



By Carole Jacobs

Are You Cut Out for **COUNTRY LIVING?**

Brace for the unexpected as life isn't
always idyllic away from the city

If you're thinking of moving to the country, there's a lot more to consider than simply escaping to fresh air, blue skies and beautiful scenery. True, you'll leave the crowds, congestion and freeway noise behind, but moving to the country is no walk in the park. Depending on the type of 'country' you move to, you may have to deal with things you never encountered in the city or always took for granted in the suburbs.

"When I hear about people thinking of moving from urban to country living in their retirement years, I'm reminded of the 1991 movie, 'City Slickers,'" says

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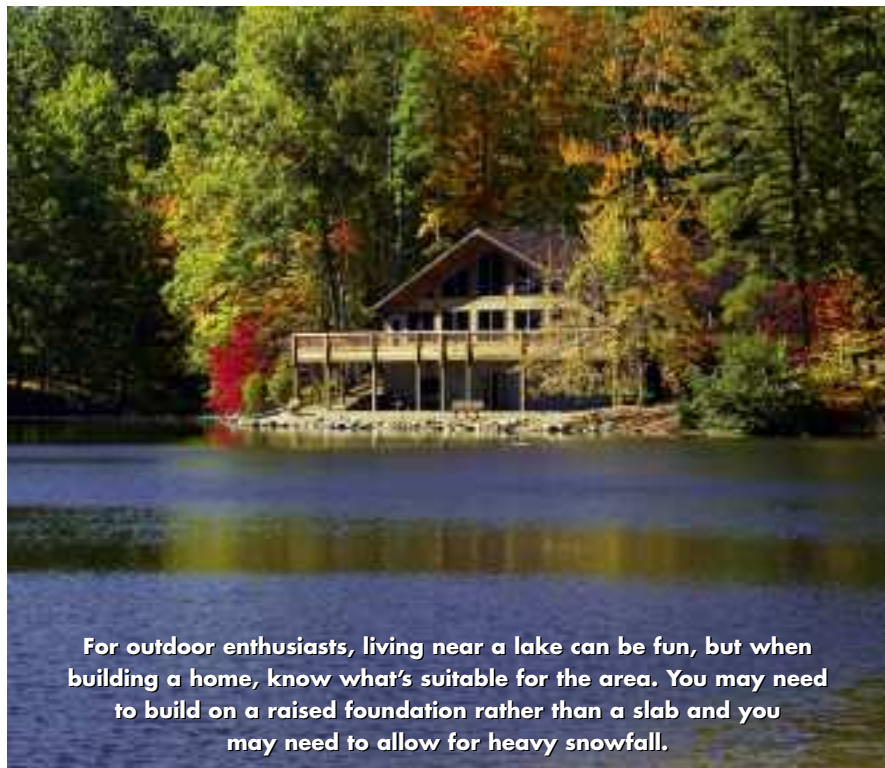
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Ronald J. Manheimer, Ph.D., executive director of the North Carolina Center for Creative Retirement at the University of North Carolina at Asheville.

"True, joining a cattle drive can help you round up a new zest for life and rope in a new sense of meaning while you commune with nature, and there's the sheer beauty of it all, plus the escape from urban noise, pollution, crime and even high taxes," he says, alluding to a movie in which three urban friends sign up for a cattle drive. "But before you start walking funny

grow your own produce, then you'll need to send the chuck wagon into town at least once a month. And, will the natives be friendly? It helps to have something in common with your new 'pardners,' like an interest in longhorn cattle, quarter horses and that new strain of corn. Some folks grew up in rural areas, so for them this is a return to paradise. Still, giving it a try for a few months might be a good idea to ensure your boots are pointed in the right direction."

Are you cut out for life in the coun-



For outdoor enthusiasts, living near a lake can be fun, but when building a home, know what's suitable for the area. You may need to build on a raised foundation rather than a slab and you may need to allow for heavy snowfall.

