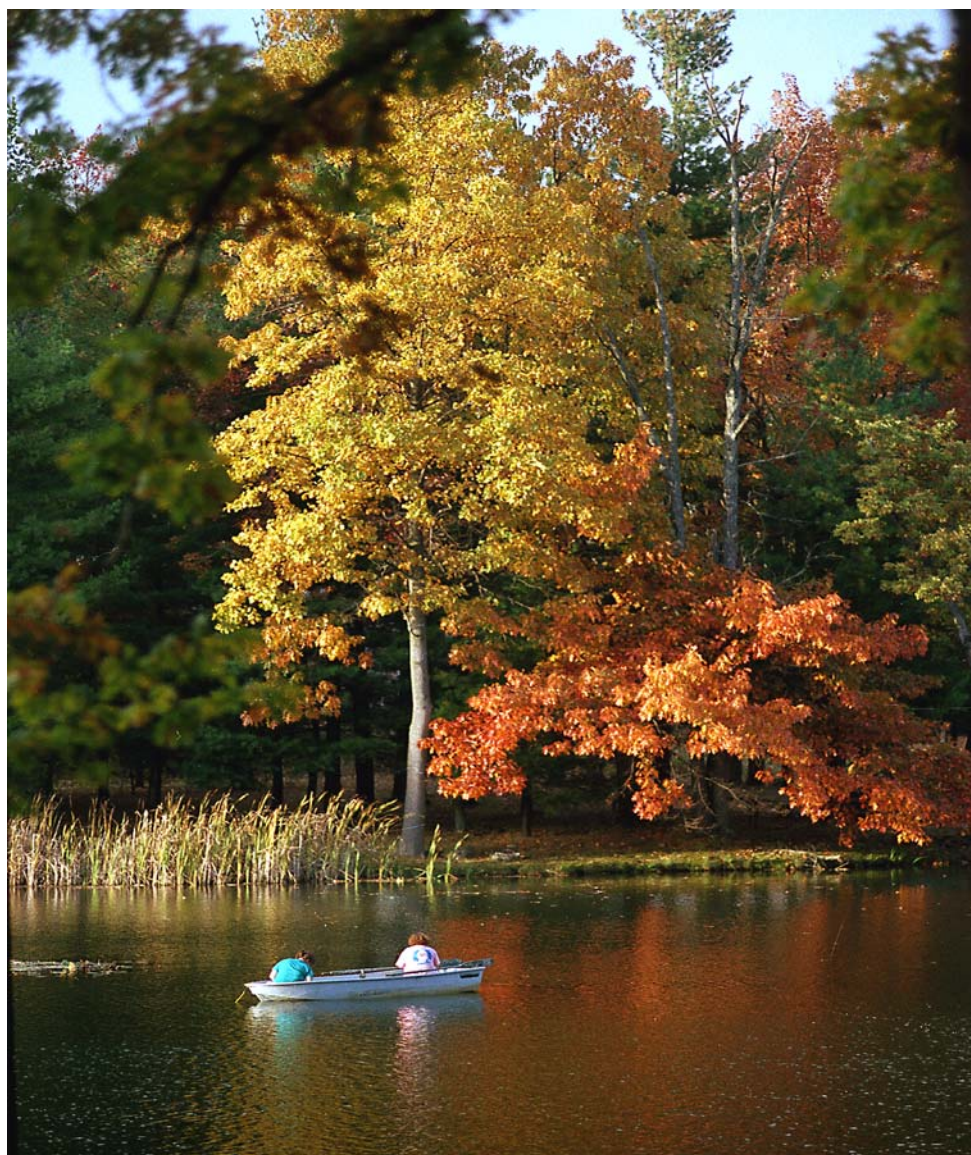


BECOMING A DESIGNATED RETIREMENT COMMUNITY (DRC)

West Virginia Community Program Manual



RetireWV

245 North Kanawha Street

Beckley, WV 25801

1-877-WVRETIRE

www.retirewv.org

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West Virginia Community Program Manual

RetireWV

Designated Retirement Communities

**Greater Morgantown
Retirement Community**

c/o CLIC
P.O. Box 674
Morgantown, WV 26507-0674
(304) 292-0186
clic@westco.net

**Retire 2 Four Seasons
Retirement Community**

P.O. Box 4098
Bluefield, WV 24701
(304) 327-7184
www.retire2fourseasons.org

**Mountain Roads
Retirement Community**

245 North Kanawha Street
Beckley, WV 25801
(304) 252-7328

**Three Rivers
Retirement Community**

200 Ballenger Street
Hinton, WV 25951
(304) 466-5332

Nicholas County Alive!

P.O. Box 385
Summersville, WV 26651
(304) 872-4944
retirenicholascounty@citynet.net

**Mountain Lakes Retirement
Community**

Lewis Co. Chamber of
Commerce
115 E 2nd Street
Weston, WV 26452
(304) 269-2608
lcinfo@lcchamber.org

State Partners

WV Division of Tourism

90 MacCorkle Avenue SW
South Charleston, WV 25303
(304) 558 2288

AARP

300 Summers Street, Suite 400
Charleston, WV 25301
1-866-227-7458

WV Parkways Authority

374 George Street
Beckley, WV 25801
(304) 256-6689

WV Bureau of Senior Services

1900 Kanawha Blvd. East
Charleston, WV 25305
(304) 558-3317

WV Development Office

Capitol Complex, Bldg 6-553
Charleston, WV 25305
(304) 957-2011

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WELCOME

Retiree attraction is an industry once believed to be cornered by a handful of southern states, but it has now crossed traditional borders, spreading throughout the United States to both urban and rural communities. Still in its infancy, this industry generates billions of dollars a year in sales of such things as:

- Entertainment
- Financial Services
- Health Care
- Real Estate
- Utilities

In an effort to tap the economic benefits of this new industry, local communities in West Virginia began looking at retiree attraction as an industry as early as 1985. It took many years but, in 1996, the state formed the first retiree attraction task force and began to study the retiree attraction industry. Finally, in 2000, the first two communities were proclaimed by the Governor to be official Designated Retirement Communities (DRC).

Retire WV was established in 2002 as a partnership between the state's DRCs and key state agencies whose operations impact retiree migration. Ongoing research and analysis conducted by *RetireWV* and others show that West Virginia can compete with other states and become a leader nationally in the retiree attraction industry.

This manual will hopefully provide local communities with an understanding of the retiree attraction industry and the steps required to establish a successful local retiree attraction program in West Virginia. It is our hope you will soon be a part of this growing industry in our state and we look forward to working with you towards that goal.



