

University-based retirement

Kendal at Oberlin resident Al McQueen makes the most of the community's proximity to Oberlin College, pictured in the background. Image courtesy of The Kendal Corporation



communities on the rise

For communities on or near college campuses, the concept of 'lifelong learning' takes on new meaning

by Marilyn Larkin, MA

In the United States, university-based retirement communities (UBRCs) already exist at more than 60 campuses nationwide, and their number is predicted to increase significantly over the next two decades.¹ "We have about 4,000 institutions of higher learning," says Andrew Carle, MHSA, assistant professor at George Mason University in Fairfax, Virginia. "It would not be unreasonable to think that within 20 years, one out of 10 will be associated with a retirement community."

Carle is perfectly placed to spot industry trends. He directs Mason's Program in Assisted Living/Senior Housing Administration within the College of Health and Human Services, and has more than 20 years experience in seniors housing and healthcare management. "There's a move away from what we've seen up until a few years ago—model retirement communities in the country, near a golf course," he says. "The ones coming up these days are in urban areas or on college campuses, because people who are retiring now are looking for environments that are intellectually as well as physically active, and for inter-generational programs. They don't see themselves as old, so they have less interest in going into a retirement community where everybody's a senior," contends Carle.

These retirees are highly educated, according to the seniors housing expert. "Everybody thinks about Boomers when it comes to UBRCs," states Carle, "but many of their parents went to college on the GI bill, and they also want to live in stimulating communities that offer learning opportunities."

Unique approaches

That said, what exactly is a UBRC? At this point, it's largely a matter of opinion. Certainly, a UBRC should have some kind of connection to a university and offer residents college-based programs. But beyond that, there is no standardization, Carle observes. Some universities simply lease the land and their name to the community and little more; other universities try to do everything—development, building, management—themselves.

As head of the only university program devoted to seniors housing, Carle put together five criteria to serve as a "road map" for universities and other stakeholders who are considering developing a UBRC (see the sidebar on page 58). Key points include:

- being near the university;
- having a formal agreement about programming;
- offering everything from active living through dementia services;
- sharing the financial stake in the community; and
- having at least 10% of residents associated with the university.²

Carle believes that UBRCs work best when universities lease their land to large developers with seniors housing expertise and resources. However, other solutions also work (see examples below).

Regardless of the approach, virtually all UBRCs are positioned as offering alternatives to stereotypical retirement activities such as golf, bridge and bingo. UBRC residents generally can take university classes for free or at reduced rates both on campus and, in many cases, in their communities.

But UBRCs are not an option for everyone. Move-in fees typically run from \$200,000 to \$500,000 or more, depending on location, construction costs, and the services offered. Monthly fees tend to be in the \$2,200–\$4,800 range. Some

communities are creating foundations or other mechanisms to help people move in who might not otherwise be able to, or to assist residents who outlive their resources. Some experts believe the costs will fall as UBRCs become more common.³

Meanwhile, demand is high, and universities are responding. The following examples demonstrate different approaches to UBRCs, all of which have led to success.

Oak Hammock and University of Florida

Located about a mile and a half from the campus of the University of Florida, Gainesville, Oak Hammock is a "Life Fulfilling Community®," says Matthew Weaver, executive vice president of Praxeis, LLC, in Jacksonville. Praxeis develops, manages and markets UBRCs using Oak Hammock as a model, he explains.



Oak Hammock provides an invigorating living environment for active older adults. Image courtesy of Praxeis, LLC

The firm approached the University of Florida in 1998 with the idea of building a UBRC. When the university was receptive, Praxeis hired an architectural firm and contractor, and started construction in 2000. Oak Hammock—a continuing care retirement community (CCRC) that operates as an independent nonprofit corporation—opened its doors in March 2004, with 269 independent-living units, 37 assisted-living units, 24 memory-support units, and 42 skilled-nursing units. Today, about 12% of

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residents are retired university faculty or staff, half are alumni, and the rest simply want to live in a community associated with the university.

“We have an authentic, close relationship with the university, including programming agreements with 18 of the colleges on campus and contract revenue involved when services are delivered by the colleges,” Weaver explains. “Our focus is on lifelong learning and lifelong fitness, and the partnership with the university is a great way to provide those meaningful activities.”

Praxeis thought that residents would go to the campus for classes, but instead, “the campus came to the community,” says Weaver. Oak Hammock offers several on-site lectures daily, taught by professors and interns from the college; some instructors even organize shorter and less intensive academic programs for residents with specific goals. “For example, a group was traveling to Italy and wanted a short course on the Italian language, art history, and culture,” he notes. “Instead of enrolling in a semester’s worth of work in each of those areas, the residents brought three professors in for a six-week course, so they could become more educated quickly and make the trip more meaningful.”



