

Community-Within-a-Community: 55-plus Residents Mingle With Neighbors of All Ages

December 6, 2019

Michele Lerner



Keith and Karen Keen, the first residents to move into the Terramor planned community in Corona, California, love that they live in an age-restricted community and yet they also get to see plenty of young families and children. How? Terramor is a “community-within-a-community” — a development that includes both age-restricted and all-ages sections.

“We didn’t really look specifically for a 55-plus neighborhood, we just wanted a one-story home with lots of amenities in the community,” says Keith Keen. “We’ve been here two-and-a-half years now and we’re both very social and active in the homeowners association.”

Different communities handle the combination of neighborhoods in various ways. At Terramor, there’s a community clubhouse with amenities that can be used only by 55-and-over residents and a second clubhouse that can be used by everyone in the community and includes a children’s pool, says Sarah McPherson, marketing and lifestyle manager at Terramor.

While Karen Keen says they spend more time in the age-restricted clubhouse, they go back and forth between the different sections often.

“We ride our golf cart all over because we love to see everyone,” she says. “Some people were a little concerned that kids would ride their bikes and scooters around the active adult neighborhoods, but there are lots of hills here and the kids don’t really ride up here. Most people who live here love kids and have grandkids, so they like seeing kids around. But it’s also an option to stick to the 55-plus section to socialize with people your own age.”

Options for Communities-Within-a-Community

While some communities add an age-targeted or multiage section after development plans are in place, others are designed from the beginning to include both an active adult and a family-oriented neighborhood.

“Multigenerational neighborhoods work well for buyers who like to see families,” says John Manrique, vice president of marketing for Kolter Homes, developer of Cresswind active adult communities. “Some buyers in 55-plus communities don’t always want to see kids, so a community-within-a-community offers peace and quiet when they want it along with diversity when they want it. The age-restricted amenities offer people a place to go when they just want to be with older adults.”

At Kolter’s PGA Village Verano in Port St. Lucie, Florida, a community targeted for residents age 55 and older, Manrique says about 10 percent of residents are in their 30s and 40s, some with children. The community will eventually have 2,700 homes.

“We started seeing growing demand for a neighborhood restricted to households with people age 55 and older,” he says. “So, in April 2018, we added Cresswind at PGA Village Verano, which is a gated community within a gated community. Residents of Cresswind have a private pool and recreation area and they also have access to all the amenities of the larger community including three golf courses.”

Trilogy communities by Shea Homes, which are planned communities with an abundance of indoor and outdoor amenities in Arizona, California, Florida, Nevada, North Carolina, Virginia and Washington, are targeted to empty-nester buyers even if they’re not exclusively restricted to a specific age group, says Jeff McQueen, president of Shea Homes’ Trilogy-branded communities.

“In some locations, our Trilogy communities are age-restricted and in some they’re not, and in others we have a 55-plus Trilogy enclave within a larger master-planned community built by Shea or another company,” he says. “There’s a sector of the market that wants to know they’ll be in a 55-plus section without families and kids right there, but we try to cast a wider net. We know if there’s no age-restricted enclave, that will affect some buyers, but if we do only age-

restricted communities, we might lose out on people who wouldn't consider living in an active adult community.”

At Trilogy at Verde River in Arizona, an all-ages community with mostly empty-nester residents, Trilogy added a neighborhood with deed restrictions that limit the sale of those homes to households with residents age 55 and older.

“All the residents at Verde River share the same amenities, but we manage the facilities with rules like a country club so that kids don't always have free rein of the club,” McQueen says.

Shea Homes also builds in Gavilán, an age-restricted neighborhood in the Rancho Mission Viejo planned community in Orange County, California. Residents in Gavilán have their own clubhouse and amenities as well as access to shared amenities.

“We talked to the developers of Rancho Mission Viejo when we were planning Terramor and learned that it's very important to have dedicated amenities for residents of the age-restricted sections,” says Satish Lion, vice president of community development for Foremost Companies, the master developer for Terramor. “We also designed the community so that the age-restricted neighborhoods are clustered together.”

Keeping age-restricted sections separate allows for block parties where residents can get to know their closest neighbors at Terramor, says McPherson, while multiple activities are also planned for all age groups.

“Our residents seem to really like the mix of activities,” she says. “Some will take their grandkids to the reptile show in the Veranda clubhouse and then they'll go to the bar in the Terrace clubhouse, which is the age-restricted clubhouse, to socialize with their friends.”

Several grandparents who purchased homes in Terramor's age-restricted section were followed by their adult children and grandchildren who bought homes in the all-ages section, says McPherson. In other cases, the parents purchased first and then the grandparents moved into the age-restricted section later. Either way, McPherson says, having two related households buy in different neighborhoods in the same community is a growing dynamic.

“We consider ourselves ‘pro-adult,’ not anti-kid,” Lion says. “A big benefit to this mix of neighborhoods is that some active adult communities can feel old if they've been around a long time. This dynamic with younger families in the same broader community feels vibrant.”

Cresswind at The Ponds in Charleston is a gated, self-contained active adult section of an existing all-ages planned community. Manrique says that while the outdoor space such as lakes and trails are shared, the age-restricted section will have a private clubhouse. At Cresswind Victoria Gardens in Deland, Florida, one quadrant of the gated community was designated from the start as an age-restricted section with its own amenities.

Amenity costs are lower when you share them with a larger community, so people who want a social director and a lot of planned activities may want to look for a bigger active adult community or one within a larger planned community for lower fees, Manrique says.

“If buyers are looking for a lot of social life and amenities and want it restricted to people who are their age, a smaller community-within-a-community may not always have the scale of activities they’re looking for,” McQueen says. “If they want a huge social hub with their age demographic, they may want to lean toward an entirely age-restricted community. On the other hand, if people want to connect with all generations and spend a lot of time with extended family, they may want to live in an enclave within a multiage community.”

Tips to Consider When Choosing an Age-Restricted Community

Buyers looking at age-restricted communities within a larger multiage development typically embrace the idea of living close to younger families. Some things to consider when comparing communities include:

- What matters most to you, such as the house itself, the level and type of amenities you want and whether you prefer to spend time exclusively with people in your age group?
- Do legal documents explain how the mix of ages and amenities will be handled in the future?
- What activities are offered? Do they match your interests? Can you meet a lifestyle director to discuss amenities?
- What is the mix of demographics? Are most residents 55 and older or is the community mostly families or an equal mix of the two?
- How are the neighborhoods separated?
- Are all amenities shared with all ages or are there separate amenities for older residents?
- Are the homes you’re looking at adjacent to amenities for families such as a playground, a school or a children’s swimming pool?
- Are social activities planned for all ages that can include residents’ grandchildren? Or are all social plans separate?

“This generation of baby boomers and Gen Xers thinks differently than their parents,” McQueen says. “They like unique solutions and they want more choice to meet their needs.”

A development with a 55-plus community-within-a-community just might be the right fit for your family.



[Michele Lerner](#)

Michele Lerner is an award-winning freelance writer, editor and author who has been writing about real estate, personal finance and business topics for more than two decades.