Greater Morgantown Retirement Community (Monongalia County)
Retire 2 Four Seasons Retirement Community (Mercer County WV & Tazewell County VA)
Mountain Roads Retirement Community (Raleigh County)
Three Rivers Retirement Community (Summers County)
Nicholas County Alive! (Nicholas County)
Mountain Lakes Retirement Community (Lewis County)

SECTION I

RETIREMENT IN AMERICA TODAY

The Retirement Market - An Overview

Economic Impact

When we talk about retirees, we are really talking about a composite group that includes individuals already retired as well as the vast group of Americans known collectively as “baby boomers.” To make a success of any retiree attraction initiative, it is important to remember the 76 million Americans (29% of the population) who will be retiring over the next twenty years but who may be looking for a retirement destination now. The first of the baby boomers began turning age 50 in 1996 and it is estimated that every 8 seconds, someone in the U.S. turns 50.



The 50+ population is the fastest growing and wealthiest market sector in the United States. It is estimated that Boomers have an estimated spending power of \$1.1 trillion per year. Eighty-three percent are employed full time and, prior to retirement, members of this market group will see their incomes grow at a faster rate than ever before in America’s history.

According to Dr. Mark Fagan, professor in the Department of Sociology and Social Work at Jacksonville State University in Alabama, members of the 50+ market:

- Have 77 percent of the country’s personal financial assets
- Have 80 percent of the country’s savings account deposits
- Have 68 percent of all money market accounts
- Control half of America’s discretionary income
- Own 50 percent of all corporate stocks
- Purchase 48 percent of all new domestic automobiles
- 77 percent own their own home
- Have a median family income of over \$33,000

Retirees migrate to areas with the amenities to provide them with the comfortable lifestyle they desire for their retirement. Their steady incomes are not vulnerable to cyclic economic activity and are used primarily for discretionary spending. The impact of this spending usually occurs at the local level, leading to increased economic development and job creation in their chosen retirement community.

Retiree attraction is a clean industry and does not pollute or destroy the environment. It also does not place added strain on community schools, social services; criminal justice systems, or health care systems.

As the benefits of retiree attraction become well known, more communities will develop programs to recruit these older interstate migrants. A brief analysis shows that retirees can:

- Increase the retail and property tax base
- Increase the number of positive taxpayers
- Increase retail sales
- Increase entrepreneurship
- Increase the number of volunteers and contributors to churches and local philanthropic & service organizations

According to Dr. Fagan, tourism areas generally evolve into retirement areas, and the 50+ market has both the time and resources to travel. Tourism areas find that retiree attraction initiatives:

- Fit well into the infrastructures of rural areas located within easy driving distance of a major city
- Bring money to rural areas and positively impact further economic development
- Create jobs and increase population at a faster rate than rural areas which depend on manufacturing, mining, and agriculture

The bottom line - retiree attraction can be a strong source of real economic development, adding to the existing mature market of a community and increasing the significance of this population group.

The Classification of Migrant Retirees

Retirees can be classified into three types:

- Amenity Seeking Retirees (looking for a lifestyle opposite of their daily routine)
- Returning Former Residents (returning home to enjoy relatives, nostalgia and lower cost of living)
- Dependency Retirees (move primarily because they have lost a spouse or face pending disability)

Every state will receive a certain number of retirees from each of the above classifications. But studies show retirees prefer relocating to an area where they have had some positive previous experience such as attending college, visiting a tourist attraction, military service, having a vacation home, or visiting friends or family.

Amenity seeking retirees tend to be younger, well off financially, married, well traveled, well educated, and homeowners in both their community of origin and destination. Amenity and return retirees look for a combination of characteristics in a community- moderate climate; good medical care; variety of choice housing at reasonable prices; safe and quiet neighborhoods; lower cost-of-living; quality recreational attractions; interesting cultural activities, and convenient shopping.

The Potential Retirement Market

According to Hearst Communications, as many as 36 percent of mature adults move to a new residence or community following retirement. Of those retirees who move:

- 22 percent move to another house in their city but further from the city center
- 30 percent move to another town in their state
- 48 percent move to another state

Community Characteristics

In order to establish the desirability of a potential retirement destination, amenities and features must be analyzed. David Savageau, in his book *Retirement Places Rated* (4th Edition, 1995) rated potential retirement places on the basis of seven criteria: money matters, housing, climate, personal safety, services, work opportunities, and leisure activities.

These Factors can be further explained as follows:

- *Money Matters* - Looks at typical personal income and taxes, and also measures the costs for items such as food and health care.
- *Housing* - Looks at costs, including property taxes, utility bills, and average sales prices. Notes whether condominiums, mobile homes, and rental apartments are available.
- *Climate* - Reviews winter discomfort factors such as wind chill and rates summer discomfort factors such as humidity and dampness. Psychological factors such as cloudiness, darkness, and fog also receive scrutiny.
- *Personal Safety* - Measures the annual rate of violent and property crimes in each place and looks also at the latest local five-year trends, whether up, down or flat.
- *Services* - Evaluates the supply of health care, public transportation, and continuing education amenities in each place.
- *Working* - Compares the local prospects for jobs in three basic industries most promising to older adults: Finance, insurance, and real estate; retail trade; and services.
- *Leisure Living* - Counts recreational and cultural assets such as public golf courses, good restaurants, symphony orchestras, opera companies, lakes national parks, and state recreation areas.

Savageau rated locations on these criteria, combined the scores, and gave each an overall rating. The highest -ranking places were those which offered the best retirement living in the greatest number of categories, even though they may have been lacking in one area or another. According to Savageau: "It takes the average person five years to decide where to retire."

As previously noted, retirement areas generally evolve from seasonal tourism areas. These places typically had:

- A mild four-season climate
- Good highways
- An image as a nice place to visit and to retire
- Literature about their retirement life
- Received publicity as a “Retirement Eden” - a place where one would love to visit and like to retire

Additionally, these areas tend to share the following characteristics:

- A low cost of living
- Low urbanization
- Quality housing at reasonable cost
- Good health care services
- Outdoor recreational attractions
- Adequate transportation services
- Quality cultural attractions

A community that pursues a retiree attraction initiative may soon find that a natural migration stream develops in their area. Once a retiree relocates to an area, they begin to receive visitors. These visitors will eventually begin their own retirement process and remember their friends or family members who relocated to a community. Before you know it, “word of mouth” has become an important marketing tool.

SECTION II

WEST VIRGINIA AS A RETIREMENT DESTINATION

Rating West Virginia as a Retirement Destination

West Virginia's exceptional natural beauty, mountain scenery, variety of arts and crafts, mountain culture & history, and excellent recreational opportunities are among its key factors in attracting retirees.

Active retirement years can now amount to one-third of a person's life and choosing where to spend these years is not a simple task. The factors that most persons planning for retirement deem important - *Savageau's Seven Criteria* - were outlined and briefly analyzed in Section One of this manual:

- Money Matters
- Housing
- Climate
- Personal Safety
- Services
- Working
- Leisure Living

Retirees consider all of these factors when contemplating relocation. Water, mountains, and scenic beauty have been and continue to be a strong attraction to potential retirees. And while consideration for health care, public transportation, and the performing arts would seem to favor larger communities in the relocation decision, the size of a particular community is not the most important factor.