(L to r), Timm Lovins talks to Phyllis Saarinen as she works out in Oak Hammock’s fitness facility. Image courtesy of Praxeis, LLC

The community’s close connection to the university is also reflected in its

staffing. The College of Medicine provides a medical director; the College of Nursing provides nurses; the College of Public Health and Health Professions provides physical and occupational therapists for the rehabilitation gym; and the College of Dentistry staffs the community’s on-site dental suite.

As a result of Oak Hammock’s success, Praxeis has a number of other UBRCs in various stages of development. These include Westcott Lakes with Florida State University and projects with the University of Kentucky and University of California, Los Angeles.

Village at Penn State and Pennsylvania State University

The Village at Penn State is the brainchild of Pennsylvania State University president Graham Spanier, “who thought of the project and remains the inspiration behind it,” says the community’s executive director, Marianne Hogg. The university hired Memphis, Tennessee-based Co-operative Retirement Services of America (CRSA) to develop and manage the community, which opened in August 2003. The Village, built on land leased by the university, is a nonprofit corporation with a Board of Directors, four of whom are appointed by the university and five of whom live in the community. This CCRC has 150 units as independent living and a 36-unit health center. About 70% of residents are related to the university in some capacity, including families of staff members.

“Our relationship with the university has increased over time, partly because interns who volunteer here tell their professors about us,” says Hogg. For example, because of the word-of-mouth, an information technology group from the university called and offered to provide group and one-on-one instruction to residents in their apartments. Lectures are held during the day at The Village. And in the evening, residents often drive or

take the bus to the campus for cultural or sports events.



Fun in the pool helps Village at Penn State residents stay fit and active. Image courtesy of The Village at Penn State

“From the outset of the project, we knew fitness would be a big deal because Penn State is a sports-crazy town—it’s the team spirit that made us think people would want to come back and have homes in the area,” Hogg observes. “I’ve never seen fitness in a retirement community the way we do it here,” she adds. “We have a contract with the Kinesiology Department, which provides an instructor who serves as our fitness/wellness director, as well as interns who teach five fitness classes per day.”

Another advantage is the ongoing intergenerational activities that, in other settings, “we were always trying to force,” says Hogg. “Here, they happen naturally.”

Lasell Village and Lasell College

Lasell Village, located on the campus of Lasell College in Newton, Massachusetts, is the first UBRC with a formal, individualized, required continuing education program for its residents. Incorporated as a separate entity, the CCRC opened its doors in May 2000 with 162 units, and added buildings in 2003 and 2006. Today, the community

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Resources

AARP Bulletin Online

List of Retirement Communities
Affiliated with College Campuses
[www.aarp.org/bulletin/yourlife/
campus_retirement.html](http://www.aarp.org/bulletin/yourlife/campus_retirement.html)

Collegiate Retirement Community Consultants

[www.collegiateretirementcommu
nity.com](http://www.collegiateretirementcommunity.com)

Co-operative Retirement Services of America

www.crsa.com

Kendal Corporation

www.kendal.org

Kendal at Lexington

<http://kalex.kendal.org>

Lasell Village

www.lasellvillage.com

George Mason University

Program in Assisted Living/Senior
Housing Administration
www.assistedliving.gmu.edu

Praxis

www.praxis.com

Oak Hammock at the University of Florida

www.oakhammock.org

The Village at Penn State

www.villageatpennstate.com

has 225 residents in 188 apartments, and a 38-bed skilled-nursing facility.

“Our most recent buildings are right across from the college dormitories,” says Executive Director Paula Panchuck. “Although we have a wait list of about 100,” she continues, “we’re a bit land-locked now on campus and can expand only by building additional units off-site.”

Lasell’s unique education requirement was implemented in response to Newton zoning laws. These hampered efforts to build a community on the campus, Panchuck explains. By calling Lasell Village an educational institution, the developers were able to claim the Dover Amendment, which exempts churches and schools from a number of the zoning hurdles. “That was where the idea of an educational retirement community began—as something strictly practical,” she says. “But it turned out to be philosophically brilliant and very marketable.”

The community’s status as an educational institution is reflected in the requirements that residents have at least a high school diploma and agree to 450 hours a year of continuing education, including physical fitness, volunteering, mentoring and continuing employment. Those hours represent the minimum amount of time a full-time student is in class. Residents track their hours, according to Panchuck, who reports the community’s accumulated amount to the city annually. “We do have a caveat,” she states, “that if someone is cognitively or physically disabled during their time here, the number of hours can be adjusted.”

Lasell had intended that the developer, Care Matrix Corporation, would also manage the facility. But the company had financial problems while the community was under construction, so the college bought it out and now manages the community itself. In addition to the management contract with the Village,

the college also has a land lease, a facilities contract, and an educational contract to provide lifelong learning opportunities to the residents.

