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AREA DRAWS SENIORS

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BY JONAS BEALS

Bob and Corinne Busch, natives of Long Island, N.Y., tested the retirement waters before finally settling in Stafford County.

They tried Florida and Wilmington, N.C., but found they were still too far away from their family and friends in New York.

Falls Run in southern Stafford ended up being just right--a little over an hour from their daughter and grandchildren in Silver Spring, Md., and a manageable drive from New York.

And while they do travel frequently to visit family, "we can still have our own life here," Corinne Busch said.

Falls Run is the largest and most successful so-called active-adult community in the Fredericksburg area. It went from the planning stage to fully developed in the past decade, with 781 homes and 1,360 residents.

According to recently released census figures, Stafford has the fastest growth rate among the 65-and-older set in the region. In the past 10 years, that population has increased from 5,474 to 9,464--a 73 percent jump--in the county.

The reason may be communities like Falls Run, off U.S. 17, and the retirees like the Busches who have settled there.

Similar "age-restricted" communities have popped up in the Fredericksburg area, including Virginia Heritage at Lee's Parke in Spotsylvania County and Celebrate by Del Webb in southern Stafford. All of them require owners to be at least 55 years old.

The existing population is aging here as it is everywhere else, and these developments could allow local residents to "age in place" without having to move to more traditional retirement areas such as Arizona and Florida.

Corinne Busch said retirees are finding more options.



Corinne and Bob Busch recently moved into Falls Run, an active-adult community in Stafford.

"It used to be Florida, now it's all over the place," she said.

With the growth in active-adult communities, retirees can choose other states without sacrificing the lifestyle they want.

The recent census findings show this shift and the overall aging of the population. Maine and Vermont overtook Florida and West Virginia as the states with the highest median age. Those states, along with New Hampshire, Connecticut and Pennsylvania, all had median ages over 40.

Ginger Thompson McDaniel, communications director for the American Association of Retired Persons in Virginia, said the Fredericksburg area and regions like it are exactly what retirees are looking for.

"The boomer generation is the first to grow up in the suburbs," she said. "They want to stay in the area where they grew up."

In that respect, the Fredericksburg area mirrors national trends. While area counties have booming 65-and-older populations, that group is actually shrinking in Fredericksburg.

A number of factors appeal to the Busches and other retirees: the city's quaint downtown, historical resources, convenient shopping and a number of nearby hospitals. Ultimately, retirees may choose to come here for the same reasons active members of the work force do: housing prices and proximity to Washington.

"A lot of people relocate here to be closer to children that live in Northern Virginia," said Anne Jones, the Falls Run activity director. She said it is less common for Fredericksburg-area natives to move into Falls Run.

In many ways, the influx of seniors may benefit local governments, as older residents pay taxes but do not create the fiscal strain that families with school-age children do.

Stafford County offers tax relief to residents over 65, but there are income and net-worth qualifications. Stafford Commissioner of Revenue Scott Mayausky said that 836 people currently receive that relief on their real-estate taxes.

George Washington Regional Commission regional demographer Kevin Byrnes said that while seniors might take it easy on local budgets, they do have unique needs that have to be planned for. He said, for instance, that transportation could be a particular concern as the population ages and baby boomers are no longer able to drive.

"Carried to the extreme, you could run into a situation where the community is starved for a youthful labor force," Byrnes said.

He doesn't see that happening here, but he does see the 65-and-older demographic continuing its growth spurt.

Corinne Busch, 64, will enter its ranks later this year. Bob Busch is already there: He's 67. Both said the move to Stafford was their last. They love their neighbors and plan to stay.

"It's more of a down-to-earth working area," Corinne Busch said. "There's really a lot going on here."

McDaniel said Virginia has more than 1 million AARP members--one of the top membership states in the country. Last year her organization named Virginia the sixth-best state to retire in, based on factors such as climate, life expectancy and cost of living. That list was topped by New Hampshire, and popular retirement states such as Florida and Arizona didn't even make the top 10.

"We're going to see more of this," McDaniel said of the growth in active-adult communities in Virginia. "There will be more people making those types of housing choices."

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2000

2010

Percent change

Stafford

5,474

9,464

72.9

Spotsylvania

7,526

12,114

61

Fredericksburg

2,470

2,413

-2.3

Caroline

2,857

3,744

31

Culpeper

4,064

5,698

40.2

Fauquier

5,789

8,289

43.2

King George

1,610

2,397

48.9

Louisa

3,315

4,796

44.7

Orange

4,444

6,063

36.4

Westmoreland

3,173

3,645

14.9

Region

40,722

58,623

44

Virginia

792,333

976,937

23.3

Nation

34,991,753

40,267,984

15.1

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