

Roadhaven Resort Comprehensive Long Range Plan



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**For Roadhaven Resort
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March 2018

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Preface

Roadhaven is at a crossroads in that the community has reached an age where there are parts of the environment that need definite attention to ensure they remain functional, other parts that might need simple upgrades, and the remaining parts are best if left as they are now. In addition, Roadhaven, like many other 55+ communities, is experiencing a significant generational shift as residents who are members of the Baby Boomer generation are increasing in numbers and with that comes a somewhat different perspective on life than their predecessors from the Silent Generation as well as those who are still at Roadhaven from the Depression Era. Communities will experience this shift for the next 7-10 years.

At the back of this report I've included copies of articles that will help Roadhaven residents and staff understand the attitudes and behaviors of three generations; Boomers, Gen X, and Millennials. I included this information because one of the prime purposes of comprehensive long-range planning is to ensure a community remains vibrant by planning for the future. Roadhaven is taking the first step in this journey by going through the long-range planning process. Roadhaven has the opportunity to continue as a beloved community if it chooses to combine efforts for the present and future.

There are still few 55+ communities in the valley that consider the need to think about the future to this degree. Competition is what often makes us stronger...as we seek ways to solidify benefits and then share them with others and ourselves in pursuit of building an even stronger community spirit and design.

I encourage all who use this document in planning for Roadhaven's future to take the time to read the articles in the Appendices as well as the results of the planning process. This will allow you to read about "who you are as a community" with a proper reference toward "where you need to focus." That last statement needs to be considered with a strong caveat! It is imperative planning efforts never dismiss the importance of addressing equally the needs and interests of current residence in conjunction with the adaptations that maybe needed to both the track future residence and served the current population as it ages.

Roadhaven has an untapped resource of passionate, qualified residents who demonstrated during this long-range planning process that they're willing to contribute to Roadhaven's governance, should opportunities arise for their involvement. Community development is at its finest when more and more residents become involved!

Executive Summary

539 residents participated in the Needs Assessment Survey. The average age of residents is 71.05 years.

Key highlights from the survey and focus groups

- 5 resident focus groups were held along with 2 Board/Committee groups and one staff group
- 68 residents took part in the Working Session
- 85% always/frequently read the *Roadhaven Review*
- 51% always/frequently look at the Roadhaven website
- Over 90% own a personal computer. Most use it!
- 72% support electronic voting. 86% of those <= 65 yrs. support it
- Top points for the Board to consider (from the survey)
- Keeping HOA fees affordable
- Ensuring fiscal responsibility
- Continuing to maintain what we have at Roadhaven
- Top points from the Focus Groups
- Ensure Roadhaven remains affordable
- Examine facility utilization for best use of available resources
- Make the Idaho entrance ore welcoming and functional
- Examine water use
- Programmed activity options are key components of daily life for many residents
- Variety, quality, cost, and information provided about activities rated high by 84%
- Courtesy of volunteers/monitors, Activity office, Service by staff and admin, and hospitality rated high
- Quality of life and having a peaceful community are very important to residents
- Enforcement of traffic standards is a big concern of almost 25% of the residents

- 68% felt the 16th Ave. gate should be closed at 10 pm
- Over 50% of the residents use club facilities at least monthly for parties
- There is no clear consensus for a larger fitness center. The primary concern appears to be cramped space when mats are used between machines
- 2/3 felt solar energy was a positive move. ¾ of those <= 65 felt so. No group wanted to pay for it though!
- The majority of the Wi-fi hot spots are used by fewer than 1/3 of the residents
- Almost ½ of the residents shop via the Internet. This impacts package delivery.
- Water conservation is the top potential project followed by perimeter security
- There is strong interest in having food by the main pool
- 23.4% of those over 75 yrs. expect to sell within 1-3 years.
- The Blue Ribbon Rental program is a Roadhaven GEM!
- 57% rented at Roadhaven prior to purchasing their home
- 56.7% volunteer at Roadhaven!
- Walking is the most popular activity. Over 50% walk at last three times a week

Roadhaven Hot Points from Working Group Session (details in report)

- Communication
- Hospitality
- Park appearance
- Land use
- The pools
- Use of finances

Comprehensive Long Range Plan Roadhaven RV Resort

Roadhaven's 2017-18 Long Range Plan: How the planning took place

In February 2016 the General Manager and the Board of Directors came to visit Dr. Wendy Hultsman at Arizona State University. The purpose of the visit was primarily to learn about the Comprehensive Long Range Planning process, its benefits, and how RH would best be able to use the results for future planning. At the meeting Dr. Hultsman and the Board discussed previous planning activities at Roadhaven and the receptivity of the residents. There was concern voiced by the Board that the residents might not be very receptive to undertaking another planning effort as there was a fair amount of frustration expressed with the previous attempt. The Board president and the General Manager indicated when they left the meeting that they would be in touch to discuss future plans.

In July 2016 Dr. Hultsman was asked to send a proposal to the Board and General Manager giving specifics about the process, timeline, and budget. The proposal was sent July 25, 2016. Dr. Hultsman was asked to meet with the new Board on January 4, 2017. She gave a Town Hall to the Roadhaven community describing the Long Range Planning process on January 25, 2017. An hour was set aside for the presentation and questions. The meeting was very heated, combining the passion of those who wanted the community to continue planning for the future and those who were against the process and wished to keep Roadhaven just as it was without yet another survey "that would go nowhere." The audience, numbering 150-200, were quite vocal on both sides. In the end, it was decided that the new Board would discuss whether or not to proceed. The Board met on February 2, 2017 and Dr. Hultsman received the notice of approval and the decision to move ahead on February 21, 2017.

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The Planning Process

Comprehensive long range planning involves much more than indicating what needs to be accomplished in the next 5 to 7 years. For planning efforts to work effectively it is imperative to build a strong community spirit and identity among residents parallel to data collection. Building community is essential as the majority of the development efforts are funded and implemented by community boards and committees composed entirely of residents. What follows is a multi-step process implemented over a year long period. A flyer was designed by RH staff and distributed to each household explaining what would be happening.

Shared Vision Steps

- 1

Discover and Awareness

 - Process Kickoff
 - Town Hall
 - Questionnaire/Needs Assessment
 - Data collection and analysis
- 2

Focus Groups

 - 8-12 Residents per group
 - Homogeneous groups, i.e., new owners, long term owners, year around residents, country of origin, etc.
- 3

Working group

 - Will involve up to 150 residents
 - Address issues as developed in focus groups
- 4

Completion

 - Final Report
 - Town Hall

Roadhaven Resort Shared Community Vision

Overview Brochure



Our Resort

Our Plan

Our Future



Stage 1 – Gathering data from residents

Survey Development

February-March 2017

From mid-February through mid-March of 2017 Wendy Hultsman, in close concert with the Board of Directors, as well as several of the other major committees at Roadhaven, designed a draft and then final copy of a survey that would be available to all homeowners and renters if they chose to participate. The survey would be available on-line and in a

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paper format. The intent of the survey was to garner resident input on a wide variety of issues related to life at RH. These areas included:

Communication with residents
Potential areas of focus of the Board of Directors
Attitudes toward RH policies
Traffic control and safety within the park
Space allotments for club/group use
Technology
Finances
Potential projects
Potential future facilities
Weekend facility service
Decisions about your home
Community life at RH
Activity involvement
Volunteerism
Demographics

Each of these areas will be discussed in more detail, highlighting frequencies for the community first, and then, where appropriate, making comparisons with those residents younger than 65.

Survey Distribution

April 2017

How to obtain the on-line or paper format for the 99-question survey was described in the *RH Flash* and *Roadhaven Today*. The link to the online survey (using Qualtrics, an online survey tool) was sent to individual email addresses that RH had as well as others who signed up at the Administration office. Lists were cross-checked for duplication. When two persons in a household used the same email address the second owner was directed to a duplicate copy of the survey. In total, approximately 460 requested the on-line survey. All on-line surveys were fed into a database that allowed analysis using statistical software. Residents had until April 24th to complete the survey.

All those completing paper copies of the survey were given an envelope addressed to Wendy Hultsman at Arizona State University to seal their survey and drop it in a locked box

at the Administration office. Wendy Hultsman collected the contents of the box after a three-week period. If residents/owners were not on site they could mail their survey in as well. There were 426 usable on-line surveys and 113 usable paper surveys bringing the total completed survey count to 539. This represented 33% percent of the approximately 1600 Roadhaven residents. A copy of the survey results and discussion of findings is in the next section.

Focus Groups

January 2018

Ideally, focus groups are held right after or concurrent with the survey distribution, however since most of the residents would be leaving Roadhaven by April it was requested that focus groups be postponed until the Fall of 2017. In a phone discussion with the Board president and the General Manager in October 2017 it was requested that the focus groups be delayed until January of 2018 when most of the residents would have returned to Roadhaven.

When focus groups are conducted it is customary to allow anyone interested to sign up. Apparently residents were told that the number was limited and as a result only 52 people signed up. Forty-three (43) residents showed up to take part in focus groups. All focus group participants were contacted via email regarding their assigned time slot. Since the number that signed up was small all five focus groups were held in one day. The focus groups allowed community members to elaborate on points collectively. Two questions were asked of each focus group:

1. What is it about Roadhaven it makes people want to move here compared to other age restricted owner RV condo resorts?
2. What should be the focus of the Board of Directors to keep Roadhaven an ideal community?

The focus groups were held on January 9, 2018. Forty-five minutes were scheduled for each focus group. Composition of the focus groups was based on homogeneous characteristics, such as length of ownership at Roadhaven. This included groups for 5 years or fewer, 6 to 11 years, and 13 years or more. There was also differentiation between US owners and Canadian owners. Segmenting the residence allowed participants to be more comfortable discussing issues that have relevance to their particular experiences at Roadhaven. This is standard focus group procedure.



Each focus group had between 6-12 residents. At each focus group all suggestions were written on large sheets of paper. Once the group exhausted their suggestions then each participant was given 24 stick-on dots and asked to choose the items where they felt their interests lie most. If they chose, they could place all of their dots on one issue or they could spread them out. This process was only done for Question Two. When all the focus groups were completed a summary list was compiled of all results focusing on the items where the most dots were placed.

On January 16, 2018 three more focus groups were held. The first was for the Board of Directors. The second was for the Architectural Committee members. And the third was for staff. In each of these focus groups the first question was “Why would someone want to be a member of this Board/Committee?” Or “Why would someone choose to work at Roadhaven?” The second question focused on where that particular group should focus their energies for the next 5 to 7 years. Those that were members of the Board were told by the administration not to take part in the resident focus groups. Presumably this was to allow residents to talk more freely about any issue.

Stage 2 – Planning Workshop

January 23, 2018

After analyzing the survey data and responses from the focus groups six items presented themselves as key issues for additional discussion and input from community residents. Sixty-eight (68) residents participated in the planning workshop. At this workshop the residents worked for two hours on solutions and alternatives to each of the six key issues using a rotational method so that each resident had the opportunity to share their comments on each issue. The last hour was reserved for presentations by the groups.



Stage 3 – Additional Data Gathering

After the resident data gathering stages were completed supportive data were collected from additional sources, including literature, previous studies, and government and private agencies. The focus of this research was to share best practices and future trends with Roadhaven.

Stage 4 – Presentation of the Long Range Plan

March 6, 2018

At a Town Hall a presentation was given that summarized the full process and shares outcomes of all phases with Roadhaven residents.

