

Long Range Planning Committee Report to Board of Directors - January 2017

**Respectively submitted by the
Long Range Planning Committee**

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TABLE OF CONTENTS

INTRODUCTION..... 1

OBJECTIVE A: COMMUNITY IMAGE..... 3

OBJECTIVE B: FUTURE HOME BUYERS..... 5

OBJECTIVE C: AMENITIES..... 7

OBJECTIVE D: MARKETING..... 11

EXHIBIT A: AGE GROUPS..... 16

EXHIBIT B: SETTING ORIGINAL OBJECTIVES..... 17

EXHIBIT C: AMENITY USAGE..... 19

APPENDIX: RESEARCH SOURCES..... 20

INTRODUCTION

The current committee met for the first time on February 17, 2016.

The committee determined that its objectives and vision should be focused on 5 to 10 years in the future. We also decided not to premise any objectives on joint projects with HOA2, since they have not yet gone through transition. We initially identified 13 potential objectives which have been streamlined to the four contained herein.

The recommendations are presented in no particular order of importance.

Our primary focus was on three age groups that represent over 50% of the adult U.S. population, and over 50% of internet usage:

Gen X (40-51)	19% total population	21% of total internet usage
Younger Boomers (52-61)	20% total population	20% of total internet usage
Older Boomers (62-70)	14% total population	13% of total internet usage

See Exhibit A.

The Gen X and Younger Boomers do not have the financial stability to face retirement as strongly as the current and previous 65 plus age group. They will likely continue working in retirement. High-speed internet access will be critical to them since many will work from home. Fiber optics currently provide the fastest, most efficient and reliable service. Internet providers utilizing Phone DSL or Satellites vary widely in quality--depending on the provider or user location. Any significant improvement in SaddleBrooke would require fiber optics.

The needs and desires of these age groups are vastly different from today's SaddleBrooke residents. We feel the BOD and future boards must decide if they are open to rebranding our community and the major changes necessary to close the gap and attract these age groups. This commitment will require spending additional dollars to make these changes. Many current residents might not understand or recognize the importance of the changes because they will be different from their current culture and mindset.

Many of the current clubs, groups, and activities are a better fit for our current homeowners who bought here at the beginning of SaddleBrooke development until 2005. They were strong and active because they started from grass roots at that time. Today many of these activities will be of little or no interest to future

homebuyers. Today it isn't easy to start a new group or activity—i.e. Pickleball. Existing groups currently control all space and time resources. The BOD must closely watch participation levels and as they decrease be prepared to make room for new activities.

OBJECTIVE A: COMMUNITY IMAGE

Insure that SaddleBrooke appears as a welcoming and up-scale community

SaddleBrooke is an aging community and despite the influx of younger buyers, the community already has some lack of “curb appeal” to prospective buyers. As the community continues to age this “curb appeal” problem will increase, especially among older homeowners and their home’s exterior appearance. While some solutions are already underway, the LRPC suggests the Board consider investments to assure competitive positioning versus similar communities.

Recommendation 1:

Visually enhance the entrance / common areas for greater impact on potential buyers. Recommend that Board hire a landscape architect (with assistance from Common Area Maintenance and Property and Roads Committee) to evaluate needed improvements and provide a master plan.

- Plant additions or replacements
- Signage
 - Location of Welcome Center
 - Directions to amenities
- SaddleBrooke monument sign with possible water feature or flower bed at the southeast corner of the intersection of SaddleBrooke Blvd and Ridgeview near the tennis courts (cost ranging from \$15,000--\$25,000 based on estimates from Effective Signs, Ltd. of Tucson).
- Lighting to enhance common areas.

Recommendation 2.

ALC to update guidelines for home appearance

- Board to review and recommend level of enforcement by ALC regarding paint, landscaping, mailboxes, and weed control
- Board arranges homeowners’ meetings to discuss rationale and importance of home appearance.
- ALC volunteers receive training on new guidelines
- Inspect homes and common areas semi-annually
- Management enforces guidelines
- ALC to add guidelines for common areas

Recommendation 3:

LRPC recommends that a Welcome Center be established and located at the clubhouse with new signage at the building's entrance and with the Director of Marketing as the lead person. As recommended in Objective C, recommendation #2, some administrative staff could be relocated from their current offices to an expanded Annex, facilitating in-house development of the Welcome Center.