MICHAEL SHANK/FOTOLIA.COM

(after a day in the saddle), you might want to be sure there are enough other cowpokes nearby for sharing a camp-

try? To help you decide, following is some advice from real estate gurus who deal with country properties, as

"A lot of city people aren't really sure what they are getting into because there's so many different kinds of country settings," says psychologist Isadore Wendel.

fire and that there's a Doc Watson close at hand if you dislodge something while riding broncos." And by broncos, he's not talking about SUVs.

Manheimer adds, "If rice, beans and biscuit-makings are all you'll need for grub supplies, that's fine, but if your new rancho includes a gourmet kitchen, and you're not planning to

well as retirement coaches and retirees who left the bright lights behind for a sky full of stars.

Looking for the simple life? Forget about the country!

"Ah, the simple life," says Elizabeth Weintraub, author of About.com's guide to home buying and selling and a Sacramento-based broker and mem-

ber of the Sacramento Board of Realtors. "The theme to 'Green Acres' is running through my head, and I suppose Eva Gabor would wonder why The New York Times isn't lying on her doorstep in the morning."

No stranger to country life, Weintraub has lived in rural Mexico, "where the electricity typically goes out several times a month," and on the Continental Divide in Colorado, "where regular snowstorms wiped out all power for days," she says.

"Expect the unexpected, be able to rough it when required and be prepared for emergency situations,

because emergencies will happen. You could get snowed in and be unable to go into town, and rainstorms can block roads, too," she says.

Make sure you're not the only city slicker at home on the range.

"If you're the only city slicker in a town of cowboys, you're not going to have a lot in common with the locals unless you really love horses," says Isadore Wendel, a Los Angeles-based psychologist who deals with major life transitions. "Another thing to look at is where can you plug in? If the only social outlet is the local bar, making meaningful conversations, much less



While the majesty of the mountains may attract you, before moving to the country ask yourself if the area has enough to entertain you.



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meaningful friendships, is going to be a real challenge. Speaking from a personal viewpoint, I love my second home in the mountains, but I could never live there full time. For starters, I'm not a card-carrying member of the National Rifle Association."

Ten years ago, Donna McCrohan Rosenthal, 60, a former book publishing editor-turned-travel writer from Forest Hills, NY, met her husband-to-be at a Mayan temple in Mexico. After Donna and Dave married, she followed him home to a small town in Southern California's Mojave Desert, about 150 miles northeast of Los Angeles.

Moving from New York City to Ridgecrest is like going from one extreme to the other. "Fortunately, Ridgecrest isn't one of those small towns where everyone has known everyone for generations," she says. "At least half of the population (about 26,000 total) has moved in from somewhere else. As the home of a military research center, the town is also a brain-trust community. There are a lot of smart people around, and it was easy to find friends with similar backgrounds," she says.

But Donna adds, "It also helped that I didn't move here all alone and have to invent everything from the ground up. Dave was a physicist at the base



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and well-known in the community.”

Still, there were adjustments to be made. Like many native New Yorkers, Donna had relied on public transportation and never had been behind the wheel of a car. After moving to Ridgecrest, one of her biggest priorities (after adjusting to married life) was learning how to drive.

No sooner had she gotten her driver's license than Dave's National Guard unit was called to Bosnia. “I was a war bride after being married five months,” Donna says. “At that point, I had to get my sea legs with the community. It helped that a lot of people knew Dave and felt some sort of responsibility to make sure I wasn't alone during holidays or at Christmas. People invited me to parties and club meetings.”

Donna became active with the Ridge Writers, a local chapter of the California Writers Club, and has served in many offices. Thanks to the Internet and a local airport with direct flights to Los Angeles International Airport, she also has had no trouble continuing her career as a travel writer. “Ridgecrest is also a pretty area, so you don't feel trapped,” Donna says. “If you just want to sit on the porch and shell peas, you can have a nice evening.”