Roadhaven Survey results

N=539 <=65 yrs. old = 113

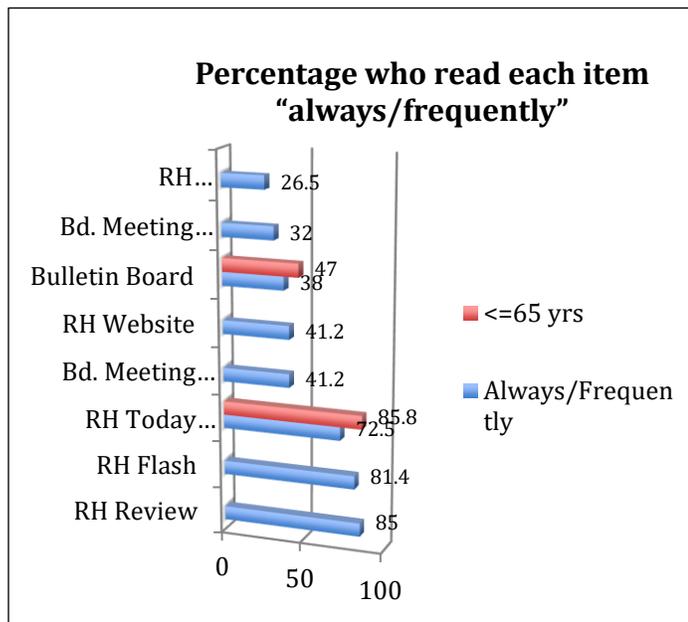
Note: when there is a 10% or greater difference between the <= 65 yr. old group percentages and the entire community it will be noted below

There were 99 questions on the 2017 Roadhaven Community Needs Assessment survey that were broken into several categories. Below is a discussion of each category. Where appropriate, comparisons will be made between the overall community and those less than 65 years old.

Methods of Communication

Roadhaven uses a variety of means to inform residents about what is happening within the community, what will be happening, minutes of meetings, policies, and activities. In some instances information is posted via paper format and electronically. The chart below indicates the extent of reliable readership each receives.

Three of the publications, *RH Review* (paper and electronic), *RH Flash* (electronic), and *RH Today* (electronic) get regular readership by at least $\frac{3}{4}$ of the RH residents. There are definitely several reliable means of communication used by Roadhaven to inform residents.



Because of the immediacy of getting information out, the purely electronic nature of RH Flash makes sense. Currently over 90% of the respondents indicated they own a personal computer! This usage will increase in the future, thus the use of on-line formats should also increase. However, as discussions have show that not every person who owns a computer

checks it regularly. Thus RH might consider having a group TEXT message system for those who do not use computers or email regularly.

Residents were given the chance to indicate ways to enhance communication within the community. The top comments are listed below. Communication in general is one of Roadhaven's Critical Issues and will be addressed in a later section of this report.

- Email works very well, do not want constant emails though
- Hold a new renters meeting
- Allow renters to receive RH Flash and Review
- Keep physical and electronic blackboards updated
- Write a daily "What's happening at RH" for the website. This fulfills the concept of RH "Today" that literally lists all of the clubs happenings, community happening and other important info.
- Use the mailboxes for those who do not want email. Possibly place dots on these mailboxes so written copies do not need to be produced for everyone
- The General Manager needs to interact a lot more with the residents
- The Board needs to be more transparent

Bulletin Boards

Even though fewer than half of the residents read them, bulletin boards serve a valuable purpose for the current residents and should definitely be continued. It is very important to make sure the on-line version is updated regularly. In addition, it is worth the effort to secure a monitor (volunteer) to ensure that the information provided on the bulletin boards is appropriate.

The comments regarding availability of RH Flash and RH Review to renters is a worthy consideration, as over 50% of renters become owners.



Voting

Seventy-two percent (85.8% <= 65 yrs.) of the residents support electronic voting. As most of the voting is for electing members of the Board it was interesting to examine a related question regarding willingness of residents to serve on Boards and Committees.

- ✓ 8.2% (41 people) were willing to serve on the Board
- ✓ 21.3% (109 people) were willing to serve on the Recreation Council
- ✓ 31.6% (162 people) were willing to serve on Standing Committees

These are healthy numbers considering the size of the community and imply that with a solid nomination campaign there are residents who



are willing to fill positions. After discussion with Board members via their focus group session it is very important that there be a training session for the Board nominees with the primary focus centering on maximizing nominees by not allowing those intending to run to share their platforms, etc. until all those interested have been identified.

Questions for the Board to consider/focus on

There were many suggestions regarding areas the Board of Directors should address over the next several years. Responses are broken down into three tiers, based on the frequency of which they were mentioned in the survey.

Top points (receiving the most mention)

- Keep HOA fees affordable
- Ensure fiscal responsibility
- Maintain (continue maintaining) what we have already at Roadhaven

Second tier (receiving a significant amount of mention)

- Listen to residents
- Enlarge/improve the fitness center
- Continue to think progressively
- Ensure our safety through the front gate and exterior walls
- Meet the needs of attracting younger people
- Engage in long range planning
- Have more transparent communication
- Conserve water

Third tier

- Quit trying to make us a 5 star resort
- Monitor the General Manager
- Reduce maintenance costs
- Have more pool activities and events

As a means of assessing validity the second question in each resident focus group asked the same question, “what should be the focus of the Board of Directors over the next 5-7 years?” Those areas receiving the most mention and subsequently weighted higher by focus group participants were:

- *Ensure Roadhaven remains affordable*
- *Examine facility utilization which includes club space and support service space to find the best use of available resources from January through April*
- *How can scheduling be improved to maximize use of resources and minimize conflicts*
- *The front gate needs to be more welcoming and functional*
- *Examine water use in the park and consider using meters where appropriate*
- *How can the pool area be enhanced?*
- *How can use of fitness facilities be enhanced?*
- *Do not just think about the future. Remember the current owner needs*
- *Explore options for purchasing space within the park*
- *Do not promote the park as “inexpensive” as it may attract those who are simply looking for inexpensive housing without the intention to be part of the community*

Service and policies

Perceptions are a very important part of “community culture.” Residents were asked to rate the attentiveness of RH and its staff on a variety of items. These items are organized based on the overall combined percentage of receiving an *Excellent/Good* rating.

Roadhaven’s attention to programs, facilities and services

Item	Excellent	Good	Average	Fair	Poor
	Percentages				
Variety of classes, activities and programs	41.0	48.0	9.0	1.4	.6
Quality of classes, activities and programs	38.4	50.1	9.8	1.4	.4
Courtesy of volunteers and monitors	34.4	52.3	10.1	2.7	.4
Information provided about activities and programs	32.9	53.9	10.7	2.3	.2
Cost of classes, activities and programs	35.0	49.2	11.7	2.5	1.6
Proper set up of facilities	21.9	61.0	14.9	2.2	0
Activity office	37.8	44.6	14.3	2.5	.8
Service by staff and administration	36.0	44.6	15.9	2.7	.8

Cleanliness of facilities	25.2	54.3	15.0	3.9	1.6
Maintenance	29.7	49.4	17.1	2.9	1.0
Hospitality office	32.9	46.0	16.6	3.6	.9
Landscaping of Common Areas	25.9	52.1	15.2	5.3	1.6
Time programs meet	18.1	59.8	19.3	2.6	.2
Quality of building maintenance	21.0	56.2	18.1	3.9	.8
Security	30.9	44.1	18.0	5.5	1.6
Overall responsiveness	18.7	55.9	19.5	5.3	.6
Design and function of buildings	15.8	57.4	20.9	5.5	.4
Quality of exercise facilities	22.8	49.1	20.3	6.7	1.3
Quality of pools and spas	21.4	50.2	19.6	6.7	2.2
Timeliness of maintenance	14.8	55.1	22.6	5.8	1.6
Replacement of program facilities	11.8	53.1	28.3	6.1	.7
Info. Provided about board policy/actions	15.9	48.2	24.2	7.3	4.4
Recycling	17.2	45.7	22.7	10.7	3.7
R & R compliance	12.1	41.4	27.6	8.1	4.8

It is clear that the programmed activity options at Roadhaven are a key component of daily life for many residents. Categories representing the variety, quality, cost and information provided about classes are rated quite high by at least 84% of those completing the survey. Supportive of the activities, volunteers and monitors were additionally rated high.

The items in **bold** represent those areas where at least one-third of the respondents gave an *excellent* rating. Thus, in addition to those items mentioned above, the activity office, service by administration and staff, as well as the hospitality office appear to be strong elements of Roadhaven's mission.

While there is a 30% difference (rating *Excellent/Good*) between the highest rated item "variety of classes, activities, and programs" (89.1%) and the lowest rated item, R & R

compliance (59.4%), all of the items were perceived as more positive than negative. That is a definite strength in a community!

Making community more attractive to buyers

Residents understand that no community is perfect. When asked what Roadhaven can do to make the community more attractive to prospective buyers the following responses were mentioned repeatedly:

- *Upgrade and maintain the Phase 1 pool area, including the chairs, deck surface and cleanliness*
- *Increase the size of the fitness complex*
- *Determine a solution for dealing with units that have not been inhabited for years*
- *Move Hospitality to a visible area in the front part of the park. Offer open houses and have residents provide tours of the community instead of realtors*
- *Upgrade the Idaho Entrance, including more obvious signage and lights*
- *Plant more flowers around the park*
- *Make the landscaping at the Idaho entrance much more attractive*
- *Develop areas for socialization with tables and chairs that are not for any specific activity*
- *Require clean yards*
- *Keep HOA fees reasonable yet competitive*
- *Advertise more effectively, linking videos about Roadhaven to YouTube as well as the website*
- *Find some way to standardize, or at least decrease the size of For Sale signs*

Satisfaction with RH policies

Quality of life and having a peaceful community appear to go hand in hand as the items rated most favorably relative to RH policy satisfaction. These areas are followed closely by activities and facilities, two of the primary reasons people move to Roadhaven, and

checking in at Administration, which can be additionally linked to quality of life as a Roadhaven resident.

The areas where residents were least satisfied include HOA fees, parking around activity areas, enforcement of speed limits (which is apparently quite bothersome as speed limits in general received a very favorable rating (83.1%)), guest fees, and the car washing area.

Satisfaction with Roadhaven Policies

Item	Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied
	Percentages				
Quality of life as an RH resident	45.3	47.3	6.3	1.2	0.0
Quiet hours	40.9	49.4	7.9	1.5	.2
Club facilities	32.4	56.5	9.1	1.7	.2
Facilities provided	31.7	54.8	11.5	1.9	0.0
Check-in at Administration	32.7	53.6	11.7	1.3	.4
Closing time of gates	23.5	58.0	14.9	2.4	.9
Vehicle security passes	27.3	52.5	16.8	1.9	1.3
Garbage collection	23.6	55.3	15.7	4.7	.6
Posted speed limits	23.0	54.1	15.2	4.8	2.4
Appearance of lots/landscaping	18.8	54.9	19.4	5.3	1.6
Retention of palm trees	25.0	47.7	22.2	3.2	2.0
Sewer connections	19.7	50.1	27.9	1.7	.4
Recycling	19.9	48.9	18.3	9.5	2.6
Radar signs	19.1	45.6	21.9	8.7	3.7
Wearing name badges	17.9	45.4	27.3	5.8	3.2
Opportunity to have my opinions heard	15.5	46.0	28.7	6.0	2.8
Opportunity to chair a club or committee	19.3	41.2	37.3	1.4	.8
Opportunity to be a Board member	18.4	39.9	37.8	2.5	1.4
Retention of fruit trees	13.7	41.0	35.5	6.8	3.0
Quarterly fees per household	10.9	39.9	27.8	16.3	5.0
Parking availability around RH buildings	9.3	41.1	34.8	12.4	1.7
Parking space around Rec Hall	9.2	39.9	30.3	17.1	3.5

Enforcement of speed limits	12.4	35.1	28.2	14.8	9.5
Car washing area	9.8	35.8	33.6	10.0	9.3
Having a guest fee	12.3	29.0	28.4	18.6	9.8

Infrastructure

Traffic Control

Methods used to control traffic at Roadhaven were all considered adequate by the majority of the residents. The most pressing concern is enforcement of traffic standards (from the chart above) where 24.3% of the respondents were *dissatisfied/very dissatisfied*.