Only about a half-dozen residents are college alums and no retired faculty live in the community at the moment, Panchuck notes. “We spent a very long time in the courts trying to make this happen, and generated a lot of publicity in the process,” she says. “So about half our residents are local and the rest moved here after we won all the court cases.” Explains Panchuck, “That pre-construction in-court time turned out to be very beneficial, because we could espouse the living and learning philosophy long before we built the building, and that’s what attracts people here.”

Kendal at Lexington and Washington & Lee University/Virginia Military Institute
Kendal at Lexington is a CCRC located in the Shenandoah Valley in Lexington, Virginia. One of seven Kendal UBRCs, the community exemplifies the company’s philosophy of serving older adults in the Quaker tradition, which includes:

- respect for the individual and community;
- equality;
- financial integrity; and
- the belief that growing older can bring new opportunities for growth and development.



Kendal at Granville residents, (l to r), Harriett Stone and Ann Albershardt. Image courtesy of The Kendal Corporation

The communities are structured on a “federalist” model, says Judy Braun, Kendal Corporation’s director of affiliate services. Although many of the communities were developed by Kendal, they stand as independent nonprofit corporations. Each UBRC makes its own arrangements with a nearby university or universities. The residents then determine the scope of this association. Therefore, each Kendal UBRC is different, depending on the interest and involvement of the residents. Generally, there are no formal monetary agreements, “but we have many programmatic connections and research endeavors,” comments Braun.

“One of the exciting pieces of Kendal’s approach to UBRCs is that it’s truly not a cookie cutter,” adds Kendal at Lexington’s executive director, Steve Jewell. “When our community was being established, we didn’t have a predetermined mold that Kendal Corporation was pouring us into,” says Jewell. “Our relationship evolved from a large group of people who said they wanted a retirement community associated with Lexington, and affiliated with Kendal and its value of lifelong learning. Many were either retired professors, staff, or alumni of Washington & Lee and Virginia Military Institute.

“A unique result of the collaboration is Kendal College, a program started not by the Kendal corporate office, but by our residents,” Jewell notes. The community-based program includes a fall and spring semester, each with a series of lectures around a certain theme. Kendal College faculty may include residents with specific expertise in the subject area, as well as instructors from the universities. Recent topics, selected by the residents, include flora and fauna of the Blue Ridge Parkway, which included a field trip with a university botanist; geometry, which drew both current and future residents; astronomy; and music of the Civil War era.

Kendal Corporation also has UBRCs in Hanover, New Hampshire; Oberlin, Ohio; Ithaca, New York; Granville, Ohio; Kennett Square, Pennsylvania; West Chester, Pennsylvania; and Sleepy Hollow, New York. Many of the communities are affiliated with more than one local university, and more are in development.

“We grow by invitation,” says Bill Silbert, Kendal’s director of marketing and public relations. “People hear about us, get together with us, like what they see, and let us know they’d like to work with us—and we go from there.”

Benefits for all

All stakeholders benefit from UBRCs, says Mason’s Andrew Carle. “If you’re a developer, by affiliating with a university, you’re going to attract people who became loyal to the product years ago, and who send their children and grandchildren to the institution. You can’t buy that kind of marketing—which is available essentially for free—even with hundreds of thousands of dollars,” he states. “And the loyalty never ends.”

By partnering with the college, a UBRC may be in a position to offer “more depth and more cost-effective services,” says Paula Panchuck, of Lasell Village. “The same contractor who does work for the college, does work for the village,” she explains. “Together, we can arrive at fees that make good business sense.”

The community at large also benefits from a UBRC, observes Kendal Corporation’s Bill Silbert. “A retirement community adds a low-impact, consumer population that creates additional service jobs, provides a volunteer base, and also can produce publicity for both the university and town,” he says.

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What UBRCs offer active aging professionals

What does the growth in UBRCs mean for health and wellness professionals dedicated to active aging? Opportunities. Here are some of the areas in which professionals can benefit:

Employment in a unique learning-rich environment.

Professionals in UBRCs enjoy a stimulating environment that supports continued learning and engagement in life, while promoting health and well-being. In this positive atmosphere, professionals have the opportunity to use many of their skills, not just those related to physical activity and fitness.

Wide-ranging programming opportunities to deliver to residents. UBRCs offer a range of programs and activities for their residents. As these communities encourage their residents to lead fulfilling lives, they are likely to embrace programming that addresses the multiple dimensions of wellness.

Partnerships and professional networking opportunities.

Professionals who work in UBRCs have a plentiful assortment of academics, schools, and other organizations nearby on campus. This proximity encourages partnerships for all kinds of purposes—from research, to special events, to structured programs. It also provides easy access to areas for personal and professional growth.

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Oberlin College alums Don and Mary Louise VanDyke ride bikes on campus. Image courtesy of The Kendal Corporation

“Universities also benefit from having their graduates and alumni close by,” adds Silbert’s colleague, Steve Jewell. “These residents participate in cultural events and are active in the life of the university in many ways, including philanthropy,” observes the Kendal at Lexington leader. Students also benefit from intergenerational relationship building and the opportunity to share experiences in classes.

