedroom units are available with entrance fees starting at about \$300,000. The community also has opened its assisted living, skilled and memory care unit, the Harbors.

Brichacek says about 70 percent of the residents are already accustomed to urban living and come from lakefront neighborhoods. The others are from out of town or the suburbs. "It made sense to them to retire in the city," he says.

Joan and Hank Bliss raised their children in suburban River Forest and then moved

to a house at the Indiana Dunes. They had considered moving to a Kendal community in rural Virginia, but then decided to immerse themselves in city life and bought a two-bedroom unit at the Admiral.

They like the fact that they can quickly get either downtown or to O'Hare Airport. They enjoy the diversity of the surrounding neighborhood. "We love the location," says Joan.

The couple recently took their grandchildren downtown by bus and rode the water taxi to Chinatown. They visited the local cultural museum and ate at a Chinese restaurant.

"The city is an exciting place," says Joan. "It has worked out beautifully." ■