She can't imagine moving back to

New York — or anywhere else, for that matter, even though her husband died in 2007. “My home is here and my friends are here,” she says. “Because this is a relatively small town, people know of each other even when they do not actually know each other. People I do not know still come up to me in the supermarket, ask me if I am Mrs. Rosenthal, tell me they knew my husband and express their support and sympathy. This would never happen in a big city.”

Donna says one big advantage to living in a small town is that you can really have an impact. Another is

being surrounded by people who will be there for you as you age. “These are the friends that are going to know you when you're 80,” she says. In addition, Ridgecrest has many amenities that make it an easy place to live, work and play. These include several chain supermarkets, a local hospital and medical complex, a community college, golf course, library, community parks, two newspapers, a museum, concert series, many volunteer opportunities, 400 nonprofit organizations in the town and surrounding Indian Wells Valley, and easy access to outdoor recreation in Death Valley

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Constructing a home in the country often takes more time than it does in the city, as workers and materials aren't as readily available. Finding someone to do repairs also can be difficult.

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National Park and in the High Sierra.

Ron Manheimer expects a growth in retirement communities catering to those who prefer to live among peers who share their specific interests and values. "These are pretty

much the people you're going to end up living with for the rest of your life," he says. "People want to be with people they will be comfortable with and where there will be a high level of mutual trust."

Be sure the closest town is actually close and has the amenities you need.

"The country is rustic, and just because you've built a million-dollar home in the middle of nowhere doesn't mean

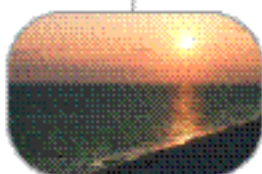
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you're living comfortably," says Weintraub, the realty guide. "You need to go to town for everything, and how far is town? Some drives into town can take an hour or more on the road, and that's in good weather conditions. In

many ways, it's also more expensive to live in the country." She notes that gas and groceries can cost more in remote areas and there may be fewer conveniences nearby "because there are fewer people."

"Make a list of everything you already take for granted and make sure your new town has it," recommends Cynthia Wallis-Hill, a retirement coach based in Chapel Hill, NC. If the community comes up short, con-

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For Walter and Helen Roosli, who wanted to enjoy city amenities as well as mountain recreation, the solution was to keep their home in the San Francisco Bay Area and buy a vacation home at Kirkwood Ski Resort in the Lake Tahoe area. "I grew up in Switzerland so I always loved the mountains, and the skiing at Kirkwood is terrific," Walter says. "But as aging leaves marks on my body, I gradually enjoy the summers even more as the hiking and fishing are superb."

Are you moving to the right kind of country?

"A lot of city people aren't really sure what they are getting into because there's so many different kinds of country settings," says psy-

Shary Schmidt, 59, an artist, knows what it feels like to land in the “wrong” country. After spending 30 years living all over the world — from Vietnam to Costa Rica — eight years ago Shary remarried and followed her new husband to a small town outside Philadelphia only 25 miles from where Shary had grown up. “I was really excited about moving home and figured it would be easy to make friends,” Shary says. “But I was wrong. Most of the women had lived there for years and already had their circles. They didn’t want new friends. Plus, I probably didn’t seem as conservative or suburban as they were.”

Shary and her husband, Fred, 52, a lawyer, decided to rent a loft in downtown Philadelphia near his office and keep the country home as a weekend retreat. "Fred loves being able to walk to the office, and the artists' community in the city has been very welcoming and supportive," Shary says. "I guess it's really true that you can't go home again. By the time I got home, I had changed so much that I no longer fit in."

One way to ensure that residents are welcoming is to move to a planned retirement or active-adult community, says Steve Soriano, chief financial officer and executive vice president of Robson Communities. Some are located in rural areas, and “most of our residents are retired or semiretired professionals and as eager to make new friends as the newcomers,” he says. “Active-adult communities also offer a built-in social structure of clubs, organizations and outings, so it’s easy to hook in and become part of the community.”

Ask yourself if this is where you want to be living in five to 10 years.

