

CHOOSING A 55+ COMMUNITY

Questions you should ask
before you buy or rent

By Jennifer Berger

➤ On Long Island, 55-and-over communities continue to grow in popularity, offering residents a wide range of amenities and freedom from the time-consuming upkeep of the homes where they raised families. We asked representatives of some of these communities in Nassau and Suffolk to share the five most frequently asked questions they get from prospective buyers or renters.

Can you tell me about real estate taxes in a 55-and-over community?

"The number one question we get from buyers is about real estate taxes," said Ron Bloomfield, director of sales and marketing at The Manors at the Colony Preserve in Shirley. "Since in a typical 55-and-over condominium community there are no school age children under 18 or 19, the real estate taxes are between one-third to a half lower than a single-family home in the area. If a purchaser qualifies for the New York State STAR program, the taxes are in the \$4,000 range in our community."

Can I afford it?

Michael Dubb, founder and CEO of Beechwood Homes, which includes

Country Pointe Meadows in Yaphank and Country Pointe in Plainview, said many people are surprised to learn that moving to a 55-and-over community will actually save them money. "Make a line-by-line cost comparison of monthly carrying costs, between owning the existing family home and a new home in one of our communities," Dubb said. Most people will find savings on landscaping, pool maintenance, snow removal, homeowner insurance and more, he said. "Our owners spend less and worry less. Community living is much more affordable than one may realize at first."

Why should I leave the house I raised my family in?

"Southold has a rich history and is well-known for its beaches, farmlands, vineyards, eateries and suburban, laid-back lifestyle," said Vicky Meigel, director of sales at Harvest Pointe in Cutchogue. "Our condominiums have a luxury, resort-style feel. Full-service, 55-plus communities will help keep families here on Long Island, and also appeal to empty nesters who may not want the hassle of owning a home."



Photo credit: The Manors at Colony Preserve



Photo credit: Beechwood Homes

Top: The pool area at The Manors at Colony Preserve in Shirley.

Above: A living room in Beechwood Homes' Kensington model.

Below: A kitchen, dining and living area in Harvest Pointe's Linden Kenilworth model.



Photo credit: Harvest Pointe



50 Plus

Will there be additional fees for maintenance, pets, garbage, the clubhouse, parking, etc.?

All interior and exterior maintenance is taken care of, said Jennifer Grenard, leasing manager at The Vistas of Port Jefferson. "We believe in a no additional fee policy," she said. "We do not charge for any of the conveniences and luxuries that go along with resort-style community living. We also believe pets are part of the family and you shouldn't pay extra for a family member. In addition, we have on-site management, a superintendent and 24-hour maintenance staff to address resident issues," she said.

In the world of 55-and-over homes, what does independent living look like?

"Independent living is a chosen lifestyle of luxury living, with a warm community feel," said Rachel Capone, executive director of The Residences at Plainview. "There are endless amenities included in your monthly rent, including scheduled trips, pools, a fitness center and community events. We have a restaurant-style dining room, and when you need to rest or to visit with family, you can return to your private apartment."

While knowing the most popular questions is key, it's also important to know what potential buyers or renters should be asking but are not. Here are a few to consider:

What is the reputation of the builder?

There are so many questions around this one topic, said Dubb. "Buyers should want to know who is building their house, what is their track record, will warranties be guaranteed, will they deliver on promised quality of finishes and many more," he said. "Ask for a tour of the community you are considering. Visit others by the same developer. Talk to homeowners there for their first-hand experiences. Go online and search for the company in the news. Answers about the reputation of the builder will give confidence in your decision."

How does condominium living simplify your lifestyle?

"It is a maintenance-free environment, with an abundance of new recreational amenities to enjoy, and the possibility of new friends to participate with in these activities," said Bloomfield. "It can be a new beginning for many people. At The Manors, you don't have to worry about anything outside of your door. You own from the Sheetrock in — the siding, roofing and sanitary systems are all the homeowners association's responsibility. The lawn, the trees and shrubs, weeding, raking leaves, snow removal, are not your problem."

Would it benefit me to have a cost-of-living analysis completed prior to shopping for an independent living home?

"When you have completed a cost-of-living analysis you will be educated on all the costs factored into owning and living in your own home," said Capone. "As opposed to knowing what your rent will include and be every month. This allows you to fully understand your budget needs and desires."

What makes your community stand out from other rental communities on Long Island?

"The Vistas of Port Jefferson are conveniently located on the North Shore and offer single-level or townhome living," said Grenard. "Each apartment includes designer finishes, open floor plans with 9-foot ceilings, recessed lighting, crown molding and oversized closets. [It's] a gated community with a 24-hour site surveillance network, an on-site dog park, walking trails, and is a 100% smoke-free."

What is the surrounding community like?

When looking for your forever home, you should always ask about the community, said Meigel. "Being walking distance to parks, shops and restaurants is a big plus for an active lifestyle. I always tell prospective buyers to stop by a local supermarket or store. It will give you a great insight to what the neighborhood is like." 50+

"Before COVID-19 measures were enacted, home listing views to 55-plus communities within Suffolk and Nassau counties (both including and excluding the Hamptons) were growing at a yearly rate 2.2 times faster than the growth of total home views, nationally."

Source: Sabrina Speianum, senior economic research analyst at realtor.com



Above: The clubhouse bar and lounge area at The Vistas in Port Jefferson.