Item	Highly adequate	Adequate	Neutral	Inadequate	Highly inadequate
	Percentages				
Speed limits	22.5	60.6	9.5	5.2	2.1
Stop signs	21.7	58.8	10.5	6.1	2.8
Entrance gates	30.0	58.8	6.8	3.1	1.3
Yield signs	18.0	59.0	15.2	5.9	1.7

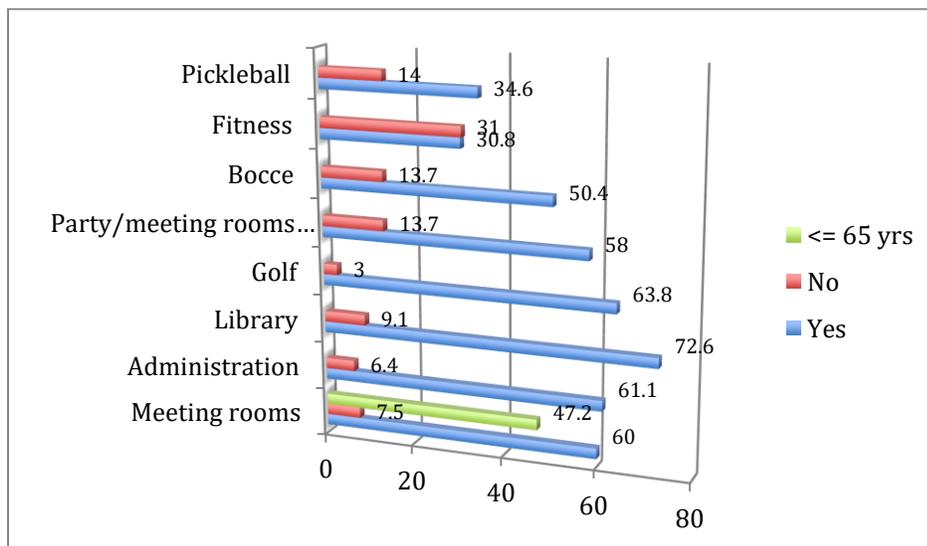
Over $\frac{3}{4}$ of the respondents indicated they felt the streets were in the condition they expect (80.3%) and that Roadhaven had adequate lighting (89%). In an age-restricted community, having adequate night lighting is very important for several reasons. Overall, residents want to feel safe, and lighting enhances a safe environment. Additionally important though is the fact that many older individuals have difficulty sleeping and choosing to walk at night is not uncommon. Thus, having a well-lit environment aides the safety and visual ability of residents.

When queried about closing the 16th Ave. gate both ways at 10pm, over 68% indicated approval. The function of the Idaho entrance gate is appreciated, however its appearance is deemed in need of significant updating. This will be further discussed under the Critical Issues section.

Space allocation

It is rare that residents in a community are aware of the space needs of every area and facility. Residents were asked to indicate if the space allocation for various aspects of the park was sufficient. This was a “yes/no” question with the option of also indicating “I do not know/do not use.” As a result, only facilities used by at least 2/3 of the residents were included in the analysis below.

Is space allocation sufficient?



Of these, there are no facilities that one would consider clearly appropriate with their

Over 50% of the residents do use club facilities at least monthly for parties.

current space allocation. Those with the most needs include fitness and pickleball, followed by bocce and party/meeting rooms with a kitchen.

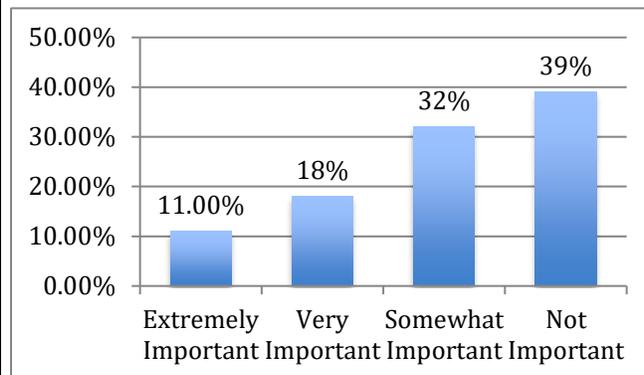
Space allocation regarding fitness and pickleball is important but will be much more important as younger people (65 and under) move in.

The Fitness complex

The quality of the fitness facility is considered *Excellent/Good* by 71.8% of the residents.

The importance of a fitness complex in one’s decision to move to RH is less clear.

Importance of Fitness Complex to decision to move to



Roadhaven

For 29% of the respondents the fitness complex is *Extremely/Very*

The primary concern appeared to be that the space is cramped when people choose to work on mats between the machines.

important. However, only 31% of the survey respondents felt the space allocation was adequate. Thus, a majority consensus does not exist for developing a new fitness complex.

In the focus groups and the working group some options were offered relative to space allocation for fitness machines and programs. In addition, it was expressed that while there were definite times when the fitness center did not appear to be used much at all, it was possible that people were choosing not to use RH fitness facilities because they were cramped. Regardless, involvement in fitness has a direct correlation on successful aging, including reduction in mobility deficiencies, increased ability to sleep, increase in heart function, and positive impact on perceptions about life.

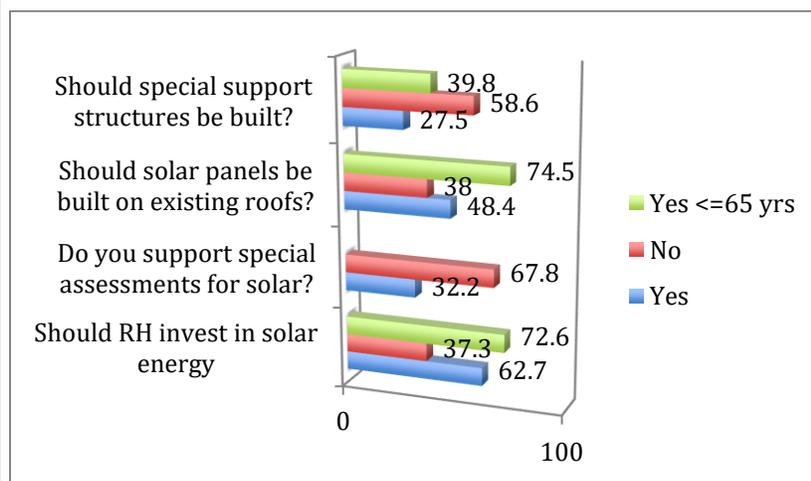
Option 1: By moving the Cantina additional room will be freed up to expand the fitness center thus allowing more room for group classes and mat work.

Option 2: Expand the fitness center outward on one side providing more room among the machines and move all of the mat work and group fitness classes to the stage area of the Recreation Hall. Storage can be made available there for equipment and bathrooms are close by.

Solar Energy



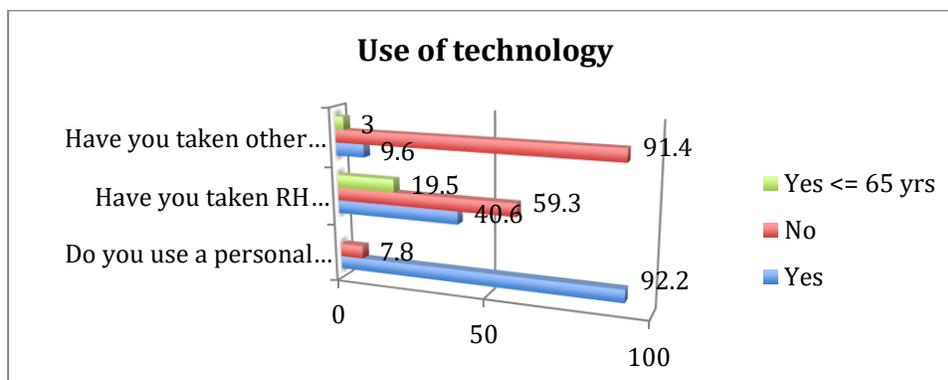
Two-thirds of the respondents felt that researching solar energy was a positive move. Almost ¾ of those under 65 years old felt similarly. However, residents appear to be unwilling to pay for solar installation through a special assessment. Almost half (48.4%; 74.5% for those under 65 years) felt placing solar panels on existing roofs would be beneficial. One of the members of the Architectural Board has agreed to research solar energy options in depth and report on options to the Board.



Technology



Roadhaven residents have embraced technology on several fronts. Nighty-two percent (92%) use a personal computer and 41% have taken computer classes at Roadhaven. Additionally, ¾ of the respondents use a tablet and have a home Wi-Fi router.



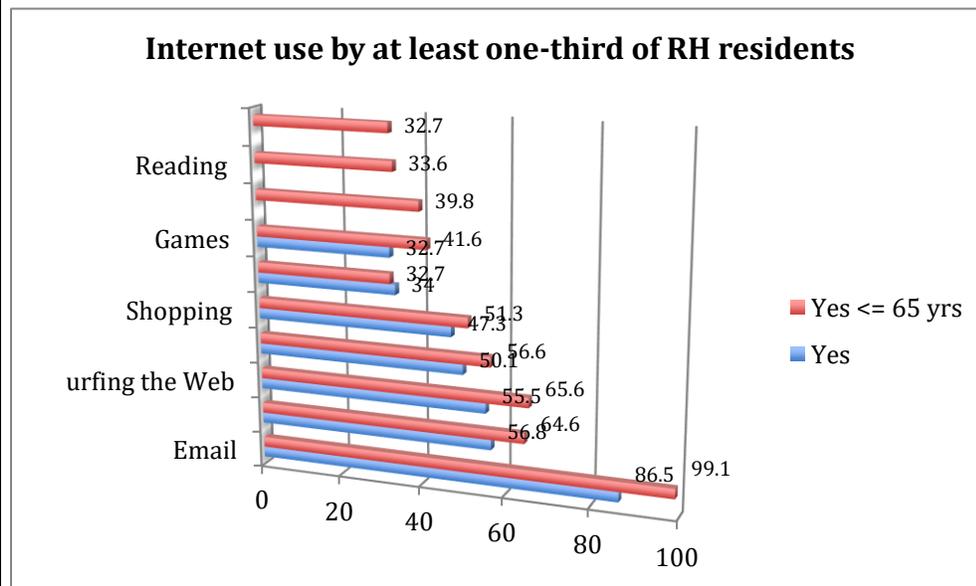
Do you own	Yes	Yes <= 65 yrs.
Cell phone	91.8%	
Tablet	77.6%	92.7%
Home Wi-Fi router	74.8%	
Fitbit device	29.2%	39.8%
Smartphone	69.2%	83.3%



The majority of the hot spots are used by fewer than 1/3 of the residents, in general. Hot spots at the library, restaurant, and Recreation Hall are used more often by those under 65 years.

Do you use these hot spots?

	Yes	Yes <= 65 yrs.
Restaurant	31.2%	44.8%
Rec Hall	30.2%	47.2%
Card room	17.7%	
Library	35.2%	52.3%
Tennis	7.8%	



Almost 1/2 of the residents shop via the Internet

The reason this is worth knowing relates to the Shopping and

Amazon categories. If almost half the residents are shopping via the Internet...with a third shopping via Amazon...there is a definite need to solve the issue of package delivery. This is important as a space issue and a delivery issue.

Changing to Internet TV and streaming programs are not common practices among RH residents.

Do you see yourself moving from cable to Internet TV in next 1-2 yrs.?

Yes 11% No 58% Maybe 27%

However, over 50% indicated that they are more likely to stream programs in the future.