Estimated expense = \$25,000 for modifications to existing space. Consideration should be given to using the existing employee break room.

OBJECTIVE B: FUTURE HOME BUYERS

Insure that new homeowners feel welcome and are introduced to their unit, community, and amenities. Invest in new digital sources to attract new homeowners.

Recommendation 1:

The next wave of retirees looking at SaddleBrooke will be more tech-savvy and more demanding than the previous generation of older adults. As the Gen X and Boomers approach retirement, they will seek communities that include smart tech, safety monitoring, health monitoring, and on-demand services. They already stream movies, TV shows, music, gaming, and expect the technology infrastructure to support that. Home care services of tomorrow such as food delivery, tele-medicine, and safety monitoring will be expected. According to AARP, they will continue to work at least part time, if not full, throughout retirement and will need related tech services to do so in their homes.

They will first and extensively research on-line sources to assess their potential retirement community choices. Our website plus other internet sources must initially appeal to them so they will inquire and seek additional information, data, homeowner reviews, amenities, and evidence of financial strength.

- Our web site should highlight our financial strength for potential buyers, especially since our community is thirty years old. We have not found any competitive web sites that features this important data.
- Determine if it's possible to expand fiber optics networks throughout SB1 and what the estimated cost will be (2017 LRPC Agenda).

Recommendation 2:

Hold a monthly meeting with new residents one month after actual move-in. Include a free lunch. Provide education about clubs, amenities, financial information, web sites, F&B, volunteering, and golf. Gather data and answer questions.

Hold a follow-up meeting for new homeowners six months after their move in to see if their expectations have been met.

Support: Some units continue to do a good job of welcoming new homeowners into the social fabric of their units. They also get them involved in community, social and club activities. Other units do not do well in this area. As a result numerous new homeowners struggle to become a part of the community. They are not aware of the many clubs and amenities or social activities available to them.

Recommendation 3:

To insure a solid return on outside usage of consultants the BOD should develop a series of questions and receive answers before funds can be approved.

Does it:

- Strengthen the community?
- Enhance value for the homeowner?
- Is it essential for decision making by the BOD or management?
- Provide demographics, revenue, expenses, that can be interpreted to establish benchmarks and ROI?

Recommendation 4:

Administrative staff should include a full time Director of Marketing to be located at our welcome center to:

Handle all Q&A with potential buyers

Design all literature and brochures for handouts and mailings.

Escort potential buyers on tour of community.

Coordinate marketing efforts with Director of Golf

Conduct the regular meetings with new residents - refer to Recommendation 2.

Estimated cost for salary, benefits, and material--\$110,000.

OBJECTIVE C: AMENITIES

To identify amenities that will attract future buyers

SaddleBrooke One offers its residents many opportunities for recreation, fitness, community involvement and socializing. SaddleBrooke One is, however, a thirty-year-old community. There is now a need to plan for expanding activity needs for both our current residents and for future residents. According to various Internet sources, there is every indication that boomers and Gen-Xers will continue to want many activities/exercises/sports in retirement. It is important that SaddleBrooke continue to meet these needs and add new activities as they are identified.

We are proposing three building projects to meet the future needs of our community.

Recommendation 1:

Build a community center (2850 sq.ft.) on the site of the existing Arts & Crafts area. The purpose is to add additional space for fitness classes, yoga classes, dance groups, and meeting rooms that can be multipurpose. The Gift Shop has requested additional room and this request could be accommodated. According to a Property and Roads Committee study, expanding this area, but staying under the current rooflines, would not impact the need for additional parking.

- Basic build out cost projections are \$ 570,000 at \$200/sq.ft.
- Utility cost projections for 2,850 sq.ft. are approximately \$18/sq.ft. or \$51,300 annually

Recommended space and use:

- 1,200 sq.ft. for aerobics & dance, depending on special flooring needs.
- 1,200 sq.ft. for meeting/multipurpose rooms
- 100 sq.ft. for storage
- Add 100 sq.ft. to the Gift Shop for a total of 350 sq.ft.
- 250 sq.ft. for Restrooms

Support:

