

A secure life. Guaranteed for life.

Why? Because you shouldn't have to worry about losing your life savings if you ever have big medical bills in the future. In an ACTS community, you'll have the security of knowing you'll always be taken care of, with no increase in your monthly fee as a result of receiving a higher level of care.

You'll also have the peace of mind that comes from living in a gated community that's actively patrolled. Many seniors pay a big premium for this, but at ACTS, it's all part of your everyday lifestyle.

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or 850-857-4948
for more information.**

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ACTS is a not-for-profit organization pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support programs in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin. All eligible communities are CCAC accredited. © 2010 ACTS



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ACTS
Retirement-Life
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RETIREMENT Communities



COURTESY OF JENNETTE PROPERTIES

Over the years, Florida has seen steady and sometimes explosive growth. Most people who make the decision to retire to the Sunshine State are attracted to its fabulous year-round temperate weather and slower pace of life.

Every year Topretirements.com publishes a list of the 100 most popular places to retire. This year 23 of the Top 100 positions were dominated by the Sunshine State. Whether it's the golf, tennis, beaches or social atmosphere - Florida has a retirement community ready to welcome you!

Development in *Sarasota* began in the 1920's; and today the town has dozens of historically significant buildings and institutions. This popular retirement community is consid-

ered by many to be the cultural capital of Florida. Sarasota has one of Florida's best downtowns with many interesting neighborhoods. An impressive array of cultural facilities are gathered there, along with high-rise, luxury hotels.

Some retirees live in apartments right downtown, while others choose from a delightful array of housing options in various neighborhoods in town. Homes on exclusive keys such as Longboat Key and Siesta Key, where towering apartment houses and huge mansions **continued on page 32**

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SunCityCenter[®]
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Paired Villas and
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Perico Island
Bradenton
Resort Homes
from the \$350s
(866) 786-1447



TownPark at Tradition
Port St. Lucie
Single-Family Homes
from the \$150s
(866) 934-5271



Minto Communities, one of North America's and Florida's largest and most respected home builders brings over half a century of financial strength, quality construction and extraordinary customer service to wonderful locations throughout Florida.

- LEED[™] Certified Construction, reduced utility bills
- Outstanding activities, recreation facilities and golf
- Beautifully designed homes with a variety of floor plans
- Generously included features providing the best value for your money
- The lifestyle you deserve

Please visit www.mintofla.com for more information.

www.mintofla.com  Minto Creates Better Places To Inspire Life.





Minto COMMUNITIES

Making active-lifestyle residents feel at home.

Minto Communities has a well-established reputation as a quality home builder throughout the State of Florida, and when we sat down to speak to William Bullock, Vice President for the family-owned Minto Communities, LLC, it became apparent this impressive reputation is hard-earned and well-deserved.

Minto Communities has developed neighborhoods that boast amenities worthy of the finest resorts, are respectful to their existing communities and most importantly, make their active-lifestyle residents feel at home.

One of the most recent acquisitions to become enhanced by Minto Communities is in the retirement community of Sun City Center. Situated within minutes to both Tampa and Sarasota, the established 55 and better, 4,900-acre community, is currently home to more than 21,000 active lifestyle residents. Plans to develop single family homes within the country-club style community of Renaissance, and luxurious paired villas within the gated-community of King's Point, are exciting to both the developer and overall to the community itself. "There are more than 150,000 square feet of air conditioned amenities and 200 + activity clubs currently within this self-contained city. The city boasts an onsite hospital and every conceivable shopping venue. We're excited to be a part of what Sun City Center represents to its homeowners," said Bullock. *Homes starting from the \$150's*

Active homebuyers who prefer immediate Gulf Coast access and abundance of eco-friendly surroundings, will be entranced by Perico Island, situated within minutes to the intimate beach town, Anna Maria Island. Homes planned for the island will feature an "Old Florida" vernacular with clapboard siding and shaker-style roofs, offering residents an inviting and very "beach" feel to the neighborhoods. Future amenities will include a private beach club and wet-slip marina. "We're excited to bring current residents of this lifestyle-targeted community and offer new residents a lux-

urious beach-style community," stated Bullock. *Homes starting from the \$350's*

Situated along Florida's "Treasure Coast" and specifically the Atlantic Coast community of Port St. Lucie; Tradition, which is listed on Where To Retire magazine's list of America's best master-planned communities, is the home of Minto Communities TownPark. Single-family units are ideal for the adult wanting socially-enticing activities including a card/meeting area, pool and fitness center, and is yet within minutes to area beaches. The Island Colonial and Mediterranean-style homes offer luxurious details such as magnificent master suites, home-styled country kitchens, and tall, very tall, ceilings. What's more, you can choose from more than 25 individually designed floor plans to meet your every need. *Homes starting from the \$150's*

About Minto Communities: Unsurpassed quality, integrity, innovation, commitment and value. These are the words that have inspired Minto since 1955. As market leaders in green home building, the homes in these communities will be LEED Certified. Leadership in Energy and Environmental Design (LEED) is a green rating system that was established by the U.S. Green Building Council (USGBC). This industry recognized program is intended to identify and certify homes to be designed and constructed in accordance with rigorous guidelines. Minto extends the quality equation to include a real commitment to making a difference to the environment.

For information on these and other Minto Communities call toll free *866-785-1326* or visit their Website at *www.mintofla.com*. ☻



SHELL POINT, FORT MYERS, is Florida's largest lifecare retirement community.

overlook the gulf. An enormous array of gated golf and active adult communities tend to be nearer the Interstate.

