

Baby boomers expected to bypass retiree locales

Demographers are predicting that among those seeking a new home for retirement, many will avoid sunbelt retirement communities. They will opt instead for areas offering a lower cost of living, open spaces, four-season weather and rigorous outdoor activities.

Century 21 Real Estate Corp. reports that the trend toward alternative retirement areas is already starting now that many probably boomers are shopping for final retirement destinations.

Oscoda is the only Michigan area cited by Century 21 brokers among the 13 areas they say typify popular

alternative retirement spots.

"As people from Wurtsmith Air Force Base leave Oscoda because of the base closing, more and more quality homes have become available at affordable prices. Combine the low purchase price of a home with a relatively low property tax rate, and it is easy to see why the Oscoda area is a favorite of older adults," the report says.

"The 'sunrise side' of the state is an affordable option for people who want property on or near the Great Lakes but have been 'priced out' of Lake Michigan areas. With two interior lakes, the famous AuSable

River and Lake Huron on the doorstep, fishing and water sports are plentiful.

"In addition to a low crime rate and numerous community and civic organizations, Oscoda offers quality health care services at nearby Tawas City. People can spot bald eagles in the Huron National Forest and experience the lumber industry of days gone by. Cross country skiing, snowmobiling, fishing, hunting and antiquing are just a few activities to enjoy on the eastern shore of Lake Huron."

The report says Oscoda homes

average \$70,000 with lakefront properties higher. A typical "retirement" home would have 1,400-1,800 square feet with three bedrooms, two baths, two-car garage and fireplace and average \$55,000. Although prices have depreciated approximately 20 percent due to the base closure, Century 21 predicts they will come back within the next few years. The report says Oscoda's retiree population is expected to increase by 25 percent within the next five years, with many relocating from the Detroit area, southern and western Michigan, Ohio and Canada.

While the number one criteria for retirement places used to be a paradise climate, it is now a low cost of living and that includes the cost of the area's homes, according to David Savageau, author of "Retirement Places Rated."

"People who are including relocation among their retirement goals are more affluent, better educated and in better health than earlier generations of older adults," he said. "They want to continue working, perhaps by practicing their professions as part-time or seasonal consultants."

Brokers say affordable housing is

central to the selected alternative retirement spots' projected popularity.

Areas selected by Century 21 are:

- Brick Township, N.J.;
- Chewelah, Wash.;
- Crestline/Lake Gregory, Cal.;
- Eufaula, Ok.;
- Fredericksburg, Texas;
- Galena, Ill.;
- Gunterville, Ala.;
- Hamilton, Mo.;
- Haywood County, N.C.;
- Minocqua, Minn.;
- Ozark County, Mo.;
- Southside, Va.

Environmentalist opposes condo's choice of insecticide

Our condominium is thinking about spraying trees with an insecticide that I believe is potentially toxic and may be prohibited. The excuse that the association is giving is that it will save the association thousands of dollars in shrub replacement costs. As a homeowner and environmentalist, what can I do?

Ascertain exactly what the board intends to do and determine whether there are any prohibitions on the use of that insecticide in your municipality or whether it has otherwise been determined to be toxic.

If either is the case, I would demand that the board retreat from the position of utilizing a toxin. If it will not, I would go immediately to court to seek a restraining order against the association or seek the municipality's intervention. You could start the case as a class action suit in behalf of the other members and ask for reimbursement of your costs and attorney fees as well as

If the board is within its rights, you can make your protest.

damages against the association.

But if the board is within its rights, you can make your protest, but it will have the right to do what it is undertaking even though you may not like it.

In our deed the association has the authority to regulate each property owner's use of certain common facilities. The deed said that if an

association was formed, the lot owners would be bound by rules and regulations concerning the use of the development facilities. There is no express provision giving the association the right to impose assessments on the property owners to fund the maintenance of these facilities. Can our association impose any assessments on these members?

In a recent Pennsylvania Superior Court case, it was held that implied in the regulations, concerning the use of the facilities, it is the necessity for rules concerning the maintenance of these facilities. The court went on to say that in that

case, although the deed did not explicitly spell out the exact obligation of the lot owners with regard to the payment of dues for maintenance and repairs, it held that the owners were obligated to contribute for the repair and maintenance. The analogy is residential communities to many governments that are dependent on assessments to maintain and provide essential recreational facilities.

Simply put, the court was saying that when owners are allowed to utilize roads and other common areas, there is an implied agreement to accept the proportionate cost for maintaining and repairing these fa-

cilities. While the result is not guaranteed in Michigan, the association should seriously consider pursuing the owners for assessments after getting a legal opinion.

Robert M. Meisner is a Birmingham, attorney concentrating his practice in the areas of condominiums, real estate and corporate law. You are invited to submit topics you would like to see discussed in this column by writing Robert M. Meisner at 30200 Telegraph Road, Suite 467, Bingham Farms 48025. This column provides general information and should not be construed as legal opinion.

CONDO QUERIES



ROBERT M. MEISNER

ist, what can I do?

MAKE THE MOVE NOW!!

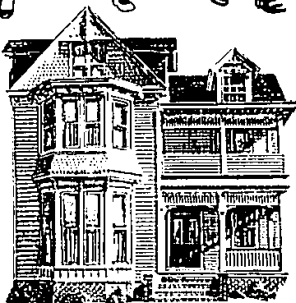
THERE'S NO BETTER TIME TO BUY

If you've been thinking about moving from your current residence to the house of your dreams or from an apartment to a starter home, this is the time to do it.

- The selection is excellent.
- Low interest rates are available.
- There are many financing options available.



Go ahead, make the move. Now is the right time to buy a home.



NOW is the right time to Buy a Home!

Purchasing a home has always been a wise decision, but current market conditions are making it even more attractive to buy now.

EXCELLENT FINANCING IS AVAILABLE NOW

Interest rates are lower, and mortgage lenders are offering a wide variety of financing options. Low interest rates mean you can get more for your money.

- 30-year fixed mortgages are still available as well as many other financing alternatives.
- First time buyers are encouraged to purchase now through financing packages offering small down payments.

YOUR HOME IS YOUR BEST INVESTMENT

Purchasing a home is the best way to build a solid financial foundation. A home not only provides you with warmth and comfort, it also serves as a secure investment.

- Today, homes in the area continue to be a wise investment.
- Equity in your home can be used as collateral, thus providing you with additional financial security.
- Home ownership provides you with a sizable tax advantage because interest paid on mortgages is fully deductible. Property taxes can also be deducted.

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