Hours spent streaming programs

0-1 hrs./wk 51% <2 hrs./wk 23% 2-10 hrs./wk 18% 10+ hrs./wk 7.5%

Future streaming

Decreasing 3% Staying the same 40% Increasing a little 34%
 Increasing a lot 23.5%

Importance of potential projects at RH

There were five potential projects that at least ¾ of the Roadhaven residents considered “*very important/important.*” Water conservation

Water conservation registered as the top project followed closely by perimeter security

registered as the top project (91.3%), followed closely by perimeter security (90.8%). In the focus groups and working group session conservation of water, particularly as it related to the car washing area, was noted by several as a problem. The car washing area also received low satisfaction ratings (45.6% rated it *excellent/good*) compared to other RH policies. A fairly easy and meaningful step can be taken by adding timed water meters to the car washing area and the pool area showers. In addition, examination of the aging irrigation and water pipe infrastructure should become a priority over the next several years.

The exterior walls and perimeter security are also very important to residents. It was noted in the focus groups and in other places in the survey that it is relatively easy for outsiders

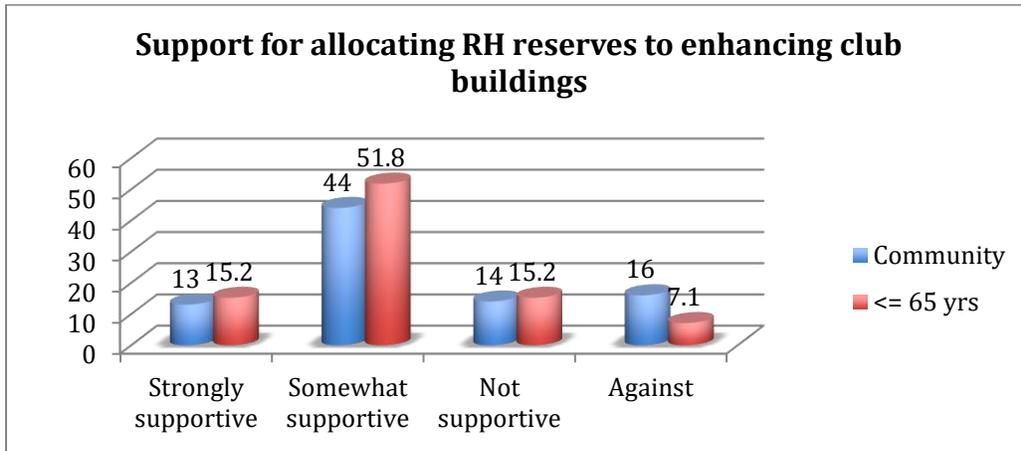
to scale some of the walls. At the very least an analysis of where break-ins and thefts occur can highlight where additional wall height might be needed to deter climbing. If there are additional means of increasing perimeter security, such as installing additional cameras without invading homeowner privacy or patrolling additional areas in the evenings, those would be worthy projects.

Importance of Potential Projects

Item	Highly Important	Important	Somewhat Important	Not Important at all
	Percentages			
Water conservation	49.0	42.3	7.9	.6
Perimeter security	50.2	40.6	7.2	1.8
Street improvement	25.9	57.6	13.7	2.6
Exterior walls	32.0	49.3	16.3	2.0
Saving electrical energy	29.2	48.4	18.6	3.6
Fitness center expansion	19.4	28.2	30.8	21.2
Rec Hall restroom and kitchen expansion	13.4	30.7	33.9	21.6
Internet expansion	17.6	25.0	24.8	32.2
Solar energy	12.7	26.3	36.6	75.6
Purchase of a lot for club use	6.8	18.3	39.5	44.0
Indoor spa	5.6	16.6	26.6	51.0

Finances

There appears to be only mild support for allocating reserve funds for the enhancement of club buildings as 13% were *strongly supportive* but only 44% were *somewhat supportive*.



There is limited support for a special assessment, although when queried about the use of special assessments for capital improvement the difference between those in favor (42.1%) and against (45.5%) was negligible. The difference for those <= 65 yrs. was dramatic with 69% in favor and 31% against. Further discussion of finances can be found under the Roadhaven Critical Issues section later in the document.

Support for Annual Assessment for new facilities

	Percent	
	Community	<= 65 yrs.
Very supportive/supportive	27.1%	41.3%
Not supportive	39.4%	26.6%

Support for special assessment

Very supportive/supportive	28.7%	40.5%
Not supportive	40.5%	27.9%

Residents have strong opinions about how finances are allocated, in part from past decisions where residents were not clearly informed prior to spending large sums of money. Thus, it is not surprising to note this reaction by respondents when queried about financial issues. Those 65 years and younger appear to be much more supportive of special assessments. This may signal that if those types of financial decisions were to be made it might be wise to hold off on using special assessments for 5+ years, at which time the majority of those living at Roadhaven are from the Boomer generation and a) more likely to

have a higher level of retirement income and b) will probably lend more support for this decision as a whole.

If supportive of moving money to reserve fund, how much are you willing to pay?

	Percent	
	Community	<= 65 yrs.
\$35 quarter	10.4%	
\$20 quarter	18.7%	31.0%
\$10 quarter	17.4%	

Two-thirds (67.2%) of the residents are not in favor of developing a Charitable Trust thus this option should probably be tabled for now.

Should RH consider these additions in the future?

	Percent	
	Community	<= 65 yrs.
Shuttle service	40.7	
Restaurant	38.8	
New fitness facility	37.3	
Decreased sized indoor spa	33.1	
Enhanced landscaping in common areas	31.9	
Permanent parking shade rental	24.8	
Clubhouse style lounge	24.5	35.1
Expand art club into spa	22.2	
Vending area	21.4	
Expand media library	17.5	
Additional pedestrian gates	16.4	
Basketball hoop	13.8	
Racquetball court	9.2	
Storage locker facility	8.3	

None of the items suggested were considered reasonable by greater than 40.7% of the respondents. This sends a clear message that residents are happy with the existing array of facilities and services.

Relative to underutilization of areas, the vast majority (76.6%) of the respondents felt that the areas and facilities at Roadhaven are used appropriately.

While ceramics, the restaurant, tennis courts, the golf course, indoor spa and retention area received mention, there were not enough respondents indicating that any one facility should be eliminated. After a time and use study is completed of the facilities a better assessment can be made relative to which spaces need to be either eliminated, decreased in size, moved, or swapped with other activity areas.

Importance of expansion

Once again, no areas gained majority support for expansion. Almost half (48.5%) felt that the restaurant could use expansion. It appears that there is strong interest (voiced in the focus groups and working group) in having food service available much closer to the main pool. Whether this would imply moving the restaurant's location, adding an additional site for food service, enlarging the existing restaurant, or any combination will need further investigation.

Importance of Expansion

	Percent	
	Community	<= 65 yrs.
Maintaining a restaurant	48.5	
Fitness center	39.7	
Telecommunications	38.0	51.9
Idaho entrance congestion reduction	36.6	
Rec Hall kitchen and restroom	36.0	
Club space building	21.9	
Space for existing/new clubs	21.6	
Art club	14.6	

There is strong interest in having food service near available much closer to the main pool.

Satisfaction with weekend service

Item	Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied
	Percentages				
Security	17.8	53.9	23.1	4.1	1.2
Recreation	16.4	56.6	28.8	1.6	.6
Maintenance	19.8	50.5	32.4	4.9	1.4
Swim pool service	11.3	46.0	33.4	6.0	3.3

More respondents indicated they were “satisfied” than “very satisfied” with weekend service. Few are “dissatisfied.” However, all of these areas are worthy of receiving additional analysis, particularly service for the pools where just slightly more than half of the respondents expressed satisfaction.

Your home

For 88.1% of the respondents the decision to move to Roadhaven was made by a couple. It is a fairly even split between residents anticipating selling their homes or not. Only 12.1% expect to sell in the next 3 years which represents a fairly stable market! For those over 75, a typical selling age, 23.4% indicated there were likely to sell their home in the next 1-3 years.

<i>Do you anticipate selling</i>	Yes	50.7%	No	49.3%	
If yes: 0-3 yrs.	12.1%	4-6 yrs.	12.5%	7+ yrs.	18.9%

Only 5% are considering year-round residence at Roadhaven with 21.7% more unsure.

Regardless, the vast majority of residents do not consider RH to be their permanent residence which is typical of Park Model communities in AZ.

Are you considering year round residence at Roadhaven?

Yes	4.9%	Maybe	21.7%	No	73.4% (82.1%)
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The Roadhaven Community

Slightly more than 1/3 (36.5%) indicated that they have convinced others to move to Roadhaven

Roadhaven residents do feel a sense of community

(91.6%) with 65.9% indicating they always feel

safe and 32% usually feel safe. When asked why they might not feel safe

the top two answers were “walls are not high enough” and “occasional

breeches in security.”



Slightly less than 1/3 heard about Roadhaven through a resident referral. To aid current owners in marketing Roadhaven to others it could be beneficial to have an information packet that residents could take back home when they leave for the summer.

How did you hear about Roadhaven? (multiple responses possible)

	Community	<= 65 yrs.
Residential referral	30.4%	
Family lived here	27.3%	43.4%
Reputation/word of mouth	21.0%	
Other (visited friends)	12.0%	
RH website	5.3%	
Drive by sign	4.5%	
Inherited property	1.7%	
Other website	1.3%	
Travel guides	.7%	

One of the strengths of Roadhaven is its Blue Ribbon Rental Program.

The importance of having a strong, well-organized rental program

cannot be underestimated. Over half (56.8%) indicated that they rented



home at Roadhaven before making the decision to purchase. Thirty-eight percent (38%)

rented a Park Model home. Even though the Blue Ribbon Rental Program is still in its

infancy, it is one of Roadhaven's strongest assets and deserves to be supported, with a

concerted effort to make this program a mandatory requirement for all RH rentals.

Volunteering at RH

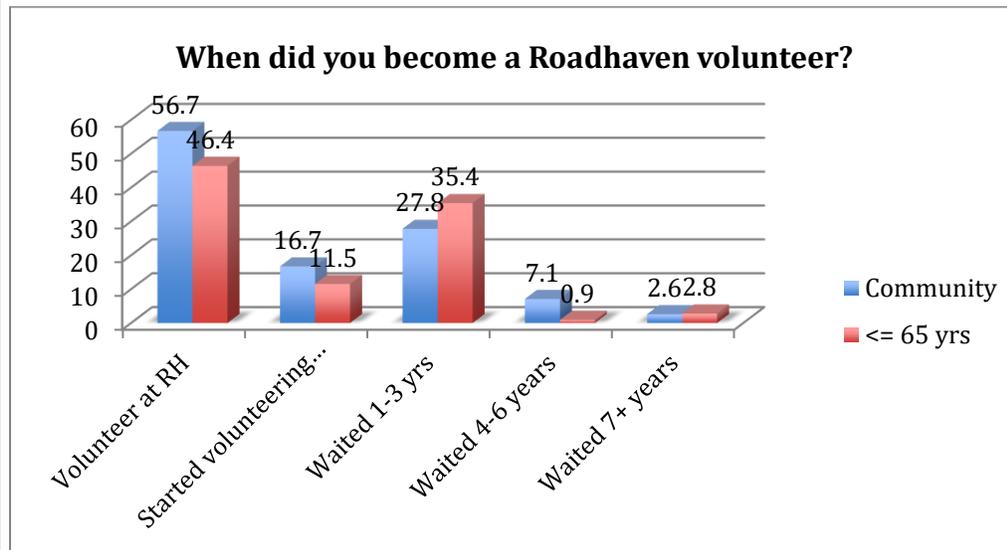
Residents sent a clear message when 70.7% indicated they would not want to pay for

services currently handled by volunteers. That being said, over half (56.7%; 46.4% <= 65

yrs.) of the respondents indicated they volunteer at Roadhaven. Of these, 16.7% (11.5%)

started volunteering right away, while 27.8% (35.4%) became active volunteers within 1-3

years.