The fact is that the consideration given to personal safety and cost of living favors smaller communities, and the bottom line is that the proper mix of all seven of these factors will determine whether West Virginia in general and the local community in particular *have what it takes* to be a retirement destination.

The question at hand is how West Virginia rates as a *Retirement Destination*, particularly when compared to West Virginia's primary competitor states for migrating retirees:

- Alabama
- Kentucky
- North Carolina
- Pennsylvania
- Tennessee
- Georgia
- Maryland
- Ohio
- South Carolina
- Virginia

Money Matters

Regarding *Money Matters*, retirees consider taxes, and the costs for items such as food and health care when choosing a retirement destination. When compared to the competitor states, West Virginia ranks third behind Virginia and South Carolina with a total annual tax burden of \$4,546.

In an effort to determine the scope and measure of taxes levied - taxes which may be of particular interest to potential migrant retirees - the West Virginia Development Office studied three principle areas of taxation: 1) State and Local Income Taxes; 2) State and Local Sales Taxes; and 3) Property Taxes. Based on this study (which did not include Maryland, Ohio, or Pennsylvania, but did include the remaining seven competitor states and West Virginia), West Virginia ranks near the middle with regard to taxation of retirement income, personal and real property, and retail goods and services.

A major impact on the cost of food is whether or not the state levies a sales tax on food. West Virginia does levy such a sales tax, as do six of the ten competitor states. Of these states, Georgia levies the lowest food sales tax at 2%. Kentucky, Maryland, Ohio, and Pennsylvania do not levy a sales tax on food.

Overall, West Virginia rates reasonably well on most items affecting *Money Matters*, offering a lower cost alternative to migrant retirees.

Housing

Surveys show that single-family housing is the overwhelming favorite housing choice among retirees. According to Dr. Fagan's Retirement Study, West Virginia has the lowest cost for single family housing when compared to the competitor states:

- Lowest median housing cost: \$72,800 for West Virginia
- Highest median housing cost: \$146,000 for Maryland

Even though West Virginia has the lowest housing cost, it appears that the existing supply of housing stock for sale may not be sufficient to satisfy the needs of an influx of retiree households. With low construction costs and ample space for new construction, West Virginia may be in the position to supply the required housing on an as-needed basis.

West Virginia has a monthly fair market rent figure of between \$297-\$456, comparing favorably with the national average of \$482. When compared to the competitor states, West Virginia ranks at the lower end of the fair market rent spectrum. Only Alabama and Kentucky are competitive in this area.

Another option for retirement housing is specialized retirement and life-care communities. Developments such as these can offer more comprehensive package of recreational and social events, transportation, dining services, and other amenities; as

well as a safe and secure living environment. The development of such housing could increase should West Virginia begin to attract and retain large numbers of retirees.

Although West Virginia's housing costs are *below the national average* for both single-family homes and fair market rent, the supply of such housing may be inadequate to satisfy the needs of an influx of retirees. The opportunity exists, however, to satisfy these needs through new construction.

Climate

West Virginia lies in the Appalachian Highlands of the eastern United States, an area of forested mountains and narrow valleys. Along the Potomac River near Harper's Ferry is the lowest point in the state at 240 feet above sea level. A little more than 100 miles to the southwest is Spruce Knob in Pendleton County - its peak of 4,862 feet above sea level is the highest point in the state.

West Virginia's climate is known as humid continental, with warm summers and cool to cold winters. It can vary considerably between nearby areas mainly due to differences in altitude. The mean annual temperature ranges from 56° F in the southwest to 48° F in the mountains. For the greater part of the state, the mean annual temperature is between 52° and 53° F.

The annual precipitation varies from about 56 inches in the highest elevations to about 32 inches in the extreme eastern-central part of the state. The mean for the state overall is between 45 and 50 inches and is usually fairly evenly distributed. West Virginia had less rain than all of the competitor states except Alabama, Georgia, Kentucky, Ohio, and South Carolina.

Snowfall, which makes up some 8 percent of the total precipitation, varies from a seasonal average of less than 20 inches in the southeast to more than 64 inches in the northern mountains. Pickens, in Randolph County, has reported annual snowfalls of about 105 inches, or one-sixth of its total precipitation. Behind Pennsylvania, West Virginia had the second most snowfall of any of the competitor states.

Climactic information is constantly listed near the top of relocation factors for retirees. In developing the Retiree Attraction Program for the local community, the local climate and terrain of the area will need to be described. To do so, retirement communities will need to gather the following information:

- Average annual precipitation - total, rainfall, snowfall
- Average summer and winter highs and lows
- The general landscape of the area

West Virginia's distinct four season climate should be mild enough to attract retirees from the harsher climates of the northeast United States, particularly those who enjoy the outdoors and winter activities.

Personal Safety

One Method of analyzing the *Personal Safety* factor is to analyze the crime rate per 100,000 population. According to the U.S. Census, the total crime rate for West Virginia was 271 crimes per 100,000 population, far below the national average and the lowest among the competitor states. Possibly even more significant than this is the fact that West Virginia has had the lowest overall crime rate in the nation since 1972.

All but the most populated regions of the state have a crime rate lower than the state average - in some cases significantly lower. In any case, even the locations with the highest rates still far below the national average, making West Virginia's consistently low crime rate one of its greatest retiree attraction strengths.

Services

The services that retirees have the most interest in are health care, transportation and continuing education.

Health Care

Americans become more concerned with health care in retirement than at any other time of their life. Provider visits tend to be more frequent and short hospital stays are likely. The concept of *Life Care*, which includes assisted living, rehabilitation, and skilled nursing, as well as home health care, are all part of the health care package retirees deem important.

West Virginia ranks higher than the national average on virtually every aspect analyzed regarding health care services.

Although West Virginia has the facilities, the state has a lack of physicians to staff them, particularly in rural areas-areas that would otherwise be highly attractive to retirees. The opportunity may exist to increase the presence of physicians through retiree attraction.

Transportation

Access to and availability of transportation services is important to retirees. West Virginia is highly accessible by car, airplane or train to major cities throughout the eastern United States.

West Virginia has an excellent overall infrastructure network. 550 miles of interstate highways criss-cross the state. Interstate routes 77 and 79 are important north-south arteries meeting I-64, an important east-west artery, in Charleston. I-81 links the eastern panhandle with the state's neighbors in the east. The Appalachian Corridor System of four-lane divided highways has provided access to many parts of the state previously served only by twisting two-lane roads.

