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When building a fifty million dollar active adult living community for buyers who live on an island a thousand miles away, speak a different language and use another currency, developers face some challenges. Here's a short list:

- No one can buy a unit and live in it unless they are at least 55 years old
- Owners can never resell to others unless the new occupants are at least 55 years old
- Local laws forbid such restrictions
- Buyers will be required, probably for the first time in their lives, to pay monthly association dues
- Fifty percent of the sales cost must have been paid to the developer in cash over the construction phase
- The “take out” mortgage doesn’t as loan to value ratios are fifty percent
- The design engineering guy is a highly regarded forensic architect known for his work on cathedrals from the middle ages.
- The site sloped steeply toward the sea but slid nowhere because it was solid rock

Challenges like these are not for those of timid heart or thin purse. Unlike the movies where “if you build it they will come,” the principals’ complimentary talents, experience, capital and vision had to operate at plus 10 on the usual scale to ensure success. The 25 years of American experience in the field by the partners of Active Living International coupled with the 25 years of local development skills of Grupo Suite of Malaga, Spain, overcame the challenges and scored a winning touchdown or goal if you prefer. In September, as the days grow shorter in England, the mostly British buyers will move into their new home at Sensara Benalmadena on Spain’s Costa del Sol, otherwise known as the Costa del Golf for its 100+ golf courses.

The buyers’ choice was ratified recently when Sensara won three platinum awards for design, logo and website during the 2005 Best of Seniors’ Housing Awards in Orlando, sponsored by the National Association of Homebuilders. In 2004 the London Daily Telegraph called Sensara “The Best Retirement Development in Europe.” And in ceremonies at the Grosvenor House for the UK Homes Overseas awards, Sensara won for marketing and design.

Long chilly winters respect neither ethnicity nor currency, just geography. “Snow Birds” usually fly back to the same spot for vacations on airlines that add flights to meet demand. These airlines eventually lower ticket costs in the futile attempt to ground competition which results in bringing more buyers into the market. British Airways says it sells five pairs of round trip tickets to home buyers before contracts are signed. Generally accepted projections say that by 2020, more than 10% of the population of the U.K. will have relocated to sunnier destinations.

Real estate investment strategists are intent on studying similar trends here at home. With 100 million people over age 50 within seven years, the Caribbean, Costa Rica and especially Mexico will become increasingly important destinations. Ever on the lookout to help their customers find new markets for building and development, CEMEX, the world's 3rd largest cement company, asked Active Living International, LLC to analyze the potential for North Americans to retire in places like Cabo San Lucas, Puerto Vallarta and Cancun.

Considering the huge multi-generational population in the U.S. (Los Angeles, is the second largest Mexican city in the world), and its national affinity for Mexico plus the legions of conventioners, repeat vacations and time share owners, the wave of boomers from "El Norte" is well under way. More than 2.5 billion dollars has been committed to projects in Loreto Bay (Trust for Sustainable Development) and Puerto Vallarta (Sensara Vallarta).

CEMEX encourages innovation and active adult living communities dedicated to demanding and savvy buyers and presents new opportunities for Latin developers, some of whom will team up with American companies to gain talent and experience. Prudential Real Estate sales people are "on site" for several resort properties and buyers can find title insurance from well-known American companies like Stewart Title and First American Title.

Ownership of a trust that holds the land (fidecomiso) is widely accepted and U.S. style mortgages will soon be available according to Prudential. Buyers also want access to health care provided by companies like Amerimed, frequent and inexpensive flights, local charm, dependable quality, security and a hospitable environment. Toss in a decidedly lower cost of living and the challenges of developing in Mexico fall well within the realm of timely opportunity.

Remember the forensic architect? Next time you are in Seville, stop by the Cathedral of Santa Magdalena, in the Old Town, and say "hi" to Fernando.