

Margs, Stars and Classic Cars: Surprising Retirement Communities

Those looking for a retirement plan oriented to their passions can seek out living arrangements that are increasingly catering to niche interests.

By Sarah Bahr

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Sarah Bahr's dream senior living community would consist of fellow Broadway enthusiasts.

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Mornings spent shaping wet clay on a potter's wheel. Afternoons soaring through the skies with fellow private pilots. Evenings grooving to live music around a beachside bandshell.

Thanks to the aging baby boomer generation, one in every five U.S. citizens will soon be over the age of 65. And these more than 70 million retired or soon-to-be-retired boomers are increasingly looking for senior living communities that will allow them to pursue their passions alongside like-minded individuals.

"Baby boomers have exploded the portfolio of products in every decade we've existed just because of our critical mass," said Andrew Carle, an adjunct lecturer on aging and health issues at Georgetown University in Washington.

"I mean, we're the reason that Baskin Robbins came up with 31 flavors of ice cream," he continued. "So when it comes to senior living, why would we settle for vanilla, chocolate, strawberry? We needed more flavors."

That desire has led to explosive growth in recent years in niche retirement communities, dedicated groups for specific individuals and interests like [horse lovers](#), [film buffs](#) and even [retired postal workers](#).

These curated lifestyles often do not come cheap — at [Mirabella](#), a retirement community at Arizona State University in Tempe where seniors can take classes alongside 20-somethings, entry fees start at \$470,000, on top of monthly fees that start at \$5,232. (Want the two-bedroom penthouse? That'll be \$8,346 per month, plus an entry fee exceeding \$2.5 million.)

At [Latitude Margaritaville](#), a [Jimmy Buffett-inspired conclave](#) with two locations in Florida and one in Hilton Head, S.C., the island-style homes at the most popular location in Daytona Beach start at around \$300,000. (That location, which was the first to open, in 2018, sold out of its 3,763 single-family, villa and cottage homes this May.)

By contrast, the median cost for assisted living in the United States is [about \\$5,900 a month](#), according to Genworth Financial, an insurance firm.

Baby boomers' interest in these communities reflects their collective wealth, said Larry Samuel, an American cultural historian who [has written about the generation's core values](#). The group, born

between 1946 and 1964, makes up approximately 20 percent of the U.S. population and controls [more than half of its wealth](#).

“Not all of us have a lot of money,” said Mr. Samuel, 68, adding, “But this couldn’t be done unless the generation as a whole had money and were healthy, and were going to live a couple decades more.”

Whether you’re looking now, will be in the next few years or are still celebrating being old enough to rent a car on your own, here are options for some niche communities to consider — or aspire toward.

Community-Minded

For retirees — especially boomers, whom Mr. Carle calls the “most social generation” — their golden years can be a time to build their lives around a core aspect of their identity, whether related to sexual orientation, religion or even a former shared occupation.

[Fountaingrove Lodge](#), a large L.G.B.T.Q.+ community in Northern California’s Sonoma County wine country, offers an array of amenities, including a wine cave, a movie theater and on-site salon and spa services. For Jewish individuals, [Signature Senior Living](#) in Brooklyn has an on-site synagogue and arranges daily and sabbath minyanim, while [ShantiNiketan](#), a community in Tavares, Fla., with a focus on Indian culture, offers a prayer room, weekly Hindu religious classes and Bollywood movie nights.

For those rooted in Chinese culture, [Aegis Gardens](#), which has locations in Fremont, Calif., and Newcastle, Wash., offers traditional music, calligraphy and a menu of Cantonese, Fujian, Beijing, and Sichuan dishes like slow-roast Peking duck and warm congee.

There is even [a community for former letter carriers in Nalcrest, Fla.](#), with one very important rule for those who’ve survived decades of close encounters of the canine kind: No pets.

Creative Types

Without the grind of a 9-to-5, retirement can be an ideal canvas to develop or expand an artistic skill, whether that’s by throwing on a potter’s wheel or learning how to shoot a film.

[Burbank Senior Artists Colony](#), an independent living apartment rental community just a few miles from some of Hollywood’s biggest studios, offers artists (and aspiring artists) a performing arts theater, a Hollywood-themed clubhouse, art studios and weekly creative writing classes.

A few miles west at [NoHo Senior Arts Colony](#), where many of the residents are Hollywood writers and actors, retirees can take an acting or playwriting class, noodle around in an on-site visual arts studio or take in a show at a performing arts theater next door. Or they can experience the other side of the theater by volunteering to work on the stage crew, build and paint scenery, sew costumes or serve as ushers.

And farther south, the [Long Beach Senior Arts Colony Apartments](#) may not be as close to Hollywood Hills, but the bustling East Village Arts District nearby features galleries, bright murals, indie boutiques and wine bars — and you’re a 40-minute drive from Santa Monica Pier’s ocean and mountain views and Ferris wheel.

