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FINDING A HOME FOR GAY RETIREES

As Baby Boomers age, there is growing demand for specialized communities

Heather Boerner, Special to The Chronicle
 Sunday, October 29, 2006

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Elaine Womack, 53, is better prepared for retirement than many. As a teacher, she has a solid nest egg. As a homeowner, she has the equity of her Mountain View condo to finance an eventual move to a retirement community -- that is, if she decides to move at all.

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Some of her hesitation is due to the negative image she has of retirement homes, where she imagines "people go in and are rotting away." But some of her resistance comes from her concern that as a lesbian she'd have a harder time meeting someone at a typical retirement community.

"I'm a single person and I'm hoping to meet someone to grow old with," she said. "For a lot of the homosexual community, companionship is really important. That's the main reason I'd consider a gay retirement community."

Right now, Womack would have to leave the Bay Area to find a retirement community designed for her and other lesbian, gay, bisexual or transgender Baby Boomers. But two developments scheduled to start construction next year seek to change that.

Fountaingrove Lodge in Santa Rosa would be the first gay retirement community for Aegis Senior Living, one of the largest assisted-living companies in the country. The other, Openhouse in San Francisco, is planning a mixed-income apartment and gay senior services in the heart of the city. Both are opening a world of options for seniors who, like Womack, don't want to give up their gay community and want to age in style.

A market and a movement

Gay and lesbian retirement communities are popping up from North Carolina to New Mexico, but the Bay Area has been slow to join the trend. The high cost of land in the region makes it prohibitively expensive for all but the largest developers to afford such an investment.

But builders have been slow to catch on to this niche market -- one that includes at least 17,000 people in San Francisco and up to 25,000 in the East Bay.

As the market skews away from general-interest retirement communities, big companies like Aegis are catching on.

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But gay retirement communities are more than a market -- they're part of a movement.

"With aging comes dependence on care providers and retirement communities," said Michael Adams, executive director of New York's Senior Action in a Gay Environment. "For a lot of gay seniors, what that has meant was they didn't want to jeopardize their safety by being out to care providers who may not understand. It used to be that (gay and lesbian) seniors made the choice to go back in the closet as they got older. What these new communities represent is a new generation of seniors who don't want to be in the closet as they age."

Openhouse was founded in 1998 but has evolved from a community group to a group savvy in the high-stakes real estate market.

"Since we're a grassroots community, we didn't come from the idea of capitalizing on a niche market," said Marcy Adelman, author of "Longtime Passing" and founder of Openhouse. "We've been laying the groundwork for this for years. But it takes time to build senior housing. It's acquiring and developing land. That's a long, costly and political process, especially in a city like San Francisco where land is scarce and expensive."

After years of searching, Openhouse has found its first site. The nonprofit group is in the process of getting approval for an 80-unit apartment complex on the site of the former UC Berkeley extension campus at 55 Laguna St.

The project would be part of a larger rental housing development by AF Evans, which is redeveloping the property. That plan calls for 330 apartments, including low-income housing, open space and a community center.

The location, a block from the Lesbian Gay Bisexual Transgender Community Center on Market Street, is ideal for gay seniors, said Moli Steinert, executive director of Openhouse. Because the area is less hilly than other parts of the city, it's ideal for seniors who have trouble walking. Because it's on public transportation lines, it will be good for seniors who can't or don't want to drive.

Steinert said the group hopes to receive approval of building designs and for rezoning the property in June.

Next, Openhouse will have to come up with an estimated \$30 million to \$35 million to build the project. All but one-fifth of that money is expected to come from low-interest bonds, and the group has begun its capital campaign to raise the rest of the money.

While the technical details can seem daunting, gay seniors are already excited to move in. Carole Cullum, 60, and her partner, Kathy Brehm, 64, both moved to San Francisco from Southern California to find a place where they could be openly gay and comfortable.

For Brehm, a retired social worker, that meant she could walk down the street and not be hassled. Now that they've been here for years, they can't imagine leaving the city to retire.

"We'd been thinking of moving out of the city or state (for retirement) when we heard about Openhouse," recalled Cullum, a family law attorney. "We thought, 'Oh my god, when will it be ready?'"

Lodging at Fountaingrove

While the couple own a home off 19th Avenue, they said they wouldn't think twice about moving into a rental building when it comes time. Both said their parents live in rental retirement communities and love it. And while they've considered moving to the suburbs, a suburban retirement community like Fountaingrove Lodge is too remote for them.

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"We had the option of moving to a place in Glen Ellen that was quite lovely," said Cullum. "But my life is here. Our friends are here. My politics are here. San Francisco is a very special place and I'm very excited about the possibility of retiring here."

For John Rando, 76, and Bud Ball, 81, retiring in the city is far from their idea of comfort. Rando, a retired music teacher, and Ball, a retired oil executive, have lived in the suburbs for years -- Rando on the Peninsula and Ball in the North Bay. Now the couple live in their lovingly cared-for Eichler home in San Rafael. Never city folk, they enjoy volunteer work and gardening, and want to feel that "when you walk outside, you're outside."

"We've never lived in a predominantly gay environment. We've lived in the general public," said Rando, who came out later in life. "We've looked at other possibilities for retirement communities, places that are not primarily focused on gays. We're still looking at those places. But gay people our age do talk about, 'Would there ever be a community like this?' "

Ball said he's managing fine now, but he foresees a day when taking care of the house and garden will take too much work, time and energy. And when he does move, he's concerned about retiring in a place that isn't accepting of gays. "So I prefer something in that (gay) environment," he said.