Scheduled Amtrak services is available over selected portions of the over 2,500 miles of railroads. Public transit is available in 33 of the state's 55 counties. Commercial airline service is available at nine of the state's thirty public airports. As 63 percent of the population of the United States is within 500 miles of West Virginia's superb infrastructure network, it could be said that transportation-wise, West Virginia is wide-open.

Continuing Education

Retirement would be an empty time if there were not opportunities for learning new things. All together, there are eleven public and nine private institutions of higher learning in West Virginia. There are also 177 public libraries across the state's 55 counties, the largest of which is in Charleston. The West Virginia Division of Culture and History Library at the Capitol Complex in Charleston has an extensive collection for genealogists, historians and lifelong learners. The largest of the state's academic libraries is at West Virginia University in Morgantown.

West Virginia's Elderhostel network helps to provide retirees a variety of continuing education opportunities at an affordable cost. Dozens of communities offer activities through the national Elderhostel program and several of the colleges and universities have lifelong learning programs.

In addition, West Virginia offers tuition reduction to state residents who desire to take college courses on an informal basis.

Overall, on *Services*, the mountain state rates fairly well. According to Fagan's analysis, West Virginia placed fourth out of the 10 states, grading lower than Pennsylvania, Kentucky, and South Carolina, but higher than Virginia, North Carolina, Georgia, Maryland, Tennessee, and Alabama.

Working

While many retirees dream of a relaxed, pleasurable, and leisurely retirement, others find themselves working part-time during these years. Some will work to supplement their income, some will work or volunteer to simply occupy their time, and others may fulfill a life long dream by starting their own business. Whether a volunteer, business entrepreneur or a part-time employee, many retirees will be concerned with available employment opportunities.

One method of measure for work opportunities is the unemployment rate - a higher rate would indicate a lack of available work opportunities and a lower unemployment rate would indicate more potential employment opportunities for the retiree. An interesting footnote to this is that seven West Virginia counties are already experiencing a large in-migration of people age 60 and over, and six of these seven counties have unemployment rates below the national average.

Opportunities for volunteers are usually always plentiful - there are museums, schools, civic groups, churches, and other organizations across the state that are always in need of volunteers.

When ranking West Virginia vs. the competitor states against *Working*, West Virginia rated rather poorly. According to Fagan's analysis, West Virginia placed eighth out of 10 states, grading lower than South Carolina, Alabama, Pennsylvania, Tennessee, Maryland, Virginia, and North Carolina, but higher than Georgia and Kentucky.

Leisure Living

Leisure Living considers the recreational and cultural activities available to the retiree. These activities might include such things as boating, camping, fishing, golfing, hiking, hunting, physical fitness on the recreational side, fairs and festivals, and visual and performing arts.

Recreation

West Virginia is renowned for its natural and scenic beauty, and the state's rugged landscape allows for many outdoor activities. Backpacking, boating, camping, fishing, hiking, horseback riding, hunting and other popular outdoor activities can be done in the numerous local, state and national parks and forests, lakes, and in public hunting areas. Bicycling and mountain biking are popular activities as well.

For the serious or recreational golfer, public, private, and semi-private golf courses abound throughout the state. The state also has several first class ski resorts featuring both alpine and Nordic skiing and the nearly 2,000 miles of mountain streams make the state the undisputed whitewater capital of the East.

Hunting in West Virginia is a time-honored tradition in which the majority of families have at least one member who participates on a regular basis. Each year more than 350,000 hunters take to West Virginia's woods in search of some sort of quarry. With this pursuit millions of dollars are directed toward the state's economy, creating more than 5,000 jobs. West Virginia's hunting-related expenditures for food, lodging, transportation, and equipment brought in nearly \$270 million to the state's economy.

The West Virginia Division of Natural Resources fisheries management programs are designed to provide a variety of fishing opportunities and experiences for anglers. The DNR endeavors to develop opportunities that range from native brook trout creeks to musky streams and large river catfish, and from small impoundment bluegill to reservoir bass and walleye.

Fairs, Festivals, and Events

Fairs, festivals, and events rate vary highly with retirees. Almost every community in West Virginia offers events and festivals specific to their identity and image. These activities encourage community involvement and are an excellent way to draw people to a community for a visit.

The Arts

In cities around the state, museums celebrate the history, culture, and art of West Virginia. The State Museum at the Capitol Complex in Charleston includes standing exhibits and ever-changing tributes to the state's arts and crafts. In Beckley, Tamarack is a world-class showcase for the state's culture, history, and cuisine.

The performing arts flourish in West Virginia. The West Virginia Symphony presents monthly concerts featuring internationally known guests artists. Theater groups perform year-round in cities around the state. Outdoor dramas abound throughout the state in the summer months.

Opportunities to experience the arts and West Virginia culture - to numerous to mention individually - exist in plentiful supply in each of the state's eight tourism/retirement regions.

Overall, when ranking West Virginia on *Leisure Living* against the competitor states, the mountain state rates very highly. According to Fagan's analysis, West Virginia placed third out of the 10 states, grading lower than Maryland and Pennsylvania, and but higher than Virginia, South Carolina, North Carolina, Georgia, Alabama, Kentucky, and Tennessee.

West Virginia has a healthy tourism industry with many non-resident visitors. The key for each community will be to assess itself to identify strengths and weaknesses and create a plan to be competitive.

SECTION III

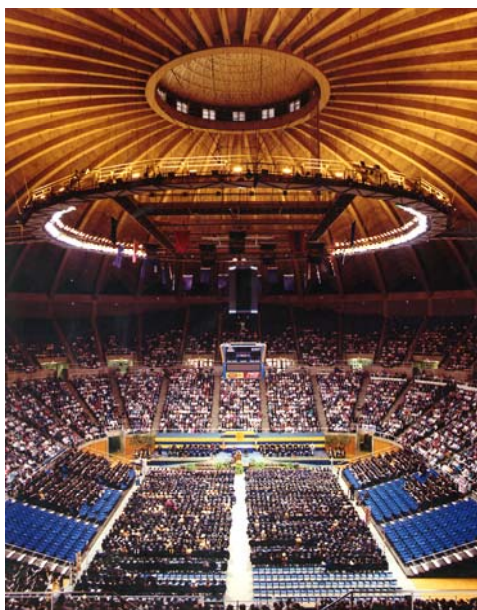
ORGANIZING A LOCAL RETIREE ATTRACTION PROGRAM

Becoming a Designated Retirement Community

To become a Designated Retirement Community, or DRC, communities must meet a defined set of standards. Once these standards are met, the local community can then become a DRC and join *RetireWV*, which offers the following benefits:

- Access to the retiree prospect data base
- Space on the *RetireWV* website
- Communication with retirees through the toll-free telephone number
- Special inclusion in statewide marketing efforts
- The opportunity to network with other communities implementing retiree attraction programs

The process of attaining DRC status will take place over time. After reviewing this manual, communities can schedule an information workshop, conducted by *RetireWV*, to find out more about the history of retiree attraction in the state and the experiences of current DRCs during and after the application process.