- In the Fitness Center the existing aerobic/exercise room is 600 sq.ft. All classes are taught in this room.
 - This 600 sq.ft. room is booked Monday – Friday 42 hours per week out of 45 hours per week (using a nine hour day as baseline)
 - Saturday & Sunday this room is booked 6.5 to 9.5 hours out of 18 weekend hours.
 - The large room is approximately 2500 sq.ft. housing aerobic and weight machines as well as free weights. Most mornings there are waiting lists for the use of the aerobic machines and others waiting for the strength machines.
 - The small exercise room for individual stretching and exercising is approximately 317 sq.ft. (It is not a rectangular room.) It is often crowded and difficult to use.
- The Vermillion Room is being used 186 hours per month out of 240 hours per month, or 78% of the available time. One hundred sixty-two hours of the 186 hours used are being utilized by dance groups.
- The Coyote Rooms North & South are being used 93% of the time or 224 hours out of 240 hours. These rooms are multipurpose.
- The Javalina Room is utilized 82 % of the time as a multipurpose room.
- Craft Room # 3 has an 81% usage rate; Craft Room #4 has an 88% rate.

Recommendation 2:

Expand the Annex by an additional 1,850 sq.ft. to provide a billiard room, meeting/multipurpose rooms, and staff offices.

- Build out costs are projected at \$324,000 using \$175/sq.ft.
- Additional utility cost projections are \$33,300 annually using \$18/ sq.ft

Recommended space and use:

- 850 sq.ft. for billiards/pool
- 500 sq.ft. for multipurpose rooms
- 400 sq.ft. for staff offices
- 100 sq.ft. for storage

Support:

- See Exhibit C for usage data on existing rooms

- The space opened up in the Administration Building by moving storage and staff offices to the Annex can then be converted to increase the clubhouse entry/welcome center area.

Recommendation 3:

Demolish the Catalina Starter Shack and build an indoor facility (6,600 sq.ft.) to house four Pickleball courts. An indoor facility would (1) address the noise concerns of nearby residents, (2) allow for extended play in the afternoons, evenings, summertime, and inclement weather, and (3) allow the regulation ball to be used.

- Build out cost projections are \$740,000 using \$112/sq.ft.
- Utility cost projections at \$10/sq.ft. are \$66,000 annually
- Cost projections do not include demolition expenses.

Recommended space and use:

- 6,600 sq.ft. is needed for four standard PB courts (20' x 44') with adequate spacing between courts
- Stucco exterior and sheet rock interior walls on a post tension concrete pad
- Two bathrooms on the building exterior for golfers & Pickleball players
- Parking would be limited to golf carts only between 8 AM and 4 PM
- Key or card entry only (for annual members)
- \$150 annual membership to help defray utility costs (anticipated membership of 300 would contribute \$45,000 annually)
- The resulting area would accommodate over 500 matches a week

Support:

- There are no Pickleball courts in HOA One; there are eight courts in HOA Two but three of the courts, located at the Preserve, do not allow the use of a regulation ball
- There are an estimated 2 million players in the US in 2016
- There has been a 64% Increase in membership in the USA Pickleball Association (USAPA) since 2010
- The inaugural US Open Pickleball Championships were televised on April 26, 2016 from Naples, Florida

- Over 1,000 athletes participated in singles, doubles and mixed doubles play at the US Open
- An estimated 50 million people watched the finals that were televised on CBS
- There is a free web based Pickleball channel - Pickleballchannel.com
- Pickleball courts at surrounding retirement communities:
 1. Pebble Creek has 20 regulation courts
 2. SaddleBrooke Ranch has 28 regulation courts
 3. Robson Ranch has 18 regulation courts
 4. Quail Creek has 16 regulation courts

OBJECTIVE D: MARKETING

Develop research-based marketing plans and programs to attract new residents to SaddleBrooke One

Recommendation 1:

Gather data from competitive communities in surrounding areas and the nation in order to assess how well HOA1 compares.

Support:

Websites for individual communities as well as retirement guidance sites set the standards for potential retirees. Along with national publications they inform us about our market: what people are looking for, where they are moving and how competitive HOA1 is among 55+ residential communities.

HOA1 amenities currently compare favorably with those listed on most retirement websites: Community Center, Restaurants/Food Service, Arts and Crafts, Interest Groups, Fitness Center, Pools/Spas, Outdoor Activities, Golf, Tennis

Our website presence is not strong enough to get us in front of many prospective new residents.

HOA1 also compares well in the community characteristics considered by retirement resources: Cost of living, climate, good economy, financial stability, cost of taxes, median home prices, cultural activities, transportation, crime level, medical facilities, and air quality.