Few downsides

The challenges faced in developing and maintaining a UBRC often depend on how the community is put together. Simply leasing the land to a seniors housing company works only if a sufficient number of residents are committed to establishing a university culture. “What you don’t want,” says Carle, “is a company that comes in, fills up the community because of the university’s name, and then says, ‘Thanks for the customers; goodbye.’ I would think a seniors housing provider would be foolish to take that approach, but I’ve seen it happen,” he admits. “If at least 10% of the residents are associated with the university, they will ensure the connection with the university is maintained.”

Starting from scratch poses other challenges. As was the case with Lasell, UBRC developers may find themselves at odds with zoning requirements or face litigation. Silbert notes that, in one instance, the township residents objected to the selected location of a Kendal community. “Kendal deferred and changed the location, and we moved ahead.” For the most part, says Silbert, “UBRCs are a ‘win-win’ for all concerned.”

Panchuck agrees. The joint endeavor “became so much more than we ever expected in terms of success, media attention, and attention brought to the college. We never thought the college would benefit to the degree that it did in terms of enhancement of its reputation,” she says.

“We probably predicted some downsides that never happened: What if we don’t fill? What if the naysayers are right that people won’t come to a place where they have to learn? My gosh!” exclaims Panchuck. “It was totally the opposite.”

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George Mason University’s UBRC criteria



Many of Oak Hammock’s residents tutor students and lecture at the University of Florida, Gainesville. Image courtesy of Praxeis, LLC

The Program in Assisted Living/Senior Housing Administration at George Mason University in Fairfax, Virginia, has defined “University Based Retirement Communities” (UBRCs) in an effort to address a broad disparity among current models. At issue is the connection UBRCs have with their host academic institutions. According to the Mason program, criteria that define a UBRC include:

- a location within an accessible distance (preferably one mile or less) of core campus facilities, such as theaters, sports complexes, and classrooms;
- programming that ensures integration between community residents and university students, faculty and staff, and is formalized with written letters of agreement;
- a requirement that such communities include the full continuum of senior housing services, including independent living, assisted living, and skilled nursing and dementia care as needed;
- a documented financial relationship between the university and the senior housing provider; and
- a documented 10% or more of residents connected to the university, either as alumni, retired faculty or staff, or family of the same.

Lessons learned



Here are some lessons learned from individuals involved in developing, managing and/or marketing UBRCs.

- “Work out all the details of your relationship with the university right off the bat, being as specific as possible,” says The Village at Penn State’s Marianne Hogg. “I’ve seen communities that haven’t been specific, and they haven’t reaped all the potential benefits of being a UBRC.”
- “Begin conversations about programming early and involve residents,” urges Kendal Corporation’s Judy Braun. “It’s not about creating programs for the residents; it’s about their creating programs that are meaningful to them.”
- “Get everything in writing,” stresses seniors housing specialist Andrew Carle. “One UBRC started out well, but five years down the road, everyone who had been excited about it left. Because the community had only verbal agreements with the university, nothing was happening,” he says. “The residents said, ‘When I first got here, it was great, but now I might as well be living anywhere.’”
- “It’s not about a business model; it’s about relationship building,” emphasizes Braun. This means residents participate in the academic community, students help in the residential community, and faculty work with residents both on campus and in the community.
- “Don’t offer independent living only,” advises Carle. “Set aside at least 10% of your beds for assisted living. If an alumnus or retired president needs care, you don’t want to make them move out. Plan to accommodate, rather than deny, them.”
- “Plan your buildings from the outset and stick with the plan,” says Matt Weaver, of Praxeis. Midway through the construction of Oak Hammock, Praxeis decided to enclose the balconies. “It was an incredibly difficult thing to do at that point,” Weaver recalls. “You won’t find us making that decision at that stage of construction again.”
- When marketing a UBRC, “utilize some of the natural marketing found in college towns,” counsels Hogg. These include college newsletters, e-wires, and other publications that get the word out about what you’re doing.
- Get the college involved in marketing, as well. “Instead of wine and cheese receptions, we had lectures,” says Lasell’s Panchuck. “Our educational skills related to older adults became apparent in the marketing, and helped convince potential residents of the close ties the community would have with the college.”
- If you’re in charge of a UBRC, “you have to be a master or mistress of collaborative management,” adds Panchuck. “When you have a collection of people who have always been active and want to continue to do so, they’re unlike many other groups of older individuals, who would just as soon have you make the rules. Residents definitely have opinions on everything and are not shy about expressing them,” she states. “Collaborative management is my management style, but it also had to become my operational style, to the extent that we now have two residents who serve on the board of trustees.” ☺