Following this workshop, community representatives will need to formulate a consensus on whether or not to proceed. If the consensus is favorable, a mentor from *RetireWV* will be assigned and the process begins!

To become a DRC, each community will need to prepare an application package that will be reviewed by a representative group of existing Designated Retirement Communities (DRC). *RetireWV* appreciates that applicant communities are unique, and may not all have the same strengths.

For this reason, the organization has developed a point system to give each community the opportunity to emphasize their strengths. Meeting the minimum point total is important so prospective retirees know that when a community in West Virginia is recognized as a Designated Retirement Community (DRC), it has met a minimum standard followed by all DRCs in the state.

Summary of Requirements for Attaining Designated Community Status

1. Designate sponsor agency (5 points)

- Who is the agency
- What is their commitment
- Point of contact

2. Conduct community organization meeting (5 points)

- When was meeting held
- Who attended
- Develop Goals, Objectives, Timeline

3. Obtain letters of support (10 points)

- Resolution from governing body (*Appendix A*)
- Copies of letters must be included
- Suggested organizations: local or regional tourism agency, Chamber of Commerce and/or Main Street program, hospital, higher education institution, economic development office, community development office, senior center, elected officials, health care facilities

4. Establish and maintain a community-based administrative committee (10 points)

- List of committee members and affiliations
- Suggested membership includes representatives from Chambers of Commerce, Elected Officials, Health Care, Banks and Financial Advisors, Media, Recreation & Leisure Services, Retirees, Volunteers, Real Estate, Utilities, Economic Development, Senior Programs, Hospitality Services, Transportation, Housing Authority, Main Street, Social Services, Churches
- Plan for meetings post-application

5. Establish sub-committees (*Note: Some of these committee are relevant only to application period*) (5 points)

- Suggested committees: Community Inventory/Assessment; Community Relations/Fundraising; Marketing and Promotion; Connectors/Ambassadors; Program Evaluation
- List of committee members and affiliations
- List of committee goals and activities

6. Develop/create a community profile including statistical information (15 points)

- Copy of profile must be included
- Profile should contain information on transportation, shopping,, volunteer opportunities, utilities, taxes, cost of living, crime, hotels, restaurants, climate, employment, library, internet services, fitness centers

7. Develop a marketing plan for attracting and retention of retirees (20 points)

- Copy of marketing plan must be included
- Includes information on target markets (resident retirees, return migrants, amenity-seeking retirees)

8. Develop a response packet for prospective retirees (15 points)

- Include packet with application
- Includes plan for dissemination of information

9. Describe health care services in the designated community (20 points)

- Includes in-patient and emergency services, EMS, primary care offices or clinics, home health services, medical specialists, dental services, pharmaceutical services, skilled nursing/long term care, urgent care, therapy services, assisted living

10. Identify available housing in community (20 points)

- Includes information on available rental property and buildable land
- Includes information on available new and resale housing in multiple price ranges (single-family homes, condos, townhomes)
- Includes information on special housing for retirees

11. Identify education opportunities available locally (10 points)

- Name of closest higher education institution, distance from DRC, and presence in community
- Types of education programs available to retirees (degree programs, informal education, etc.)
- Availability of programs located within designated community

12. Identify cultural and recreational opportunities (10 points)

- Description of opportunities
- Types of education programs available to retirees ((Parks 'n Rec, cultural center, etc.)
- Availability of programs located within designated community

A total of 135 points need to be attained by the applicant community in order to become a Designated Retirement Community (DRC).

How to Organize the Program

Although each of the requirements listed are important to the successful organization of the local retiree attraction program (as well as being required for participation), a few are absolutely key to the program's initial success

The Formation of the Retiree Attraction Committee

The first step in the successful formation of the local retiree attraction program should be the establishment of the Retiree Attraction Committee. Potential members should be those individuals in the local community that are able to provide leadership at the

local level. Examples of those who may be best suited for membership are individuals who are well-known in the community and who have gained the respect of the community's citizens.

Current or former members of organizations such as chambers of commerce, service clubs, churches, local government, or similar organizations are important. These are individuals who will personally commit their time and attendance to committee functions and will remain with the program for an extended length of time. They are members of the community who are interested in seeing their community grow and prosper and individuals who have a basic understanding of the needs and wants of the retiree.

Community Support

There are several requirements for participation in the program, which serve to link the retiree attraction program to the local community. One of these requirements is having an official sponsoring organization, such as the local Chamber of Commerce, Economic Development Authority, or Local Governing Body.

Another requirement for participation, which assures the support of the local community, is to have a resolution passed by the local governing body recognizing and supporting the efforts of the Retirement Attraction Committee. This resolution will be a cornerstone in the development of the local program. A sample resolution can be found in Appendix A.

The Formation of the Subcommittees

After the Retiree Attraction Committee is formed, each community should then develop a minimum of four to five subcommittees:

- Community Inventory/Assessment Subcommittee
- Community Relations/Fundraising Subcommittee
- Marketing and Promotion Subcommittee
- Ambassadors Subcommittee
- Program Evaluation Subcommittee.

All five of these subcommittees should be formed and staffed concurrently. However, the first subcommittee to take action is the Community Inventory/Assessment Subcommittee.

Community Inventory/Assessment Subcommittee

The Responsibility of the Community Inventory/Assessment Subcommittee is to conduct an honest and unbiased inventory and assessment of whether the community can meet the twelve standards described previously. This information

will be used to develop the DRC application and to compile information that will be used by other program committees.

It is of utmost importance to understand the factors that retirees believe are important in choosing a retirement destination. Being aware of the local community's strengths and weaknesses in relation to these factors is essential in determining the community's potential for a successful retiree attraction program. This assessment will determine features that can be used to promote the community.

It is suggested that communities use the AARP Livable Communities survey, which is designed to address the needs of retirees. In an effort to determine perceptions regarding the community, the individual members of the Community Inventory/Assessment Subcommittee, as well as other members of the community, should complete the form, combining their responses into a single committee analysis. This Committee may want to use this opportunity to organize a community-wide meeting to assess how local residents perceive retirement living locally.