Recommendation 2:

Gather data from current homeowners to assess their satisfaction. Anticipate future amenity needs by continuing resident surveys and involving residents in community planning between surveys

Support:

The 2016 resident survey is the most comprehensive source of resident information. It shows that over 75% of residents are very satisfied with our amenities and community operations.

Significant input is available from the monthly resident Coffees with the General Manager and board members.

Community goal setting projects have been successfully used to gather input and set future direction in many communities.

The following recommendations are divided into Near Term (present to 2019) and Long Term (2020 to 2027)

NEAR TERM (2017-2019)

Recommendation 3:

Assure that SaddleBrooke One has a budget and a Director of Marketing dedicated exclusively to marketing and advertising.

SUPPORT: Similar communities have formal budgets and staffs for marketing. The concept of marketing SaddleBrooke One by SaddleBrooke One began in earnest this year. The initial plans and programs were supported by a modest budget (\$15,000) and they focused on advertising with the Arizona Golf Association on their website. During the summer, Bernie Eaton acted as the focal point for responses to our advertising and he processed visits from 40 people who responded to our offer of free golf to come visit our community. His feedback provided an important forecast of our needs to support future marketing efforts with a larger budget and a dedicated staff. The results were encouraging and included: learning how to interface with the marketing world of digital media, beginning to develop a database of interested people for future contact, testing the relative values of different incentives to attract interested people and learning how much effort would be involved in coordinating visits by the people who responded to our advertisements.

Bernie Eaton and Vivian Timian are coordinating a new advertising program for 2017 that will use “demographically targeted” advertising on Facebook. The budgetary requirements are being refined now. Plans for the supporting the program, including brochures, hospitality support, community tour support and hotel accommodations need to be completed.

The major responsibilities of the Director of Marketing will include:

1. Budgeting
2. Advertising
3. Developing and maintaining the marketing components of our website and other digital sources.

- a. Maintain an ACTIVE presence on website, Facebook, twitter, Blog, Snapshot, Instagram, Q&A pages. ACTIVE is the key word. Be alert for changing trends in social media.
- b. Contract with a SEO (Search Engine Optimization) to improve our Google rank. Estimated cost 5-7 \$K.
- c. Purchase “Google Ad word” to ensure that the SaddleBrooke website link is highlighted on page 1 of sponsors.
4. Create and maintain a database of people who express interest in SaddleBrooke One (from ad responses, walk-ins, resident referrals, etc.) for follow up.
5. Marketing Communications (establishing and maintaining contact with potential new residents). For example, marketing collateral materials (brochures and a community guide) and a monthly newsletter email.
6. Hospitality (arranging visits by interested people):
 - a. Coordinating meetings, golf, meals and amenity tours, etc., with local residents (volunteers).
 - b. Track Tucson conventions that attract specific age groups. Host tours of SaddleBrooke, BBQ's, etc. Establish relationships with people outside SaddleBrooke who have contacts with business and people moving into Tucson area.
7. Creating a new Ambassador program of resident volunteers to support #6 above.
8. Development and maintenance of an effective communications program with the local Realtor community.
9. Prepare to liaise with SaddleBrooke Two in the future should the two communities decide to engage in cooperative marketing efforts.

Recommendation 4:

Assure that SaddleBrooke One has a coordinated program to manage and promote Rental Properties within the community in order to help potential new residents find rentals preparatory to future home purchases. For example, to assist people who respond to our advertising in finding rentals for the future during their initial visits here. It should be an integral part of our website.

SUPPORT: Similar communities offer these services through their websites and on-site offices. Many of our new residents each year are people who have “researched our community” by renting homes here for a year or two before buying a home. Since the association encourages property rentals and does not charge homeowners any fees to rent their homes, it should not be difficult for the

association to develop and maintain such a program to the benefit of all concerned. Also, since renters need to get their “renter” club cards after they arrive in order to charge purchases at the club facilities, coordinating the entire rental experience through the association will facilitate indoctrinating and welcoming renters to the community.