When asked why they don't volunteer the most popular reasons from the whole community related to age, poor health, having volunteered a lot in the past, and the time commitments do not fit my schedule. Those 65 years and younger stated that they were not volunteering because they were still relatively new to RH, they were only there for a short time, and their schedules were full because some were still working. However, there were also those in both groups who indicated that they were planning to volunteer in the future once they were staying at Roadhaven longer.

Related to this was a question about whether they were more likely to volunteer if there was a shorter time commitment. Twenty-two percent (22%) indicated "yes" with 31.9% of those <=65 indicating they would. Taking this a step further, of those who indicated that they did not volunteer (43.4%; 53.6% <=65), one third of both groups indicated that they were more likely to volunteer with shorter time commitments.

For which activities do you volunteer?

Club/committee officer	25.2%
Other (church, post office, golf)	21.3%
Special events	16.3%
RH Board/Committees	9.3%
Hobby shop monitor/instructor	8.9%
Activities office	2.2%
Clerical tasks	1.7%



Being a club/committee officer is a volunteer interest of one-quarter of the respondents, however a similar percentage do volunteer for a variety of independent positions around the community. A fair number (16.3%) chose to volunteer for special events as well. Of note, while only 9.3% indicated they volunteered for the Board/Committees, 31.6% indicated they were willing to serve on standing committees and 8.2% were willing to serve on the Board. With the documented interest in volunteering, if shorter time commitments were available a concerted effort could be taken to examine the RH community governance structure to see where adjustments could be made to include more residents.

Reasons for volunteering

Helping others	32.5%
Giving back to the resort	28.0%
Enjoy others' company	25.8%
Enjoy the work	25.6%
Have a skill to share	18.0%
Help a cause	15.2%
Make me feel needed	11.1%
Save on assessments	10.6%
Other	3.0%

One-third (32.5%) indicated they volunteer because they want to help others and 28% indicated they volunteer to give back to the resort. Once again, both of these areas demonstrate interest in community involvement and shared governance. Similarly, over 25% indicated the reasons they volunteer at RH are to give back to the resort, they enjoy

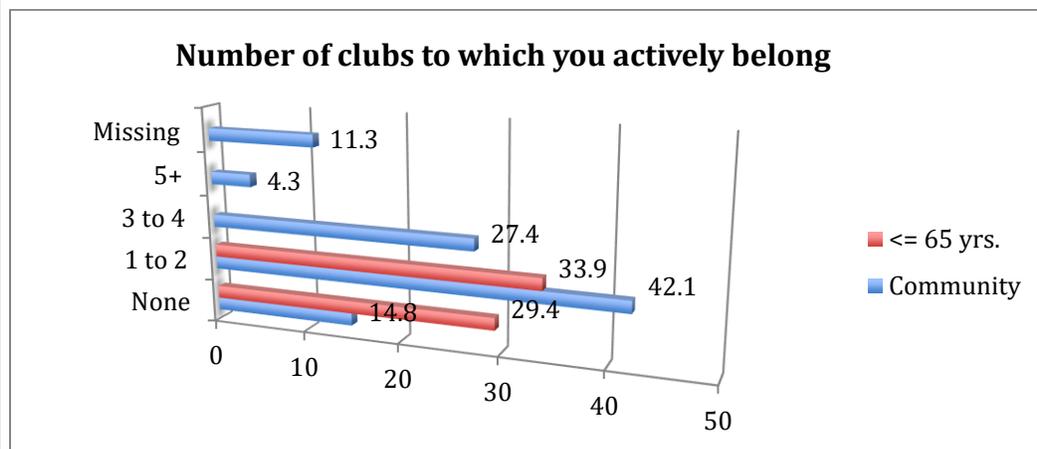
the company of others and they enjoy the work. Fewer than 10% (8.9%) volunteer outside of Roadhaven. Volunteerism will be discussed further in a later section of this report.

Activity Involvement

The majority of residents belong to at least one club. Since activities are one of the primary reasons people move to Roadhaven, this statistic is

expected and reassuring. The fact that those 65 and younger belong to fewer clubs is a bit surprising but it may relate to the fact that they are not yet spending much time at Roadhaven.

Two-thirds (62.9%) of the respondents indicated that they had started new activities since moving to Roadhaven.

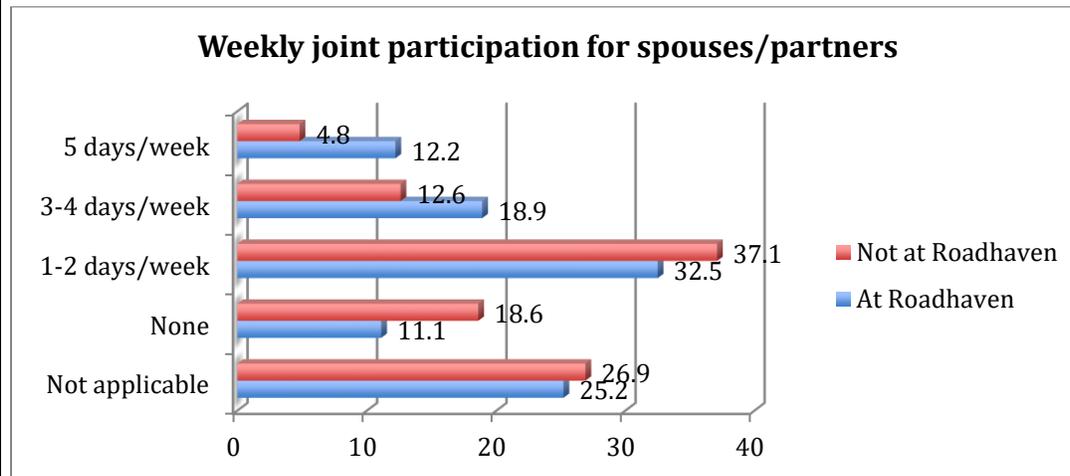


Over half (57.1%) felt that space allocation is sufficient for activities. The most mentioned areas where space could be improved are the fitness complex, arts/creative crafts, and pickleball. Of those who are not members of clubs, only 7.8% indicated they do not feel comfortable using club facilities.

Activities with a spouse or partner

For the 76% of the respondents who participated in activities with a spouse or partner, 37.1% considered it important to have activities available for joint participation while 27.5% found it somewhat important. Forty-four percent (44%) belonged to 1-2 clubs

together while 10.2% belonged to 3-4 clubs. Almost 20% (18.6%) did not belong to any clubs jointly. For those participating in activities with a spouse or partner, almost half spend half a week together. The joint participation while at Roadhaven mirrors the participation outside of Roadhaven.



Twenty-six percent (26%) of the respondents shared that there are activities in which they no longer participate. The most common reasons for stopping participation are age, conflicts with schedules and injury.

There are two primary reasons residents use the activity office: to purchase tickets and to get general information about activities.

Activity Office use

Ticket purchases	73.3%
General information	63.6%
Room scheduling	23.0%
Copying requests	18.9%
Assistance for club fundraisers	14.1%
Ordering newspaper	13.7%
Borrowing equipment	13.2%
Buying Coyote Book	12.4%
Club assistance	10.8%
Meet with travel representative	8.0%
Use video library	6.5%
Problem solving	6.1%



Roadhaven facilities are used much more for club parties than for private parties.

Do you use RH facilities for private parties?

Never 59.6% (68.1%) 1-2 times/month 21.2%

Do you use RH facilities for club parties?

Never 27.8% (42.3%) 1-2 times/month 31.7% 3-6 times/month 22.3%

Facility Usage

The Recreation Hall is the most used facility at Roadhaven (80%), followed closely by the pools and the activity office (74% each). Younger residents appear to use the pools (86%) more than older residents, as well as hot tubs (72%) and the library (65%).

Use of facilities by RH residents

	Community	<= 65 yrs.
Rec hall	80%	
Pools	74%	86%
Activity office	74%	
Restaurant	66%	
Admin. Office	65%	
Hot tubs	55%	72%
Library	55%	65%
Fitness facility	40%	
Pet park	15%	
Billiards	10%	
Laundromat	8%	

Involvement in activities



Walking remains the overall favorite activity among residents (in almost all parks!) with over half walking at least three days per week. Those 65 and younger also spent a lot of time sitting by the pool (69%) and biking (64%)

Activities	None	1-2 days/week	3-5 days/week	6-7 days/week	Missing
Walking for pleasure	17.1	27.8	24.3	16.0	12.8
Sitting by the pool	40.1	26.2	12.7	8.0	13.0
Golfing	47.1	20.6	15.8	4.1	12.4
Biking	45.5	17.3	13.4	9.3	14.7
Card games	57.9	20.2	6.3	1.9	13.7
Bocce	58.3	19.9	6.5	.7	14.3

Weight training	64.0	11.1	8.5	1.9	14.5
Water walking	66.6	9.1	6.5	3.2	14.7
Pickleball	68.5	7.4	6.7	3.0	14.3
Hiking	69.6	13.7	2.0	.4	14.3
Lap swimming	71.4	8.0	4.3	2.4	13.9
Tennis	71.1	2.6	9.1	3.0	14.3
Shuffleboard	72.2	7.6	5.6	.4	14.1
Sewing	73.3	7.2	3.9	1.3	14.3
Woodworking	74.2	6.7	3.9	.9	14.3
Rhythm & Blues	76.8	7.1	1.3	.7	14.1
Fine art/painting	77.4	5.8	2.2	.7	13.9
Billiards	77.7	5.0	2.0	1.9	13.4
Karaoke	78.5	6.1	.4	.4	14.7
Audio visual	79.6	4.3	1.5	.2	14.5
Glass Arts	79.6	3.3	1.7	.9	14.5
Silversmithing	80.3	2.6	2.6	.2	14.3
Lapidary	80.9	2.2	2.2	.4	14.1
Softball	81.3	3.0	1.1	.2	14.5
Parkettes	83.1	2.6	.2	.2	13.9
Ceramics/pottery	83.3	1.7	.7	.2	14.1

Participation in programs

Roadhaven residents participate in programs less often than activities, with Bingo (23.6%) and Solo outings (21.9%) gaining the most attendance based on the number that attend often/occasionally.

Programs	Often	Occasionally	Rarely	Never	Missing
Bingo	13.0	10.6	10.4	54.2	11.9
Solo Outings	9.3	12.6	7.5	52.9	13.7
Donut Tuesday	7.8	10.9	14.1	53.6	13.5
Computer classes	4.5	12.6	15.8	54.9	12.2
Theater Outings	2.2	14.3	13.7	57.9	11.9
Tuesday AM Coffee	4.4	10.2	16.5	52.9	13.0
Exercise classes	5.2	8.7	8.5	66.0	11.5
Water aerobics	8.3	5.2	5.8	69.4	11.3
Bus trips	1.9	11.3	14.5	59.9	12.4
Casino trips	2.6	8.2	10.2	67.0	12.1
Bible studies	2.4	3.9	2.6	79.9	11.9
Water volleyball	1.5	3.7	3.9	78.3	12.6
Bridge	3.0	1.7	1.1	81.8	12.4
Choir	3.2	1.1	1.5	81.1	13.2
Drama activities	1.1	3.0	3.7	79.8	12.2
Bowling	2.4	1.5	1.9	81.6	12.6
Softball league	2.4	.7	1.1	83.9	11.9

Participation in events

There are six events (special events, club fund raisers, musical shows, craft shows, patio sales, and pot lucks) that 50% or more of the residents attend *often* or *occasionally* with private parties close behind at 48.4%.