Community Relations/Fundraising Subcommittee

The members of this subcommittee will:

1. Locate and maintain contact with current resident and in-migrant retirees in the community
2. Act as salespeople for the program and build local support by creating awareness of the program through speaking engagements, media interviews, and other various means
3. Raise the funds necessary to run the program
4. Organize special events such as golf tournaments, dances, and other activities to introduce newcomers to current residents
5. Promote and coordinate the program with local entities such as:
 - Bankers
 - Chambers of Commerce
 - Civic Clubs
 - Media
 - Private Industry
 - Senior Program Leaders
 - Service Clubs
 - Builders
 - Churches
 - Elected Officials
 - Merchants
 - RELATORS®
 - Seniors
 - Sports and Hobby Clubs
 - Veterans Organizations

Members of this subcommittee should be knowledgeable on the following three key points: 1) The mission of the local retiree attraction committee; 2) How the community can become involved in the overall retiree attraction program; and 3) The advantages of having retirees move into the local community.

It should be noted that not only should the economic benefits of in-migrant retirees be stressed, but is important to also stress the civic contributions retirees make to the community. The valuable knowledge and skills they possess from their life experiences are often shared with their new community through volunteer work. Given the opportunity, retirees have much to offer.

Because of the linkage of this subcommittee to those institutions that stand to gain from the in-migration of retirees - Bankers, Real Estate Professionals, Shop Owners, and other Business Professionals - it is natural that fundraising should be one of this subcommittee's primary responsibilities.

The spending patterns of the amenity-seeking retiree should help to identify the immediate beneficiaries of a successful retiree attraction program. These retirees drive late model automobiles, are homeowners who tend to pay cash for a house, enjoy eating out on a regular basis, and have a considerable amount of discretionary income. Possible sources of funding include:

- Banks
- Health Care Providers
- Public & Private Clubs
- Restaurants
- Commercial Establishments
- Insurance Companies
- Real Estate Companies
- Utility Companies

Primary beneficiaries such as these should prove helpful in raising funds needed to promote their community as a retirement destination - they should have a great understanding of the relationship between their business and the impact of having significant number of retirees entering their community.

Fundraising is always a difficult proposition, no matter what the purpose of the project. When the goal is to recruit retirees to the local community the method that seems to be the most effective is the linkage of fundraising and community relations.

While the overall success of the local program will depend primarily on those involved and their commitment, money must be raised to pay for such things as:

- Development of printed promotional materials
- Office expenses such as telephones (including 800 service to receive inquires), postage, computers and software
- Advertising
- Travel expenses to attend meetings
- Gifts for visiting retiree prospects
- Events to assist relocated retirees to become better acquainted with the community
- Salary of a retirement director

The Community Relations/Fundraising Subcommittee should first establish a yearly budget for retiree recruitment; secondly, prepare a list of local businesses in the community that would receive the most benefit from retiree migration into the community (as described previously); and thirdly, solicit funding from these business.

Ambassadors Subcommittee

Ambassadors should be the most visible and important participants in the retiree recruitment process. Not only will it be their responsibility to make the first contact with the prospective retiree by letter or telephone, but they will also most likely serve as the tour guide when the prospect visits the community.

Ideal Ambassadors are retirees who have relocated to the community within the past five years. Because of this, they tend to have an interesting story to tell to prospects regarding their move into the community. The most successful Ambassadors are retired couples who tour other married couples.

The duties of the Ambassador Subcommittee include:

- Responding to inquiries by mail and telephone
- Maintaining a log of all contacts made (*Appendix B*)
- Providing tours of the community to visiting prospects
- Inviting prospects to special community events - those that might attract visitors to the area
- Maintain continual contact with the prospect until such time as the prospect's status changes (makes their relocation decision or asks not to be contacted again)

A telephone follow-up call should be made within 10 to 14 days after the information packet has been sent, with the purpose of the call being to:

- Insure the prospect received the material
- Answer and questions the prospect may have
- Determine if further information is required by the prospect
- Gather demographic information for a prospect profile such as profession, hobbies, interests, etc.
- Encourage a local visit by the prospect
- Make the prospect feel as if they already have a friend in the local community

The local community can maintain a long-term follow-up through any number of methods. Some communities use a quarterly mailing in newsletter form, writing about events in the community that will be of interest to new retirees. Other communities invite prospects to special events throughout the year, such as a Christmas tour.

Whatever the form chosen, written or by telephone, contact should be maintained with the prospect until they have moved or have requested that contact be terminated.

If a prospective retiree chooses to visit the local community, you should consider highlighting the following:

- Attractions and history
- Shopping
- Medical facilities
- Colleges and Universities
- An overview of available housing
- Recreational opportunities, such as public and private golf, swimming, tennis, & walking facilities, parks, lakes, etc.
- Transportation facilities, such as the airport, bus, or train depot

The prospect may request specific items such as churches or certain types of housing - the Ambassador has the ability to add these to any tour. Given that, any tour should be reasonable in both scope and time.

Should the prospect decide against moving, the local community should attempt to discover why. The reasoning behind their decision should be honestly probed, without offending the prospect. They should be told that the local community has a desire to improve and wishes to know the real reason why they decided against relocation. If known, the prospect will usually disclose it, but it should not be surprising if they themselves do not know.

After the initial visit, the prospect may desire more information and plan another visit. It is crucial to supply any requested information as this may serve to reinforce the decision making process. At this stage, the prospect will come to know that they have a contact in the local community on whom they can relay for answers.

The most desirable action is that the prospect has found that the local community meets their needs and desires. They have chosen the local community as they retirement destination and they move.

The final important step is to insure that newcomers to feel they are welcome. This can be achieved through any number of methods:

- *Newcomer Events* - These would be events such as picnics, dances, golf tournaments, etc.
- *Special Organizations* - for both in-migrant and in-place retirees

- *Special Projects* - Environmental, educational, and community projects sponsored by the local connectors. Examples could include beautification or adopt-a-school project

The Program Evaluation Subcommittee

The local Retiree Attraction Program should be a dynamic organization developing and maturing over time and many facets of the program will require self-evaluation and maintenance - especially in the early, formative months. Program evaluation will help to review and clarify the progress of the Retiree Attraction Program and should be used to direct future program efforts.

Two responsibilities this subcommittee should be accountable for are:

- A progress review based on previously set goals
- The establishment of a retiree tracking system

One major outcome of the evaluation efforts by this subcommittee should be the accurate accounting of how the overall program has fared within an established time frame - usually one to two years.

The other major task of this subcommittee should be the establishment of a system to track retirees to the community - whether or not as a result of the efforts of the program. By measuring the progress of the program, the DRC will have an invaluable resource directory of new retiree residents as evidence that retirees are indeed relocating to the area. The database of retirees resulting from these tracking efforts will prove to be a valuable resource for newcomer volunteers to serve as Ambassadors as part of the effort to continue retiree attraction.