Unanimous approval

That's why they put \$1,000 down to become priority members of Fountaingrove Lodge, the Aegis Living continuing-care retirement community in the environmental review stage. After a debate about the project's gay orientation and questions about land development, the Santa Rosa City Council approved it unanimously.

Santa Rosa is the No. 1 home for lesbians and No. 3 for gay men per capita in the country, according to the Gay and Lesbian Atlas.

Wes Winter, director of marketing for Fountaingrove Lodge, used to live in San Francisco and has been in Santa Rosa for years. He said Santa Rosa is popular because of its proximity to San Francisco and slightly lower housing costs. Aegis bought the land that will become Fountaingrove Lodge two years ago along with other land it plans to develop into retirement housing. The cost of the total project is \$85 million.

For their \$1,000 deposit, Rando and Ball will be among the first to choose one of the 100 cottage, condo and apartment units -- they're third on the list.

Like other retirement communities, Fountaingrove Lodge will charge an entry fee and monthly fees for amenities, including a concierge, high-end restaurants, exercise room, movie theater, bank and wellness center. The Lodge will also offer limousine service.

Whether Ball and Rando move to Fountaingrove Lodge depends largely on the cost, they said. Although prices aren't yet set, entry fees will range from \$350,000 to \$1 million, with monthly fees ranging from \$2,700 to \$4,900. (A second person in the home costs \$700 more per month.)

Ball and Rando wouldn't be buying land in Fountaingrove Lodge. When they move or die, their entry fee will be returned to them or their heirs, said Winter. And people like Rando and Ball on the priority list also get 50 percent of the appreciation in value associated with the land.

Strolling off into the sunset

If Rando and Ball move to Fountaingrove Lodge, they'll be heading into the unknown. Both say they have no idea what it would be like to live in a predominantly gay environment. But to speak to Barbara Cohn, 62, and Jan Gaynor, 64, the view is rosy.

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The former Bay Area residents moved to RainbowVisions Properties in Santa Fe, N.M., a gay retirement community similar to Fountaingrove Lodge, earlier this year.

The couple had thought about retiring to Santa Fe, and when they heard of RainbowVisions, they knew they'd found their place, said Cohn, who works for the Santa Fe Humane Society. In fact, they were so excited that they became investors in the project.

They sold their El Granada house for \$995,000 to pay for the move. Now, Cohn said, she's the healthiest she's ever been: She gets up in the morning, takes their dog for a walk, works out in the fitness center and joins her partner at the restaurant for the complimentary continental breakfast.

For Gaynor, who spent much of her life as a teacher and school administrator in the closet, her enjoyment is more simple. "One of the nice things is you can be very comfortable being who you are here," she said. "It's very accepting and open. I don't have to worry about being accepted here."

RESOURCES FOR GAY RETIREES

The term gay retirement conjures images that are more "Queer Eye for the Straight Guy" than "Golden Girls." In the Bay Area, gay retirement homes are just an idea now. But nationwide, they are more common.

There's a trade group just for gay retirees, the Gay and Lesbian Association of Retiring Persons, and at least eight gay and lesbian retirement communities already open or in development.

For Marcy Adelman, the development of gay retirement communities is no surprise.

"This is ordinary," she said. "Other communities have done this -- the Jewish community and the Catholic community all have these retirement communities because they know their seniors need help and they want to provide it."

Gays are no different. Homes in these communities are marketed to gay, lesbian, bisexual and transgender people, but are open to all. Therefore, the projects do not violate equal housing laws.

These communities are part of a larger trend of niche retirement communities for Baby Boomers. Developers are betting that gay Baby Boomers want their life in retirement to reflect as closely as possible the life they have now.

For some, that means retirement communities designed in association with universities. For others, that means retirement communities for Cantonese speakers. Gay Baby Boomers have been working for nearly a decade to create retirement communities that will allow them to be out of the closet and proud as they age.

Here are the options for gay retirement in the Bay Area:

Gaycare

Daly City

www.gaycare.com

Gaycare is a residential care facility -- more of a retirement home than a retirement community -- designed for gay men. The facility can accommodate five residents and offers meals, laundry and housekeeping services, and transportation to and from doctor's appointments.

Gay Family Compound

Guerneville

www.geocities.com/ourplace116

Also called OurPlace, this compound of three cottages offers full-time live-in care, private redwood forests, yards for barbecues, gardens and parties. The staff provides meals, snacks, medication monitoring, transportation, laundry, housecleaning and shopping.

Openhouse

San Francisco

www.openhouse-sf.org

Eighty apartments are proposed for the former UC Berkeley Extension building at 55 Laguna St. This would be part of a larger mixed-use apartment complex that would include affordable units, open space and a community center. In addition to apartments for independent living, Openhouse is also working to create senior services for gay people living there as well as those who choose to age in their homes.

Fountaingrove Lodge

Santa Rosa

www.fountaingrovelodge.com

Set among acres of grassland and next to another senior living project, Fountaingrove Lodge will be built by Aegis, which plans 72 units in the main building, 18 flats, eight cottages and 36 beds in a health care facility. The project includes amenities such as a concierge, separate fitness centers for men and women, maid service, five restaurants, a country store, a computer and business center, a movie theater, a bank, a hair salon, a card room, a library and a wellness center.

-- Heather Boerner

Contact Heather Boerner at www.heatherboerner.com.

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