Events	Often	Occasionally	Rarely	Never	Missing
Special events	17.8	45.6	15.2	8.9	12.4
Craft shows	13.5	40.3	21.7	11.9	12.6
Club fund raisers	27.6	34.0	13.7	12.1	12.6
Musical shows	24.9	33.6	15.2	14.1	12.2
Patio sales	15.2	35.4	21.5	15.8	12.4
Pot lucks	11.5	38.4	21.9	15.8	12.4
Private parties	12.2	36.2	21.0	18.2	12.4
RH food events	9.1	33.2	21.9	21.7	14.1
Vendor sales	6.9	32.1	24.5	24.3	12.2
Concert series	16.5	28.2	16.3	25.8	13.2
Weekly dances	11.1	18.7	18.9	38.8	12.4
Planned Friday Happy Hours	7.2	18.2	13.4	46.9	14.3
Educational seminars	3.9	21.2	22.1	40.1	12.9
Ice cream socials	3.0	18.7	19.3	44.7	14.3
Sunday services	7.1	8.3	8.0	54.0	12.6
State parties	1.7	3.9	8.2	70.9	15.4

Thirty-one percent (31%) of the respondents indicated there was a least one event in which they wanted to take part but did not. Scheduling conflicts was the reason stated most often.

Reasons for non-participation

Hours don't fit my schedule	22.8%
Do not have the time	16.1%
My health/physical condition hinders me	15.6%
I participate in activities outside Roadhaven	10.0%
My spouse's/partner's health/physical cond.	8.7%
It costs too much	5.8%
I have no one with whom to participate	4.1%
I do not know what is offered	2.4%
What I like to do isn't available	1.7%
I do not feel safe	1.3%

Should RH provide more activities for elderly residents who are not home bound but have limited mobility?

Yes	29.9%	No	70.1%
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There is definitely interest by some residents to participate in additional activities.

Wellness programs and Lifelong Learning both contribute a great deal to successful aging!

How likely are you to participate in these activities at Roadhaven? (Often/Occasionally)

Concerts	55.1%
Wellness programs	35.8%
Educational lifelong learning mini-classes	31.9%
Cooking classes	27.8%
Digital photography classes	19.7%
Website design	10.7%

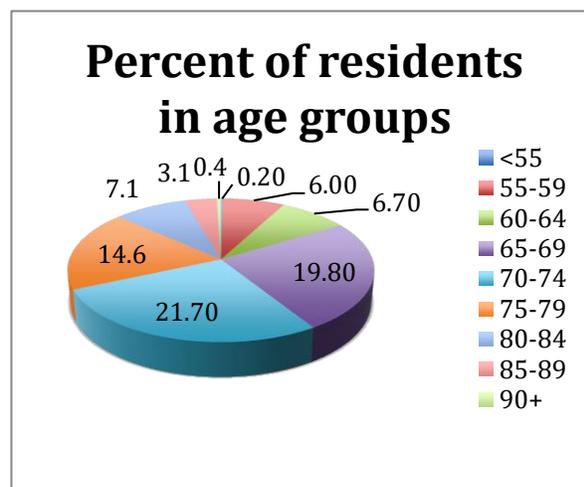
Demographics of survey respondents

Of those who completed the survey there was a fairly even split between the genders:

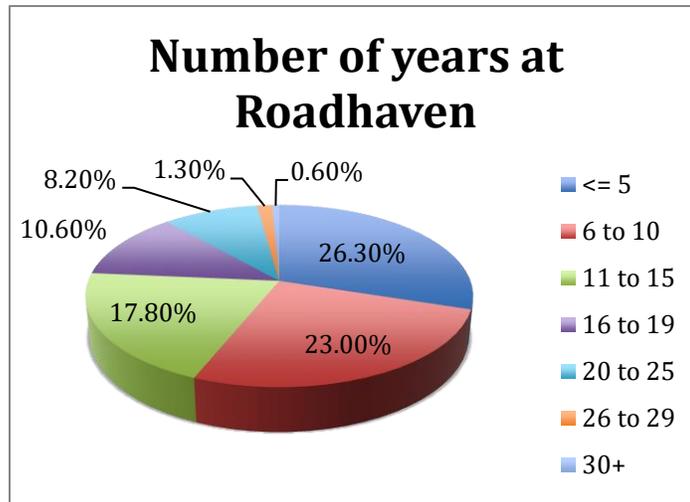
females 50.5%, males 49.5%.

Age range

The largest group of respondents was in the 70-74 age range, followed closely by those 65-69 years. The overall age of RH residents is fairly similar to other Park Model RV Resort communities in the east valley.



Seventy-seven percent (77.6%) of the respondents and 94.7% of those <= 65 years live with a spouse or partner while at Roadhaven. The average age of RH residents is 71.05 years.



Eighty-one percent (81.5%) own their own homes, 6.7% were renting and 11.8% did not answer the question. Of those renting, 36.6% (53.8% of those <= 65 yrs) intended to purchase a home at Roadhaven.

There are two excellent web-based articles that focus on whether it is best to rent or buy a home in a 55+ park.



These articles can be found at

- <http://snowbirdtrailer.com/info buy rent/renting buying.php>
- <http://arizonasnowbirdparks.com/buying renting.php>

Annual Household income

(34% missing overall, 11.5% missing <= 65)

	Community <= 65	
< \$15,000	1.1%	1.8%
\$15-\$24,999	5.9%	4.4%
\$25-\$44,999	15.2%	17.7%
\$45-\$74,999	21.9%	29.2%
\$75-\$99,999	12.4%	20.4%
\$100,000+	9.5%	15.0%

Number of months spent at Roadhaven

The majority (59.1%) of the respondents spend 4-6 months at Roadhaven, followed by those who spend 1-3 months (17.1%). The busiest months are January through March.

	Community <= 65 yrs.	
<1	.6%	0.0%
1-3	17.1%	21.4%
4-6	59.1%	62.0%
7-9	5.1%	1.8%
10-11	.4%	.9%
12	1.9%	0.0%

Home residence (Missing 23.6%)

<i>Canada</i> (25.7%)		<i>East</i> (1.5%)	
Alberta	17.4%	Ohio	.4%
British Columbia	4.5%	New York	1.1%
Saskatchewan	2.0%		
Ontario	.9%	<i>Rocky Mountains</i> (3.4%)	
Manitoba	.7%	Colorado	2.8%
Quebec	.2%	Utah	.4%
		Wyoming	.2%
<i>Pacific northwest/Alaska</i> (12.5%)		<i>Southwest</i> (4.9%)	
Washington	8.0%	Arizona	4.3%
Idaho	1.7%	California	.4%
Montana	1.3%	New Mexico	.2%
Oregon	.9%		
Alaska	.6%	<i>Great Plains</i> (4.8%)	
<i>Midwest</i> (21.5%)		South Dakota	2.2%
Minnesota	11.3%	Nebraska	.9%
Wisconsin	4.8%	North Dakota	.7%
Iowa	2.2%	Kansas	.4%
Illinois	1.3%	Oklahoma	.4%
Michigan	1.3%	Texas	.2%

Missouri	.9%
Indiana	.6%
Kentucky	.4%

Eight percent (8.3%) of the residents (<= 65= 18.6%) are employed while living at Roadhaven. Of these, 2.2% (7.1%) work full time and 6.1% (14.2%) work part time. Almost three percent (2.8%, <=65 3.5%) of those employed work via the Internet. This number will change significantly in the next 10 years as many more of those from the Boomer generation are predicted to work longer.

Citizenship

US	52.8%	Canadian	27.1%	Missing	20.1%
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General health

Excellent	31.2%	Good	40.1%	Average	12.1%
Fair	4.1%	Poor	1.1%		

Highest level of education

HS grad	19.3%	27.8%
Technical school	9.6%	13.9%
Some college	18.9%	18.5%
College degree	21.5%	28.7%
Post graduate degree	7.8%	8.3%
Other	.9%	2.8%

FOCUS GROUP RESULTS

Five resident focus groups were held on February 9, 2018. There were two questions asked in each group. The first question looked at the qualities that make Roadhaven a great community. Results fell into five specific categories. Several of these responses were indicated multiple times.

The people

Friendly
Outgoing community
Easy to make friends through activity involvement
Opportunity for change of pace in lifestyle
Many of the people enjoy the natural environment

Activities

Many, great variety
Good variety of entertainment
No obligation to take part in activities
Continue Passport Days
Staff friendly and helpful

Facilities

Each club has its own space
Clean
Well landscaped
Hospitality Center
Golf course on site
Restaurant on site
Two pools with one for laps
Great maintenance
Great security
Many amenities without being a huge park
On-going improvements
Palm trees

Home ownership

Costs are reasonable
Lots of friends made through stable ownership
Large lots
Generation ownership
Financial stability of park
Opportunity to live here year round
Willingness to look forward

Environment

Great weather

Close to other areas outside the park

Location on the edge of the City

Less traffic

Near other amenities outside the park

Close to emergency responders

Near the mountains

The second question asked residents what Roadhaven should focus on for the next 5-7 years. Several items were mentioned across multiple focus groups. These items are:

- Maintain affordability with resort status
- Limit HOA increases
- Examine facility utilization
- Look at water utilization in the park
- The front gate needs to be more welcoming
- The perimeter walls are not high enough or secure enough
- Maximize club space from January through April
- Determine if activities should be scheduled differently to maximize use of space
- Do something about those who want to live in here full time without concern for the park
- Don't promote Roadhaven as an "inexpensive" place to live
- See what activities attract new residents
- Make sure younger residents are able to use their technology
- Is a liquor license available for the restaurant?
- Enlarge the mailroom
- Examine options for purchasing space within Roadhaven
- Heads of clubs need more input to the Recreation Council
- Charge year round residents more
- Reconsider use of the retention basin
- Change attitude...don't have to think about the future of the park
- Increase the size of the Wellness Center
- Enforce rule about maintenance and upkeep of older homes
- Figure out a new way for packages to get delivered to the post office
- Find a way for residents to update their own profile on the website
- Have some kind of restaurant near the pool
- Make ticket purchasing available online
- Increase the front office hours and activity office hours
- Build up reserves
- Determine ways to increase property values

Board of Directors Focus Group responses

Why would someone want to become a Board member?

- Opportunity to be involved in your community
- A chance to give back
- Opportunity to continue using skills developed in a career
- Opportunity to reuse skills developed in a career
- Validate self-worth
- Encouraged by others to step forward
- Be part of change
- Learn new skills
- Experience leadership opportunities
- Become educated in new areas

What Board members look for in a potential candidate

- Positive attitude
- Leadership experience and ability
- Open mindedness
- Lack of personal agenda
- Ability to bring areas of expertise
- Ability to devote your time

What should the Board of Directors focus on over the next 1-3 years?

- Examine where we are with sport facilities
- Determine if a need exists for expansion and/or deletion of areas
- Enhancing creative arts facility
- Explore how Roadhaven is financially in relation to our competitors relative to reserves (restricted and project) and HOA fees
- Maintain the park for future use
- Explore what type of owner is likely to come to the park in the next 5-10 years
- Ensure that Board leadership remains knowledgeable about needs of present and future community environment
- Keep abreast of laws passed and proposed that many impact our residents and park
- Be creative with room use and coordinate it with statistical analysis
- Look for “partnership” potential

What should the Board of Directors focus on over the next 5-7 years?

- Examine water conservation methods
- Examine the aging electrical infrastructure
- Determine if 50-100 amp. Service will be adequate
- Continue to build up and maintain reserves

Architectural Committee responses

This committee has the following responsibilities:

- 20% issuing building permits and performing inspections
- 80% develop disclosure statements for every retail sale
- Determine and document infractions
- Only committee that has to deal with legal requirements

Why would someone want to be a member of the Architectural Board?