When Cat and Art Long, 58 and 72, respectively, first moved from Los Angeles to a remote region in California's southern Sierra eight years ago,

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If you dream of having your own spread in ranch country, experts say scout the area first to see if you share common interests with residents.



DOUG OLSON/FOTOLIA.COM

they were so thrilled to be out of the city that they didn't worry about being four hours from an upscale shopping mall, a gourmet supermarket and cultural attractions. Cat is a semiretired archaeologist, and Art is a semiretired NASA scientist and engineer. "Art had always wanted to build a house, and we both wanted to live in a beautiful place. Going to the high country to cut

our own firewood was just part of the adventure," Cat says.

Today, they see things much differently. "We never anticipated that one day we wouldn't want to cut our own firewood, or that a time would come when Art didn't want to go hunting or off-road motorcycling," Cat says. "We still enjoy doing many of the same things, but at a different level than

before. We've also really gotten tired of having to drive four hours and stay overnight at a hotel every time we want to see a play or concert in the city. Also, as we've gotten older, we've become more concerned about being an hour from the closest hospital. We're also concerned that the medical care available in the nearest town isn't the high quality we're used to."

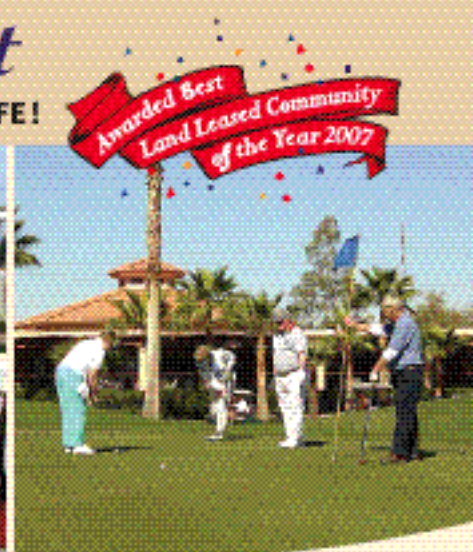
Cat says the mountain area they moved to also has changed, and not in a good way. "People from the city are moving up and bringing their city values. They run their generators all the time, have no respect for quiet or privacy and build their houses right on your property line," she says.

Cat and Art put their house on the market last spring and are looking for a new home in a small community outside Boise, ID. Cat says they would like a place where they can leave the car in the garage if they want to and be able to walk to shopping, cultural attractions, art galleries, cafes and medical care.

"We still appreciate the beauty and slow pace of living in the country, and

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we could never move back to Los Angeles," Cat says. "But we're putting things in place for this to be our last move. It would be nice to be familiar with our surroundings when we're older, rather than waiting until something unanticipated happens and you're scrambling."

Look before you leap to the country.

"It never hurts to rent in an area before buying," says Weintraub. "You'll get to know the community firsthand and hear stories from those who live there that you won't hear when you pull up in your SUV with a fat wallet looking to buy."

"Don't be hasty about anything," agrees retirement coach Wallis-Hill. "In fact, don't even buy a house first thing if you don't have to. When you're retired, you have the luxury of time to figure it out, so research the location on the Internet and visit it to talk to locals." Before moving to Chapel Hill from the eastern shore of Maryland, Wallis-Hill says she spent four days "conducting man-on-the-street-type

interviews with everyone I could. I asked them what they loved and hated about the community, how were the police and fire departments and was there a sense of community."

Another option is to buy a recreational vehicle and head out to find the perfect place to move, says Howard Stone, a transitions coach in Palm Beach Gardens, FL. He is co-author of "Too Young to Retire: 101 Ways to Start the Rest of Your Life" and "Too Young to Retire: A Journal of Transition."

"A professional couple I know — she was a lawyer and he was an electrical engineer — wanted to get out of northern New Jersey but they didn't know where. So they bought an RV and followed a path that would be good for both of them," he says. "She wanted to do community service and he wanted to do engineering in some way, and the important thing is they weren't in a hurry to earn a lot of money right away."