It is essential to maintain a complete and detailed record of each contact made. Ideally, this tracking system should be maintained on a computer database that can be easily updated as each new follow-up contact is recorded. A sample tracking form can be found in Appendix B. No matter how this database is maintained, the following information should be documented:

- Prospect's name, address, and telephone number
- Date of initial contact and how the prospect first learned of the local program
- What type of information the prospect requested and when it was mailed;
- Date of follow-up contact, by whom, and any comment
- Demographic profile of prospect, including profession, hobbies, etc.
- Dates of all additional contacts and follow-ups with related information;
- Date the prospect is to tour the local community
- Comments following the tour
- Date prospect relocates to the community or asks to no longer be considered as a prospect

Successful tracking of the prospect will offer evidence that the effort of the retiree attraction program have been successful. It might be assumed that new in-migrant retirees would be anxious to inform the local program of their arrival, many simply move to the community and go about their lives.

There are several methods a community can employ to determine the arrival of prospects as new in-migrant retirees. Examples include:

- *Real Estate Companies* - These firms should be encouraged to provide names of out-of-town buyer prospects to the *Program Evaluation Subcommittee*, so that these names could be compared to the committee's existing prospect list. Real Estate professionals may be reluctant to share the names of these buyer prospects unless confidentiality is promised
- *Newcomers Club* - Organizing or working with such a club (i.e. - Welcome Wagon) can yield valuable information
- *Utility Companies* - They are able to provide names of newcomers
- *Voter Registration Records* - These are a valuable source of names
- *Tax Assessor Records* - Also a valuable source of names;
- *Title Companies* - Can provide information on who is buying property;
- *"Have You Moved Here Recently?" Cards* - Place these cards in strategic locations offering a gift for respondents age 50 and over

Some of the above may provide information on an ongoing basis, others may require periodic information requests, and some may resist information-gathering efforts. It is vital to be aware of any interest the program is generating - tracking can provide this awareness. Finally, tracking reassures committee members that the program is working, and also proves the value of the program to those providing funding.

Marketing and Promotion Subcommittee

Members of this subcommittee should be creative idea people whose enthusiasm level is equal to the task. Those individuals with background in the media or advertising typically make good candidates for committee membership, as are business people whose business depends on advertising.

Marketing and Promotion Subcommittee members:

- Evaluate target markets and determine effective and affordable methods to reach those markets
- Create and market the desired community image to those markets
- Develop and distribute promotional material
- Coordinate advertising and public relations campaigns

Developing the Written Marketing Plan

As stated previously, the purpose of this plan is to detail the many things needed to successfully implement a program, focusing on the types of retirees the community desires and how the community expects to achieve its goals. The plan should include details of the following: A Mission Statement; Identification of the Target Market; Identification of the Competition, and Analysis of the Community's Strengths and Weaknesses; and the Strategies the local program will employ to attain its goal.

The successful implementation of a retiree attraction program involves two distinct marketing efforts:

- Successful marketing of the retiree attraction program to the local community
- Successful marketing of the local community to potential in-migrant retirees

Marketing to the Local Community

No retiree attraction program will reach its full potential without the support of the community - before the community can be *sold* to retirees, the retiree attraction program must be *sold* to the community. The *Community Relations/Fundraising Subcommittee* will assume the lead role in these efforts.

Marketing to the Potential In-Migrant Retiree

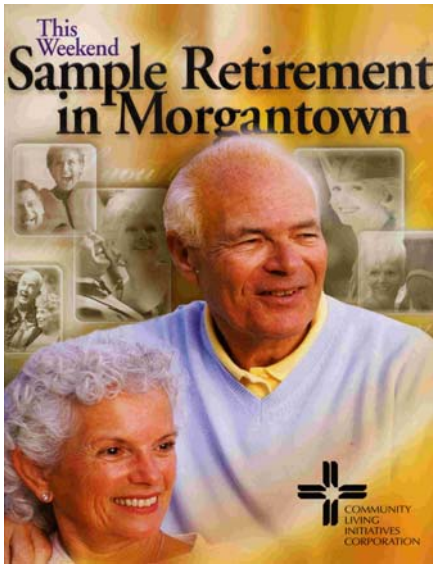
Successful implementation of the retiree attraction program insofar as the marketing of the program to potential in-migrant retirees will be primarily be the responsibility of the *Marketing and Promotion Subcommittee* and the *Ambassadors Subcommittee*, as well as assistance with fundraising from the *Community Relation/Fundraising Subcommittee*. The overall success of the marketing program will depend in large part on the satisfactory development and completion of the following:

- Defining the Market
- Funding the Program
- Marketing the Community
- Handling and Tracking the Response

Defining the Market

As West Virginia leads the nation in attracting retirees who have previously lived in the state, the initial targeting efforts will be based on attracting amenity retirees who have had positive predisposing experiences in West Virginia. More specifically, statewide marketing efforts will be targeted at those potential amenity migrant retirees with educational and/or employment experience in West Virginia now residing elsewhere.

With this in mind, the local community must determine who their best prospects are. More specifically, these prospects may be:



- Visitors to the local community age 50 and over
- Persons having family and friends in the local community
- Persons raised in a small town who wish to return to a small town lifestyle
- Former residents including persons raised in the local community now living elsewhere; persons formerly employed in the local community
- Graduates of local colleges and universities who pursued careers out of West Virginia
- Persons who desire a retirement destination featuring a milder climate, a safer community, possible year-round outdoor recreation, and a lower cost of living

Retirees can be categorized across all three classifications of migrant retirees: Amenity, Return, and Dependency. Because of this, the incomes of prospective retirees will range from Social Security checks to hundreds of thousands of dollars per year. While the retirement relocation process yields few of the most affluent and few at the lowest level, the vast majority of retirement prospects range from professional & business people and those who have prepared financially for retirement.

During the period 1985 to 1990, the states sending the most migrants age 50 and older to West Virginia were as follows:

- | | |
|----------------|--------------|
| • Ohio | • Maryland |
| • Virginia | • Florida |
| • Pennsylvania | • New Jersey |
| • New York | • Michigan |
| • Kentucky | • California |

In addition to this, in 1990 there were six states with significant numbers of current residents who were West Virginia natives:

- | | |
|----------------|------------------|
| • Ohio | • Virginia |
| • Florida | • Maryland |
| • Pennsylvania | • North Carolina |

The local community retiree attraction effort should develop a clear concept of the type of retiree that is to be encouraged to locate to that community. While all communities may desire professionals and the most affluent, the vast majority of relocating retirees -

as stated previously - will be found in the middle, between the most affluent and those who cannot afford to relocate.