LONG TERM (2019-2027)

Recommendation 5:

SaddleBrooke One should consider combining with SaddleBrooke Two and begin to operate as one community in terms of marketing. The economies of scale speak for themselves. Attempting to market the two communities independently one from another, and in competition with each other, will prove fruitless considering the competition we will face from Robson and other developers. The idea of establishing a Welcome Office on-property and sharing the costs with SaddleBrooke Two makes good fiscal sense. The appearance of SaddleBrooke as one entity, as opposed to two separate communities, will be stronger in competition with other developers.

SUPPORT: Our competition presents themselves as unified communities with distinctive resort lifestyles.

Recommendation 6:

Assure that SaddleBrooke One (+ Two) establishes, manages and controls its own in-house and independent Real Estate brokerage. Call it SaddleBrooke Realty, for example. It is the only way to control our destiny regarding real estate sales within the community, and the only way to compete effectively against Robson and other competitive communities.

SUPPORT: Most “resort” communities in the United States have already made this move. The brokerage will more than support itself financially and should reasonably become a new profit center for the association. There is really no viable way to manage home sales through local Realtors because they work for themselves, under the management of their respective Brokers, and as such we cannot expect them to “work for us”. They will sell houses where they want to sell them and not necessarily where we want them to sell them.

The effort will probably require additional support from an outside consultant in order to set up and staff the private real estate brokerage. It is reasonable to assume that hiring Realtors from outside brokers (e.g., Long Realty, Coldwell Banker, etc.) will not be a major problem because many are already SaddleBrooke residents who concentrate their businesses exclusively on selling homes in SaddleBrooke.

Recommendation 7:

Assure that SaddleBrooke One considers renting, leasing or purchasing a small number of residences (homes and/or villas) to support future Stay and Play programs (marketing) as well as rentals for visiting guests of residents (homeowner amenities).

SUPPORT: Stay and Play programs are one of the strongest features for home sales in marketing retirement communities.

This is a tough recommendation because it involves a number of factors new to our thinking and operations. First is the cost because residential purchases will run into several hundreds of thousands of dollars. Second is property management, or who will be responsible for cleaning and maintenance. A near-term alternative would be to consider renting homes from current residents for the purposes noted above. Another thought would be to target purchase of two or three villas near the clubhouse for these purposes. At today's market prices, one villa would cost approximately \$270,000 plus maintenance and taxes. An alternative would be to negotiate special referral rates with the local motels for visitors coming in from out of town.

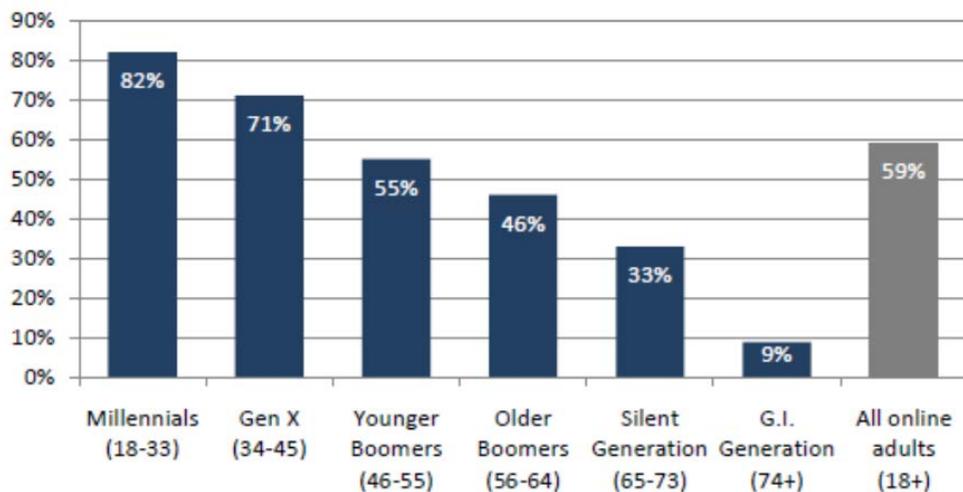
EXHIBIT A: AGE GROUPS

Generation name	Birth years, Ages in 2010	% of total adult population*	% of internet-using population*
Millennials	Born 1977-1992, Ages 18-33	30	35
Gen X	Born 1965-1976, Ages 34-45	19	21
Younger Boomers	Born 1955-1964, Ages 46-55	20	20
Older Boomers	Born 1946-1954, Ages 56-64	14	13
Silent Generation	Born 1937-1945, Ages 65-73	7	5
G.I. Generation	Born -1936, Age 74+	9	3

* Source: Pew Research Center's Internet & American Life Project, April 29-May 30, 2010 Tracking Survey. N=2,252 adults 18 and older.