Lifelong Learner

Baby boomers are one of the most well-educated generations, with [just over a third having earned a bachelor's degree or higher](#), and approximately 60 percent having attended at least some college. And what they want, Mr. Carle said, is not “to retire to a sleepy community on the top of a mountain.”

“They do not see themselves as old. They want to be in intergenerational environments,” Mr. Carle said.

That explains why boomers are flocking to university retirement communities, a term Mr. Carle coined in 2005 to describe communities affiliated with a college or university and near or on a campus. Residents can take classes, have access to campus facilities like labs and libraries and attend athletic and performing arts events. There are at least 86 across the country, according to Mr. Carle, who [built a website to track them](#).

Among the most highly rated programs in Mr. Carle's classification system is [Mirabella at Arizona State University](#), which offers thousands of classes to audit across four campuses and a full spectrum of continuing care. There is even an artist-in-residence program in which four music, dance or theater graduate students per year are afforded free housing in the community in exchange for giving regular performances.

The other community to earn the top score is [The Woodlands at Furman](#) in Greenville, S.C., which offers an eclectic array of classes (among them “Knitting an Ugly Christmas Sweater” and “Forever Young: Bob Dylan in the 21st Century”) on a sprawling 45-acre campus.

In Indiana, check out [Holy Cross Village](#), which is nestled among three Catholic campuses: St. Mary's College, Holy Cross College and the University of Notre Dame (residents can audit classes at all three). Heading east, there's the [Village at Penn State](#) in State College, Penn., which comes not only with the university's “Public Ivy” reputation, but scoops of the famous Berkey Creamery ice cream and priority access to tickets for many campus athletics events.

Inner Zen

Retirement also presents plentiful opportunity for reflection, and some communities cater to the desire to dig deeper into yourself, both physically and spiritually.

[Enso Village](#), a Zen-inspired community in Northern California's Sonoma County wine country, features a Zendo — a hall for traditional Zen Buddhist meditation — courtyards, a tearoom and a memorial grove on a 15-acre campus with more than two miles of paths. Residents can partake in daily meditation, as well as weekly dharma talks, yoga and forest therapy.

Outdoor Enthusiast

You did your time in a cubicle farm, and now it's time to ride a horse, plant trees, gaze at stars, play pickleball, really anything — as long as it's outdoors.

For a desert-set equine therapy experience, try [the Hacienda at the River](#), a horse-centric community with seasonal gardens and small orchards in Tucson. Residents can touch, groom, interact with and sometimes ride horses in weekly sessions.

Not far from Keeneland, one of the most famous racetracks in the country, residents at [Ashton Grove Senior Living Community](#) in Georgetown, Ky., care for retired thoroughbreds through a partnership

with [Old Friends farm](#). Residents interact with the horses, which are housed on the property, and assist with daily care.

And if the [staccato pop-pop-pop of a pickleball match](#) is music to your ears, [The Villages](#) near Ocala, Fla. — just over an hour from Orlando — has more than 250 courts.

Also: More than 50 golf courses; over 100 pools; sports like racquetball and polo, archery; [stargazing sites](#) with telescopes, barbecue competitions; and soon, a [rock climbing wall](#).

Toy Lover

Whether you're an aviation enthusiast or a classic car collector — or both — several all-ages communities cater to both the storage and cruising needs of retirees.

[Spruce Creek Fly-In Community](#), near Daytona Beach, Fla., is home to the nation's largest residential airpark and a 4,000-foot runway. More than 14 miles of taxiways connect directly to homes, allowing residents to taxi their aircraft directly from their private hangars to the runway.

Originally built by the Navy as a World War II training base, Spruce Creek has been a fly-in community since the 1970s. Pilots participate in a variety of aviation-related activities, including weekly formation flights known as "[Gaggles](#)" and fly-outs for breakfast or lunch. An annual highlight is the [Toy Parade celebration](#) in December, when aircraft, motorcycle, car, golf cart and other toy owners compete for a trophy.

Farther west, [Lake Weir Preserve](#) in a small Central Florida community called Ocklawaha caters to a lifestyle built around a love for wheels. The 300-home community enjoys access to huge garages designed to house boat and car collections (a majority of residents own at least one R.V., classic car, boat, or motorcycle — or maybe one of each).

Party Animal

For those who just want to have fun in Florida — preferably with a margarita in hand and "Cheeseburger in Paradise" blasting — the three locations of [Latitude Margaritaville](#), a "55 and better" [beachside community inspired by Jimmy Buffett](#) — are worth a look.

Latitude Margaritaville pegs its vibe as laid-back and "no worries," so prepare to spend your afternoons making friends as you bask in the Florida sun in your floaties (it's just like kindergarten!). Also on offer: a lagoon-style pool, tiki huts, a pottery studio and wood shop, and a "[Barkaritaville](#)" dog park.

When you get done lounging, there's also live entertainment under a thatched-roof band shell in each community, as well as a jumbo screen for live concerts and movies, lit pickleball and tennis courts, nature trails and a pet spa.

And, at the Daytona Beach location, if you find yourself craving a road trip, you can take the shuttle 20 minutes to a private beach club.