- You care about park functions, including the rules and guidelines that control the property
- You care about how the park looks and is presented to others
- You have skills and aptitudes for a career that can benefit the park, such as building, design, and people skills
- Without volunteers dedicating their time there becomes a need for a full time paid position

Short-term projects/goals

- Keep apprised of state and county rule changes
- Examine the possibility of solar installations
- Continue to examine what is happening in the park
- Examine the need for making common facilities accessible relative to costs
- Examine and assess age of common facilities versus costs; look at amortization and maintenance costs necessary
- Determine if existing facilities meet current and future needs

Staff focus group

- Assist in exploring creative ways to explain rules and regulations to lessen resistance
- As part of New Owner Orientation ensure content includes:
 - ✓ How to register
 - ✓ How to bring in a renter and supply proper authorizations
 - ✓ Benefits of a home caretaker during the off season
 - ✓ How to properly complete work orders
 - ✓ How to properly file a complaint
- Develop effective Renter orientations held regularly
- Assist in the development of a Volunteers Needed list.
- Help create a Coordinator of Volunteers to oversee current and future park volunteer participation
- Determine the best strategy for getting residents to use the website more effectively
- Explore the relocation of the restaurant to maximize the Park's use of available space
- Explore what our competition is doing
- Examine comfort/service pet policies

- Work with Hospitality to create a way for residents' questions related to finding information, completing forms, etc. can be answered in a way other than through the front office staff
- Determine how to enhance communication between Administration and Activities by relocating staff to a common area.
- Determine where to locate a break room/private area for staff
- Explore the possibility of designated Employee Parking
- Assist in the development of outdoor social spaces with tables and chairs
- Develop written policy guidelines for room use
- Explore training on how to deal with residents who harass staff
- Explore employee benefit options to enhance staff longevity

ROADHAVEN HOT POINTS

(Topics from the Working Group session)

Communication

There was considerable interest and urgency among those taking part in the Working Session and those who completed the survey to ensure that ways to improve communication among the Board, General Manager and residents be addressed. As such, this topic was divided into several distinct sections.

Communicating with residents

The primary discussions centered around ways to maximize the reach toward residents when information is distributed. The following suggestions were made:

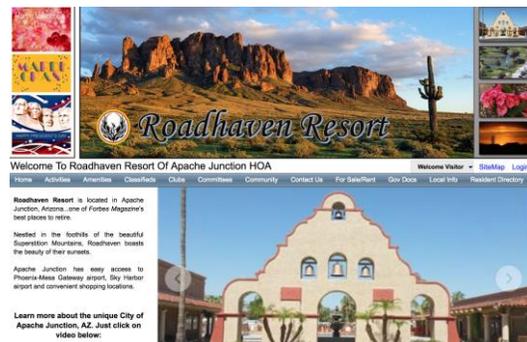
- At check-in ask each resident to indicate their preferred method of communication; email, paper, text. From that list separate distribution methods can be developed that would eliminate overlap and ensure that all would be reached. This does not preclude RH's online distribution of *Roadhaven Flash* or *Roadhaven Today*. It may cut down the need to produce as many copies of *Roadhaven Review*, if residents prefer reading the electronic version from the website.
- Take advantage of large gatherings, such as the Welcome Home celebration, to explain changes that have taken place and will be taking place at Roadhaven.
- In addition to listing meeting times add on items to be discussed, particularly for the two open monthly Board Working Sessions. These can be a short synopsis, however they will help residents understand both the importance of the session relative to life at Roadhaven and help them focus on the specific topic that will be addressed.
- Suggestions were made to have a column in the *Roadhaven Flash* for "letters to the Board" where solutions to questions are offered.
- A resident directory would aid residents in being able to connect more easily with each other. Information could include names, address, home state, and email addresses and phone numbers separately for each person living in the home.
- Consider sending out a text message before meetings and events that briefly explains the purpose and location of the meeting. It would serve as a great reminder in the busy lives of RH residents.
- Enhance community development by sharing weekly information about new owners and passings
- Provide a suggestion box outside the Administration office for anonymous suggestions.
- In addition, residents must also take responsibility to remain informed, as the information is often available in several formats.

Additionally, the comments from the survey regarding ways to enhance communication should be considered:

- Email works very well, do not want constant emails though
- Hold a new renters meeting
- Allow renters to receive RH Flash and Review
- Keep physical and electronic blackboards updated
- Write a daily “What’s happening at RH” for the website. This fulfills the concept of RH “Today” that literally lists all of the clubs happenings, community happening and other important info.
- Use the mailboxes for those who do not want email. Possibly place dots on these mailboxes so written copies do not need to be produced for everyone
- The General Manager needs to interact a lot more with the residents
- The Board needs to be more transparent

Website

The primary marketing tool for a community, other than word of mouth, should be their website. Currently there is little to nothing on the website that helps potential owners know where



to go if they want to visit the community. The Hospitality office needs an “up front” presence, as many of the newer owners will search for information via the Internet before they decide where to visit. With increasingly technology savvy residents moving into Roadhaven it is equally important that the website serve as an internal communication tool as well.

- Consider providing club email lists of members to enhance ease of contact. Creating connections is a key component of successful aging.
- Create short videos about the park and its layout that can be viewed publically on the website.
- On a private Roadhaven YouTube channel develop a series of videos on topics such as:

How to rent your unit

How to become part of the Blue Ribbon Rental Program

How to apply for a permit for renovations

where you can show the specific documents needed and have someone explain the process. Not only would this provide a very specific step-by-step set of instructions for owners, it is something they can watch at their own pace. Development of the videos can be undertaken by an ad hoc group of talented RH residents from either the Computer Club and/or Audio Visual. The topics should stem from those areas receiving most requests at Administration. Having the videos available would also decrease the amount of time staff take instructing residents how to complete specific forms.

- Make a more concerted effort to capture the knowledge, skills and abilities of RH residents through the website form that requests this information. Currently the form is hidden on the website. It can be left there however a “get involved” campaign/event can direct residents to complete the form. To make the whole process meaningful it is necessary that follow up contact be made to get those completing the form involved in their areas of expertise/interest. In addition, there would need to be a concerted effort to share this information with residents once completed. Perhaps it could be combined with a push to get more residents to sign up as members of the Roadhaven website as currently only 40% of the residents have become members.
- When potential and/or new residents look at the club information on the website they are not able to see a total calendar of club times unless they sift through the pages in *RH Review*. Also, the amount of information that each club supplies on the website differs. In some instances, times are posted and in others they are not.

Having a visible calendar as well as available times for participation would help potential residents get a much clearer perspective of the potential for activity participation.

- To assist in marketing and ease of use among residents in general a thorough analysis of the website should take place with the consideration of making many more items available for public view.

Hospitality

The importance of visibility cannot be underestimated in

the case of the Hospitality Office. This office serves a



significant role for current, future, and potential owners and renters. It is time to examine options for a much more visible and functional location of the office. One possible location discussed is the current Post Office adjacent to the Administrative offices. As such, the Post Office could be retrofit into the current hospitality office by moving the laundry to the garden shop area and the garden shop to maintenance. This arrangement would allow for expansion of the Post Office, too. This shift of locations would also significantly decrease the time spent by staff explaining items that can best be answered by the hospitality volunteers and/or the short videos. More will be discussed about this potential shift in locations in the Land Use section.

There were several points addressed relative to the current and potential function of the Hospitality Office. They are as follows:

- Develop a *COME AND VISIT ROADHAVEN* program that functions with resident Ambassadors available for tours as well as website information that assists potential owners/renters to come and explore the community. Ambassadors should be on-call throughout the weekends with a schedule available at the Idaho Entrance gate as well as the Administrative Offices.
- The Hospitality office must be promoted when all move-ins occur. Thus excellent signage is needed, starting at the Idaho entrance, to direct all potential residents, renters, and new owners to this very important office.
- The Blue Ribbon rental program is super! Can it be made mandatory at Roadhaven...to ensure a certain standard is upheld for all owners choosing to rent

out their unit? A *YouTube* video can be developed that briefly explains the program and explains the responsibility owners have to uphold the Roadhaven community standards.

- Along with educating owners prior to making their unit ready for renting, a detailed booklet should be developed for renters. The Park should not have to police whether owners are accommodating renters. If standards were set for owners on the requirements for renting properties “within the community” then it would be much easier to enforce these requirements or be penalized. The key concept here is standardization of policies to ensure that the entire community benefits.
- Hospitality should take the lead on a *New Comers Seminar* held both in January and February. In January the Hospitality office should play a significant role in hosting a *Welcome to Roadhaven* event for everyone. At that time all changes to the community should be shared as well as introductions of the Board, staff, and other key individuals who can offer assistance.
- At a “Welcome Home” event it would be a great time to distribute information folders that highlight senior program opportunities around Apache Junction, such as with Planet Fitness, the AJ Library, bowling leagues, and pickleball in the community, as well as any other partnerships RH can secure.
- Since 58% of the current owners first rented at Roadhaven prior to purchasing their unit it would be advantageous to find out “why” renters want to rent. This information can be used effectively in a marketing campaign, along with information about how to move from a renter to an owner.



- Explore if talented individuals in the Computer Club, or elsewhere within the Park can develop a short video for new owners that highlights many aspects of the park...including a virtual tour.
- Consider linking a *virtual tour video* to the website for public use.
- Develop a training module(s) that explains rules and regulations to ensure that residents fully understand their responsibilities. This should not take the position of being a punishment, but instead focus on helpful information to avoid confusion!
- Make participation in the Blue Ribbon program mandatory by 2023. The program is excellent! If reviews about the benefits of the program are made visible on the website it keeps up the integrity of the park.
- The Hospitality office should be open daily between 9-4 pm. It should stay open longer than the front office to accommodate those with questions. Ideally, it should be open part of the weekend too, with hours posted on the website so that potential visitors know the best times to visit if they have questions.



Park Appearance

It is very important to realize that although the Park does have some issues regarding the need to update its appearance, the cleanliness of the park cannot be overstated. Roadhaven is a very well kept community that received high marks from many, many residents in the survey and the focus groups.

There are areas of the park, however, that can use considerable updating. The primary area is the Idaho entrance. The majority of the discussions have focused around the need to draw more attention to the community's entrance through:

- Upgrading the landscaped curb appeal at the front gate with colorful flowers
- Back light the Roadhaven sign on the walls with LED lighting
- Determine what might be the best feature to alert those driving on Idaho entrance that Roadhaven is coming up
- Currently nothing speaks of a fun, active community that lives inside the walls. Consider what message you want to send as a community. Options include the addition of metal art that reflects the environment, or other appropriate art that reflects the uniqueness of living at Roadhaven.
- In addition to the Idaho entrance the park could develop a Palm tree replacement program to ensure that the signature Palm Trees that welcome owners and visitors are replaced when they die or must be removed for other reasons.



- Since the Bell Tower is the focal point as people enter the community consider adding new lighting to it as well as welcoming lights on some of the palm trees, the fountain, and other buildings.



Over the past 20+ years there have been several areas of the park that have been updated in appearance. However, one area that has plagued most communities where home-ownership is not synonymous with on-site owners relates to older park model units that have been vacated and not maintained. This was mentioned in the survey and the focus groups (and, quite frankly, is common in most Park Model communities). It would be a sound decision to take a stronger position enforcing the maintenance of homes that remain vacated and are deteriorating. It would also be advantageous to speak with the other 4 owner owned communities in the East Valley to share thoughts about potential solutions. In addition, while home maintenance is in the CC & R's there was fairly strong support for more effort given to enforcement of clean, maintained appearance of all homes throughout the year. One possibility to explore is the purchasing of some of these homes for club usage.

As people drive or walk through the community there are few "common areas" designated solely for socialization. Consider making the pool area more appealing by placing chairs, tables, shade, and some propane fire pits around the open areas outside the pool fencing.