	Millennials Ages 18-33	Gen X Ages 34-45	Younger Boomers Ages 46-55	Older Boomers Ages 56-64	Silent Gen. Ages 65-73	G.I. Gen. Age 74+	All online adults Age 18+
% who go online	95	86	81	76	58	30	79

Percentage of adults who go online wirelessly, by generation



Source: Pew Research Center's Internet & American Life Project, April 29-May 30, 2010 Tracking Survey. N=2,252 adults 18 and older.

EXHIBIT B: SETTING ORIGINAL OBJECTIVES

LRPC Discussion Points for Setting Objectives – March 2016

1. What marketing & technology changes will impact how houses are sold in 2020-2025?
 - Agent role?
2. How do people research & decide to buy a retirement home?
 - Recent 100 buyers
 - State, city, internet, relatives, friends, realtor
3. Scope of Research
 - Geographically
 - Types & sizes of communities/competition
 - Time frame of data
 - Sources
4. New development home builders use what data to determine what & where to build
 - Technology needed
 - Amenities
 - Size & pricing
 - Age minimums
5. What will help current homeowners to successfully market their homes in 5-10 years?
 - Amenities
 - Age of homes in HOA#1 – 25-40 years olds
6. How critical will assisted living be in a buyers decision?
 - Is Spendido type development a competitor for our future buyers or only for our current homeowners?
7. Impact of HOA#2 transition – should we consider?
 - Golf – Reciprocal – Preserve – Amenities – SaddleBrooke Ranch
8. Once data is gathered & analyzed, of what value will it be for LRPC recommendations?
 - Board – management – homeowners
9. Revenue Sources
 - Resale of homes
 - Annual dues
 - Golf
 - F&B
 - Assessments
 - Interest on funds
 - Other

10. Major expense categories
 - Roads
 - Golf
 - F&B
 - Buildings – Maintenance – Renovation – New
 - New amenities
11. What role do realtors play in buyer selection process & pricing?
 - HOA#1 vs HOA#2 vs SaddleBrooke Ranch
12. What amenities will be most desirable in 7-10 years?
 - Currently being offered by new developments
 - Growth amenities
13. How do Revolving Boards impact LRPC objectives & research – is it possible to “lock down” objectives & research?
14. Why has HOA#1 median price/cost/sq.ft not returned to 2007/2008 levels?
 - Age of homes?
 - Comparables?
 - Local agents within SaddleBrooke?
 - Lack of marketing outside SaddleBrooke?
 - New homes HOA#2, SaddleBrooke Ranch?
 - Lack of realtor competition?
 - Other?
15. Potential of current & future renters (snowbirds) as homebuyers

EXHIBIT C: AMENITY USAGE

Saddlebrooke One

	Events per Month	# People Utilizing	# Hours Utilized / month (9 hour day, 240 hours/month)	% Utilized per month
Clubhouse				
<i>Vistas (scheduled functions)</i>	15	1,415	57	24%
<i>Agave (scheduled functions)</i>	58	1,262	167	70%
<i>RRG (scheduled functions)</i>	7	457	22	9%
<i>Coyote, North</i>	31	669	88	36%
<i>Coyote, South</i>	42	770	136	57%
<i>Bobcat</i>	48	440	141	59%
<i>Vermillion</i>	83	2,513	186	78%
<i>Javalina</i>	58	530	196	82%
Activity Center	48	2,278	152.84	64%
Craft Room #4	67	1,247	210.23	88%
Craft Room #3	86	847	194.505	81%
Craft Room #2-Pottery Room	1	125	252	105%
Craft Room #1-Pottery Room	1	125	252	105%

Time Period Used: June 30, 2014 through July I, 2015

Data based only on functions scheduled through Trish Rogers

(Taken from the Asset Planning Document, LRPC, 2015)

APPENDIX: RESEARCH SOURCES

Objective B.

Sources of Data:

AARP
Fortune magazine
Atlantic Magazine
PEW Research
Various internet sites
Former Apple Executive

Objective C.