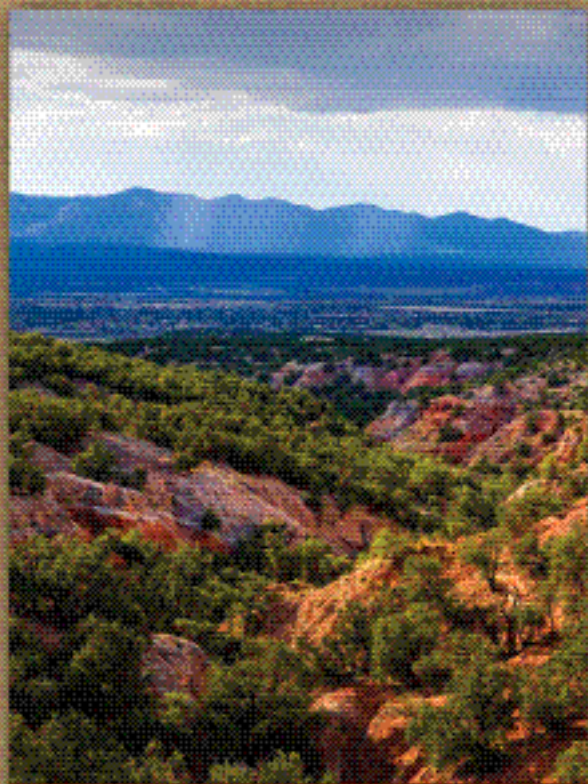
Stone says regardless of your financial situation, it's important to give your-



self a period of discovery and exploration before making a major move. "Traveling, researching and renting before committing to buying a home in a new place are essential," he says.

Check out the country real estate scene.

Generally speaking, except for resort areas like Lake Tahoe, the far-



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While wide-open spaces may lure retirees seeking refuge from congested areas, check how far your home will be from your nearest neighbor. The space might be too wide-open.



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ther away from the city, the cheaper the land, says Weintraub. But, she adds, "it usually costs more, on average, to build in the country. Building costs vary depending on whether skilled craftsmen are available, the cost of transporting building materials to the country, the building codes in force and whether there are utilities

available or installed.

"Most people in the country rely on generators for backup electricity, propane tanks for gas, solar panels in sunny areas, and they dig their own wells," she says. "There are also no sewer lines, so septic tank systems need to be installed. These things can really add up."

bought a brand-new manufactured home for around \$125,000 and moved it to a one-third-acre lot that she purchased for \$140,000. Roosters run past her front door in the morning, and she's as happy as a clam."

Weintraub offers the following suggestions before buying land or buying or building a home in the country.

"We still appreciate the beauty and slow pace of living in the country, and we could never move back to Los Angeles," Cat Long says.

On a brighter note, Weintraub says one trend she sees is buying land and moving a manufactured home there as a fast and affordable way to have a home in the country. "It's hard to find space in the city that will permit a manufactured home because most CC&Rs don't allow it, nor do the neighbors like it," she says, referring to the governing regulations in planned communities. "A retired woman sold a home near me for about \$350,000,

■ If you're planning on building a custom home, know that finding reliable contractors and skilled craftsmen in the country can be difficult. If these people commute from the city, they'll want travel money, and some won't show up as promised, which will delay your building. What might take a few months in the city to build could take double that amount of time (or more) in the country. Trucks break down, materials don't arrive, or when

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Ski resorts are popular for vacation homes but check the area amenities and how far they are before retiring to a resort. While it's fun to ski, it's not as fun to navigate icy roads to get needed supplies and services.



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they do, they are the wrong supplies.