As a retirement community *Fort Myers* is old and new Florida at the same time. Located on the banks of the Caloosahatchee River on southwest Florida's coast, its roots go back to 1886. It has the charming Thomas Edison Museum and a beautifully restored downtown along the river. New developments go off in every direction; in the early 2000's day it seemed another ranch or forest was turned into an active adults 55+ development. Because the community is so large and diverse, there is a considerable range in real estate prices. The median selling price at the end of 2009 had fallen to \$98,000, about 1/3 the value of just three years earlier (\$322,200).

Gainesville is the home of the University of Florida, the 3rd largest university in the U.S. The town has many attractions for active adults; in fact it was named as one of the "Top Ten Value Towns" of 2007 for active adults 55+. It has a reputation for being medium sized (population 104,000) inexpensive, a lively college town, and still possessing southern charm. The town offers a glimpse of the old south in its historic neighborhoods and buildings. There are many examples of restored Victorian and Queen Anne style residences from the 1880s and 1890s, which can be

found in the following districts: Northeast Gainesville Residential District, Southeast Gainesville Residential District, and the Pleasant Street Historic District. There are 55+ communities in the area.

According to National Association of Realtors the median selling price of homes in Gainesville during the 3rd quarter of 2009 was \$171,800, about the same as the year ago period.

People who say they don't want to retire in Florida might not have been to *Naples*. Its downtown is as sophisticated as any in the world, but charming too – as local residents can pull up to a 5 star hotel's valet parking, and then walk 50 feet to a old-fashioned bar where they can listen to Irish singers. High end shops vie for your credit card.

Surrounding the walk-able downtown are beautiful residential streets, conveniently situated next to the white beach that goes for miles. Many active adults 55+ choose to live in the many expensive gated developments along various waterways. Naples has every type of active adult community imaginable, and most of them are quite expensive. Golf courses are just about everywhere, but tend to be more on the Bay side of town. Real Estate prices are relatively high - the Zillow Home Value Index was \$508,000 in late 2009, with the average listing at about \$800,000.

Located in Indian River County, *Vero Beach* has long been a popular retirement destination for active adults 55+ because

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It's time to start enjoying carefree, vacation-style Florida 55+ Living that's anything but retiring. Pursue your passions and experience resort-style amenities, activities galore, and a fun-filled social life shared with new friends. Across Florida, 19 affordable 55+ Lifestyle Communities by American Land Lease offer hometown neighborhood charm and quality-built homes to fit every budget.



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Void where prohibited by law. Certain occupancy restrictions apply. Prices and availability subject to change without notice. Map is not to scale and is for relative location purposes only.

of its warm winters, abundant coastline and waterways, ample number of developments and housing types. Route 1 is quite busy with a considerable number of strip malls and retail businesses. With so many people in retirement here there is always something to do - from a concert, to playing golf, or tennis. There are countless active adult developments and planned communities to choose from with a wide range of costs and types of facilities, including 55+ and active seniors communities. Since the Vero Beach area is very big, real estate prices will vary by neighborhood, type of housing, and proximity to the ocean.

The Villages, located 20 miles south of Ocala, is one of the world's largest active communities. There are two town squares (Spanish Springs and Lake Sumter Landing) which have shopping, restaurants, and open-air plazas featuring free nightly entertainment.

There are 33 golf courses, eight country clubs (residents automatically become members), along with plenty of family and adult recreational areas. The Polo Center and its Pavilion let you take in an international polo match or compete in a BBQ competition. There is virtually every kind of activity and athletic resource: archery, one finger painting, pickle ball, quilting, scrap booking, synchronized swimming, taichi, yoga, etc.

Housing choices are one of the odd things about The Villages, which betrays its roots as a manufactured home community. Although there are many styles and sizes to choose from, single family homes are the only housing choice (there are a few villas – attached homes). There are no apartments or condos. The median selling price of a home in early 2010 was \$174,500 according to Zillow.com.

A check of listings in 2009 showed homes for sale from the low \$100's to over \$1million. In 2010 the typical monthly amenities fee was about \$135 month.

Communities We Recommend... *Azalea Trace* provides easy access to the best attractions of Pensacola and Florida's Gulf Coast. The lifestyle enjoyed on this large 120-acre campus is geared for those 62 and older who choose to spend their retirement years exploring and enjoying life. The community features spacious apartment homes and garden villas, an indoor swimming pool, putting green, walking trails, gracious dining and more. This life care retirement community - one of 23 owned by ACTS Retirement-Life Communities in eight states - also provides onsite assisted living and skill nursing centers. 850-474-0880, www.actsretirement.org

Boasting communities throughout Florida, *American Land Lease* offers a fantastic 55+ lifestyle that is anything but retiring. From the "Old Florida" natural beauty found in North Central Florida, to the tropics of Southwest Florida, they've combined the best destinations with scenic surroundings, affordable homes, resort-style amenities and friendly neighborhoods, creating 19 fun-filled 55+ communities you'll be proud to call home. Their award-winning communities feature activities and amenities that rival major resorts including clubhouses, fitness centers, swimming pools, marinas and golf.

Experience carefree, vacation-style living like a resident while staying at a Guest House for 3 Days and 2 Nights starting at just \$99. Call 800-826-6069 or visit AmericanLandLease.com for details. ☼

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