Sources of Data:

- Data from Vivian Timian
- January 2016 Scope of Work document by Frank Brier
- SaddleBrooke amenity usage report created by the LRPC for the time frame July 1, 2014 through June 30, 2015. (Calculations were based on a 9 hour day & 240 hours per month)
- Safety & Rec Committee minutes
- Information from the *Communicator*
- Sports Builders.wordpress.com (March 28, 2016 Pickleball by the Numbers: Growing Across the U.S)
- <http://www.Pickleballchannel.com>

Yoga on November 5 21 participants
TRX Circuit November 7 16 participants
Silver Sneakers November 29 15 participants
Tabata Training November 30 13 participants

Vital Moves total class attendance for the month of Oct was 675 and for Nov 1 through Nov 26 it was 775.

Objective D.

Recommendations 1 and 2 Sources of Data:

Web sites

<https://www.55places.com/arizona/area/tucson#map>

SaddleBrooke is listed with most of general focus detailing HOA2

[Www.golfat55.com/](http://www.golfat55.com/)

Lists only Robson ranch outside Phoenix

www.activeadultliving.com/AZ/arizona

Lists SaddleBrooke Ranch and Oro Valley not SaddleBrooke

www.privatecommunities.com/arizona/

Have no Tucson listings

arizona-active-adult-community.com/

Title Company information sheet only refers to Robson.com

www.topretirements.com/active_adult_communities/Arizona.html

Refers to Robson.com

[http://www.bestguide-](http://www.bestguide-retirementcommunities.com/Tucsonretirementcommunities.html#NT)

[retirementcommunities.com/Tucsonretirementcommunities.html#NT](http://www.bestguide-retirementcommunities.com/Tucsonretirementcommunities.html#NT)

Lists SaddleBrooke but refers to Robson.com

www.retirenet.com/.../communities/...arizona/2-golf-course-communities-and-golf-co..

Lists 243 communities in Tucson area

6 up-scale communities with golf

SaddleBrooke not listed

http://www.topretirements.com/active_adult_communities/Arizona.html

Does not list Tucson

<http://www.55communityguide.com/guide/az-state>

Lists Vistoso and SaddleBrooke Ranch only.

www.premiertucsonhomes.com/tucson-retirement-communities/

www.newhomesource.com/communityresults/arizona/tucson-area?golfcourse=true

Newspaper articles

www.usatoday.com/story/money/personalfinance/2013/...55/4179169/

<http://www.forbes.com/sites/williambarrett/2016/04/04/the-best-places-to-retire-in-2016/#12d73de703ed>

The only AZ listing is Apache Junction Good categorization of important considerations.

<http://www.forbes.com/sites/vanessagrout/2014/01/03/12-rules-to-embrace-before-buying-into-a-retirement-community/#4a9400bc27a9>

Good overview of what retirees are being advised to look for – timing, taxes, amenities, medical care.

www.smalltownretirement.com/arizona/

www.prweb.com/releases/top10-arizona/retirement-communities/prweb2512504.htm

www.ideal-living.com/community-locator-2/arizona/

<http://successfulaging.milkeninstitute.org/bcsa2014.taf?page=metro&mcode=C46060&pop=large>

Milken aging rank is a resource measuring factors that impact aging. This is the page ranking Tucson. It is frequently referred to in community ratings.

<http://www.aarp.org/home-family/your-home/info-2016/planning-the-future-of-retirement.html>

<http://www.aarp.org/work/retirement-planning/info-2016/in-search-of-the-good-life.html>

http://www.saddlebrooke.org/_filelib/FileCabinet/Communicator/2016_Communicators/Communicator_-_august_for_web.pdf

<http://pinalcountyaz.gov/CommunityDevelopment/Planning/Documents/CompPlan/00%20Comprehensive%20Plan%202013.pdf>

<https://www.youtube.com/watch?v=aVS5DekZ7VQ>

OBJECTIVE D.

Recommendations 3-6

SOURCES:

1. Bernie Eaton (our Director of Golf).
2. Chris Montgomery, advertising sales with the Arizona Golf Association.
3. Robson.com.
4. Tubacgolffresort.com.
5. Starrpassrealty.com.
6. Thehighlandsatdovemountain.com.
7. Ranchovistoso.com.
8. The Villages in Florida, Hilton Head in South Carolina, Ocean Reef in Key Largo, Florida, Rancho Vistoso in Oro Valley, The Highlands in Marana and Starr Pass in Tucson.