■ Check out the long-range plans for the community, area and surrounding zoning requirements. Drive the area to see who the neighbors are and their

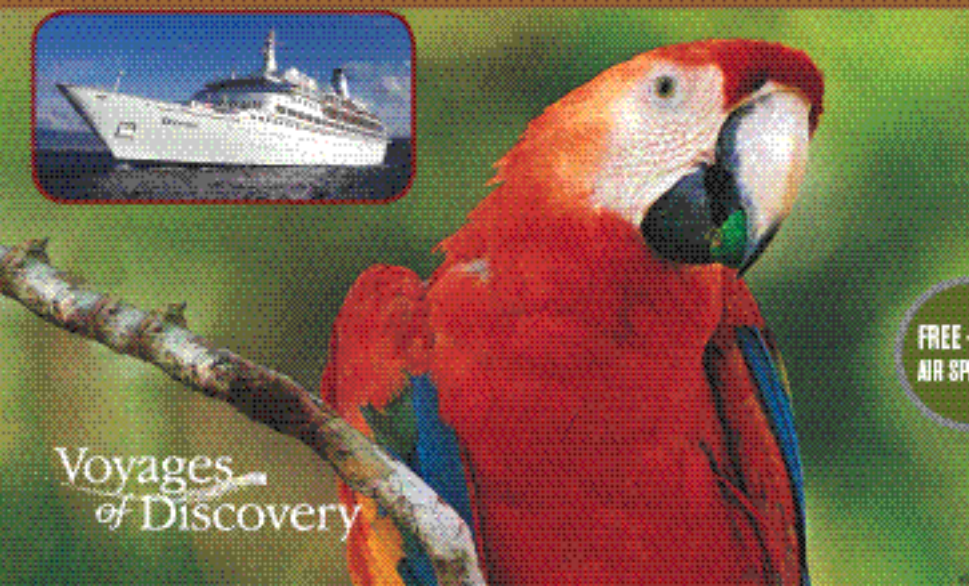
types of properties. Do you want to live where you can hear donkeys braying or near a pig farm? Some people don't like the noise of farm animals nor the smells associated with them. They

have an idealistic viewpoint about what it's like to live in the country.

■ Build a home that's suitable for the area. Weintraub remembers a condo project by a big-city developer in a

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small town in Colorado. The design didn't take into account the impact of heavy snow. He built the units with flat roofs in an attempt to blend in with the tree lines, Weintraub says, and balconies lacked adequate support. After the first heavy snowfall, balconies collapsed and the roofs almost fell in. If you're building near lakes, consider elevating the foundation — instead of a slab, put in a raised foundation.

■ Get a natural hazards disclosure. Look for types of soil problems. Is there asbestos in the ground? Some areas in California's Placer County have naturally occurring asbestos in the rocks and soil. And find out if the land is a protected habitat. Buyers who purchased land in California's Yolo County wanted to build their dream home. But after closing, they discovered the land was a natural habitat for fairy shrimp, which are protected, and they could not build there unless they relocated all the pools of water where the fairy shrimp lived. It was very costly to move the fairy shrimp, and the buyers eventually sued everybody involved in the transaction. A natural hazards disclosure report from a reliable company would have prevented all the hassle.

■ Check out the elevation, especially if you're planning to build on top of or at the bottom of a hill, as well as fire hazards like trees and scrub brush.

■ Ask about the water. Is it drink-

able? If you have to dig a well, how deep will you have to dig?

■ Find out about local zoning codes, if there's road access to your house and who is responsible for road maintenance and snow removal.

■ Ask if you can tap into local utilities, how far away they are and if you will be charged a premium to reach them.

■ Make sure your workers are covered by workers' compensation insurance and your contractor is licensed. Check out the contractor referrals before deciding which person to hire, and don't pay for everything up front

in cash. Put down just 10 percent, not 50 percent, and dole out payments as portions of the work are completed. Also, pay for the materials yourself if possible. If you pay the contractor and the contractor doesn't pay the supplier, you could still be liable.

■ Finally, be savvy about resale in the country. Unless the property is located in a trendy resort area, time on the market may be much longer than anticipated.

WR

Carole Jacobs is a writer who moved from the Los Angeles area to rural Kennedy Meadows in California.

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