Brochures may be the most cost-effective marketing tool and can be used for mailings, welcome centers, and other avenues to disseminate information. The brochure must be targeted to the active retiree and pre-retiree mature adult market, and must present factors which this market believes to be important when choosing a retirement destination

The basic components of an effective brochure should be as follows:

- easy-to-read format, such a tri-fold or quad-fold style in 12 to 14 point type with minimal copy and color photographs of active and mature adults, local events, facilities, and scenery
- include short statements or bulleted information regarding the lifestyles and amenities of the local community
- include a tear-off postage paid return panel to provide interested parties with further information regarding housing, taxes recreation, shopping, etc.
- include a telephone number - preferably a toll-free 800 number - for prospects to call for more information and a map depicting the community's location

A general information packet, which will be able to answer most questions a prospect would ask, should include:

- Cost of Living
- Climate Data - Average seasonal temperatures, precipitation, etc.
- Medical Services - the number of physicians and hospital information
- Recreational Opportunities
- Commercial and Public transportation availability
- Cultural Offerings
- Educational Opportunities for Adults
- Shopping
- Housing Availability and Rental Information

A personal letter from the Retirement Director or Retiree Attraction Committee Chairman may also be included.

When compiling material for the information packet, take a hard look at it from the standpoint of the prospect - resist the effort to load the package with materials from various merchants and chamber of commerce members. As an example, too much medical data, nursing home, or funeral home information may start the prospect thinking about the dark side of retirement, unwittingly causing them to think about staying where they are or moving near their children rather than to your community.

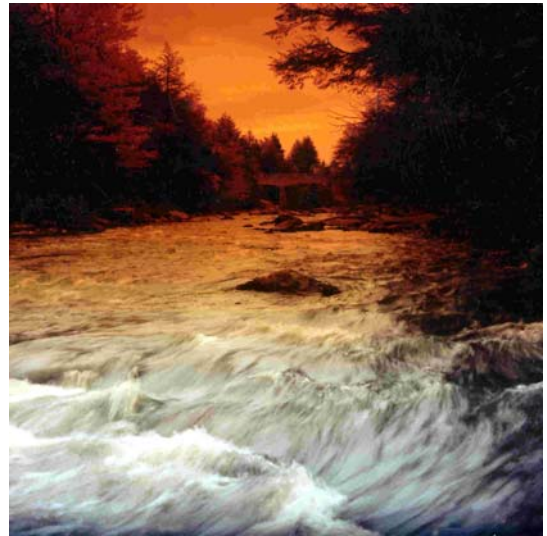
SECTION IV

CONCLUSION

Conclusion

While this manual has been assembled in an effort to provide guidance, it is the final responsibility of each local community to develop the retiree attraction program that is best suited for them. *RetireWV* is available to assist local communities with any questions which may arise - as is often said, "the door is always open."

At this point, any local community sincerely interested in developing an organized and effective retiree attraction program should now possess knowledge of the basic steps involved. By combining the information from this handbook with local ideas of a plan of action can be developed for going about the process of creating a retiree attraction program.



Several points should be emphasized as a review of this process:

- A core group of interested individuals should be organized as the *Retiree Attraction Committee*;
- Each committee member should be knowledgeable about the committee's goals regarding program development, the steps involved in establishing the program, and have the commitment to succeed;
- Support for the program's efforts should be sought from the local governing body, business, and the community at large.
- Support should be built through the designation of a *Sponsoring Organization* and a *Resolution of Official Community Support*.
- In order to properly evaluate the community and promote the program, a *Community Inventory and Assessment Process* must be completed;
- A *General Information Packet* should be developed - as well as a *Brochure* for distribution to those who inquire about the local community as a retirement destination;
- *Follow-up* should be conducted;
- *Periodic Program Evaluations* should be conducted;

Remember that the process of attracting retirees is a long-term venture. Don't expect too much too soon - it takes time to establish a successful program. The ultimate goal of *RetireWV* is to get retirees to consider retirement in West Virginia. The goal of the local program is to persuade them that their community is right for them.

APPENDIX A

**RESOLUTION OF
OFFICIAL COMMUNITY SUPPORT**

RESOLUTION

Whereas, many retirees today are younger, healthier, and financially independent, and;

Whereas, many retirees today will relocate to an area that offers a lifestyle more compatible with that which the retirees is seeking, and;

Whereas, retirees who relocate bring with them financial resources, retirement incomes, life experiences, work skills, time, and talents which become part of the new community, and;

Whereas, new retirees create jobs, income, and resources in the community and add to the creation of a strong and stable economy;

Be it therefore resolved that,

The (City Council, County Commission, etc.) of (your community's name) recommends the establishment of a "Retiree Attraction Committee" whose purpose shall be to access, develop, and promote our community as a retirement as a retirement destination community and that this Committee may elect officers to provide leadership and direction for the Committee, appoint members to the Committee, set meeting times and places, maintain written minutes of Committee meetings, establish subcommittee for carrying out the work of the Committee, and otherwise conduct business of such a nature so as to develop and promote the good name of this community as an area in which retirees who live here will want to stay and as a place where other retirees will choose to live.

APPENDIX B

TRACKING FORM

**RETIREWV
Information Tracking Form**

Date of Contact: _____
DRC: _____

FIRST NAME: _____ M.I.: _____ LAST NAME: _____

MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

COUNTRY: _____

PHONE: _____ CELL PHONE: _____

EMAIL ADDRESS: _____

PREFERRED METHOD OF COMMUNICATION:

_____ PHONE _____ CELL PHONE _____ EMAIL _____ MAIL

DATE OF BIRTH: _____

MALE: _____ FEMALE: _____

PICK ONE:

_____ MARRIED

_____ SINGLE

_____ WIDOWED

_____ OTHER

HOW DID YOU HEAR ABOUT RETIREWV:

_____ WEBSITE

_____ RETIREMENT TIMES

WHERE DID YOU GET YOUR COPY OF THE TIMES: _____

_____ MAGAZINE AD/ARTICLE - WHAT MAGAZINE: _____

_____ OTHER: DESCRIBE: _____

REASON FOR CALL:

_____ GENERAL RETIREMENT INFORMATION

_____ HOUSING: _____

_____ BUY _____ RENT

TYPE: _____ CCRC _____ GATED _____ OTHER

_____ HEALTH CARE: _____

_____ TAXES: _____

___ INFORMATION ON A SPECIFIC COMMUNITY

CITY: _____

COUNTY: _____

___ TOURISM INFORMATION

HISTORY: _____

OUTDOOR RECREATION: _____

FAIRS/FESTIVALS: _____

___ OTHER: DESCRIBE: _____

WILL YOU BE VISITING WV IN THE NEAR FUTURE: YES ___ NO ___

WHY? ___ BUSINESS

___ PLEASURE

___ VISIT FAMILY

___ JUST PASSING THROUGH

___ OTHER: DESCRIBE: _____

FORMER RESIDENT: YES ___ NO ___

FAMILY IN WV: YES ___ NO ___

ARE YOU PLANNING TO RETIRE IN WV: YES ___ NO ___

DO YOU KNOW WHERE:

CITY: _____

COUNTY: _____

REGION: _____

DO YOU WANT SOMEONE TO FOLLOW-UP: YES ___ NO ___

NOTES:

APPENDIX C

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