Some additional items that will help with safety of all residents, current and future include:

- *Uniform vegetation and decorative item set back distances from roadways*
- *Clear sight lines at every corner*
- *Illumination of all street signs (solar) and making sure each street is signed*
- *Consider locating an aerial map of RH (screened on metal) at key street locations indicating "you are here" for visitors and new residents.*

There is also an issue with perimeter walls. At 6' tall they are very easy to scale if someone wanted to enter RH. Although this is a safety issue, particularly on the north side which is adjacent to another community, the low walls are visible when people drive around and do not speak well to a very secure environment considering so many of the homes are vacant much of the year.

Land Use

Club facilities

One of the primary reasons residents indicated they moved to Roadhaven is for the activities offered. As such, the facilities that house the club activities are very important to both the quality of life of Roadhaven residents and the marketability of the park to future owners and renters. As a park that has housed multiple generations it is once again time to determine if the current use of club space is the best use or do changes need to be made based on shifts in interests over the years. To make the best decisions it will be necessary to undergo a thorough analysis of space options, club needs (activity space, storage needs, number of people in need of accommodation) overlaying a master park footprint and time availability. Typical use of activity areas in many parks finds the majority of the use requests come between 8/9 am and 2/3 pm. Sometimes it becomes a true challenge to fit all of the activity requests into that schedule. Thus, it may be necessary to expand the time when activities are scheduled during the January through March time period when the park is at its busiest. This may include additional evening scheduling as well as late day scheduling. It is likely to also include moving some activities out of their existing spaces to maximize use.

Restaurant

There was a lot of discussion about whether or not the restaurant still plays a viable role in the Park. Most agree that they would like to see some form of food service offered within the park. Before any decisions are made the financial viability of a restaurant should be reviewed and shared. Is it making or losing money? Additionally, the following questions were raised:

- *Is the Restaurant in the best place?*
- *Is a full service restaurant what is needed?*
- *Is a café a viable alternative?*
- *Is limited food service possible near the pool?*
- *Can the restaurant obtain a liquor license?*
- *Can the restaurant be consolidated with the existing kitchen space in the Recreation Hall and the vacated space be used for expansion of club or fitness facilities?*

Car Wash Area

There was definite questioning about whether it was necessary to have a car wash area since people had hoses at their homes. Additionally, water is often used in excess, which is not an environmentally sustainable action. If the area is kept it might be wise to make it a pay station or place a meter on the outlet so water turns off automatically. If the car wash is eliminated then the recycling area could expand.

New space options

Exploration of new space options could also allow for expansion of the existing footprint. It will be necessary to research the covenants and restriction that might limit expansion opportunities within the park walls. This research would help determine if any of the following suggestions might be possible:

- *Can any parts of the canals be covered?*
- *Is the maintenance yard being used to maximum efficiency? Can the garden shop be moved into the maintenance yard, freeing that area used by the garden shop for a possible relocation of the laundry facility. The laundry facility combined with the current Hospitality office could then accommodate the relocated Post Office while the*

Hospitality office could be moved to the current Post Office area, placing it much closer to the administration office where its services are most often needed.

- *Can the Administration building accommodate a second story...thus affording a view of the picturesque mountains? This would also increase club space.*
- *Are there potential uses of the retention basins? Can anything be built on raised platforms...such as additional court spaces for pickleball, or an expanded dog park, or additional parking?*
- *Can some of the meeting rooms be used by clubs at off hours? Or are there some existing club spaces that would make better meeting rooms so that a switch could be made between areas?*
- *Are there any vacated properties that Roadhaven can purchase and use for clubs? If this is not possible, are there ways to change the regulations?*
- *Has the Moose Lodge become available for purchase again?*

Golf

Residents were pleased that there was a golf course on the property. There was concern about the courses' sustainability and questions rose about the ability/interest in selling 100+ golf memberships to outside parties to increase use and revenue.

Social spaces

One of the areas that is visibly lacking from Roadhaven is an outdoor area for socialization that is not affiliated with club or class use. One place that could accommodate this is the space between the Recreation Hall and the Administration building. Propane pit fireplaces can be installed with a variety of chairs set out. Additionally umbrellas with stands and/or canvas sails would make the area useable during the day for a large part of the year. If

everything was portable the space could be cleared when larger events were held in the plaza.

Building expansions

Explore if the Arts/Glass building can be expanded towards Recreation Hall to accommodate the increased interests in those clubs. Can any of the walls of the fitness center be pushed out to enlarge the area?

The empty area by the lap pool area and Cantina might be a good location to move the mat area/group fitness classes that are currently in the fitness facility. This would require an expansion of an existing building, however it would free up space in the fitness area which could make exercising there more appealing.

The Pools

There are two outdoor pools in Roadhaven. The Phase 1 pool is considered the social pool and the Phase 2 pool is the lap pool. Both pools shared a number of similar concerns, including:

- *Need for more lounge chairs*
- *Enforcement of a “no saving chairs” policy*
- *Placement of outdoor showers on a timer to conserve money*
- *Installation of sail shaded areas*
- *Provide use of a mechanical floor/deck washer for each pool. Consider washing down deck surfaces every other day to conserve water.*
- *Development of a policy where residents must be present with guests*
- *Provide cleaning wipes in pool area due to the accumulation of dust and dirt on the loungers*
- *Consider handicap access to at least one of the pools*
- *Consider formation of a volunteer group that would be responsible for pool/chair clean up*

There were also items that were specific to each pool.

Phase 1 – Social Pool

This pool is located in the central corridor and visible as people drive west through the Idaho entrance gate.

Its location adjacent to the central plaza and Bell Tower make it ideal for socializing. As suggested in the Land Use section, the central plaza could be



enhanced with the addition of groupings of chairs under shade as well as lights at night.

- *The addition of limited food service in this area during the 5-month period when the majority of residents are at the park would be a welcome addition as well. Suggestions included ice cream bar, which could be a good fundraiser or easy sandwiches and beverages. The food service could be available during limited hours and possibly during limited days initially.*
- *Music might be offered during designated hours.*
- *As the designated social pool this is the pool where visiting children are allowed. Ensure that the times selected as “kids’ time” makes sense. If the pool largely goes unused in the afternoon then that would be an appropriate time for kids. Since the pool is the primary, and possibly only child-friendly facility in the park it does make sense that there is sufficient time set aside for them. Designating a larger period of time when pool use is typically at a minimum during the day could be a good way to make more use of the pool throughout the day.*
- *Coin-operated and/or timed showers could be placed in the bathrooms. Once again, this would be to conserve on water use.*
- *Additional exploration needs to be made into the viability of the current therapy hot tub. A concern is that there is no emergency phone in that area.*

Phase 2 – Lap Pool

This is the quiet pool area where residents who want to exercise come expecting to do so. Lane markers for a couple of lap lanes (1/2 the pool)



would help separate those who are serious swimmers from water walkers and others who are not swimming laps. It was suggested that children under 16 not be allowed to use this pool.

Use of finances

There are multiple concerns under the category of finances that warrant attention at RH.

While there are clearly multiple opportunities for residents to learn about budgeting procedures and operations, there is still more that can be done. Specifically, the following areas have been mentioned repeatedly in the survey, focus groups, and working group:

- Since the budget meeting has the lowest attendance provide more information “before” the meetings about the content of the meeting and why the decisions are important to the community
- Desire for budget transparency was an often-stated concern. More targeted communication relative to where to find budget information, rationale for decisions made, and overview of decisions prior to expenditure (for large items) will help alleviate some of the concerns. Additional concern was voiced about having one set time that the budget meetings always take place. Consideration might be given to alternating between afternoon and evening meetings. In addition, are there ways to streamline the budget meetings to eliminate some of the repetition. This is likely to increase the interest of residents.
- Residents voiced their opinions quite strongly about requesting justification for each HOA fee increase. This can easily occur in harmony with delivering the rationale for expenditures that increase the quality of life of those living at Roadhaven.
- It was clear from all three points of gathering data from residents that no one was looking for major overhauls of the Roadhaven community. Residents were very satisfied with most of the areas and facilities. The primary request was receiving information before large expenditures were made that shared the justification,

anticipated costs, and completion dates. And while they realize that it is far easier to work on construction projects over the summer when the majority of the residents are gone, there was strong support that financial decisions not be made during the summer when residents were gone. Thus, decision making for major expenditures should occur prior to the end of April and construction could take place between April and October, the least busy time at the Park.

Options to control costs

- The continued use of volunteers to fill key roles in RH's delivery of programs, activities and services is key to the reduction in staffing needs. Explore a variety of ways to encourage residents to volunteer, including in ways that may not have been offered before, such as website development, social media management, and assistance in video development.
- Whenever feasible, a bid process should be used to ensure that RH is receiving the most affordable at quality options. There should always be three bids as part of the process from different companies.
- Continue to place some of the responsibility for controlling costs on the board and committee members.
- Project forward with repairing replacement cost to implementation of a preventive maintenance schedule that employs a specific time line. Allocate funds for specific test so that the monies available on the task get completed.

Use of Capital Funds

The best use of capital funds is what will help increase the value of property and make the community attractive to current and future residents.

- Road surfacing and street lighting should continue to receive attention from a safety perspective.
- Monitoring and measuring the impact of capital improvements is a key responsible use of finances.
- Determining how long before Roadhaven begins to see the benefits of its expenditures financially will help residents understand the rationale behind money spent.
- Reliable telecommunication is important to current residents and will be critical as younger residents make decisions to purchase a home at RH. Explore the viability of making Wi-Fi available park wide.
- As mentioned elsewhere in this report there are some facilities that may need renovation or augmentation in order to serve existing and new functions. While replacement of buildings is necessary in some instances it is important that phasing of projects be considered so that capital and reserve funds remain viable in case of emergencies. The entrance gate to Roadhaven off Idaho Road is going to need significant attention. This is an area that sets the tone for anyone that comes into the community and as such should represent an active welcoming atmosphere. There is considerable concern that in its present state that message is not getting across.
- Conducting a thorough Asset Analysis for the entire Park. This includes determining the life of each element and cost of replacement/repair as well as the likelihood of the asset not lasting its lifetime. Then determining what percentage of the assets need to be covered 100% by reserves and which can be covered by a lesser percentage. Asset analysis should be dynamic, thus the percentages on each item can change annually.

Education/Transparency of the Budget

Roadhaven Today is the primary means of communicating with residents relative to administrative and board decisions. It could also be used as a means of educating residents on how Roadhaven uses its finances. Through it weekly or biweekly column explanations can be offered and explanations of why rules are in place and how they impact HOA dues. Residents can be educated on the definitions of various budgets such is capital, reserve, and operating. Additional areas of education should include what *residents* can do to control costs. With specific costs information can be shared regarding what it cost per lot to implement improvements that have been requested park wide.

Additional areas of consideration in future planning

Code Compliance

Keeping up with new design trends and conveniences has made some Roadhaven homes more inviting to those who live here as well as potential owners. The desire to enhance one's property is happening more rapidly in the past five years as more and more homes are converted to expand living space without impacting the designated square footage footprint. As homeowners continue to make renovations it is imperative that Roadhaven look at a number of items.

- Are the renovation codes still appropriate for today and tomorrow's needs?
- Do some renovations inhibit safety; such as corner build outs that limit line of sight?

In addition, code compliance and enforcement of codes has been voiced as a concern in the survey and focus groups. Enforcement has been lax in some areas that affect safety as well as the appearance of the overall community. More specifically, effort should focus on:

- *Consistency and enforcement*
- *Correcting grandfathered variances and noncompliance builds that are happening in the non-park models*
- *Enforcement of easement use. Easements are meant to stay clear.*
- *Determining whether non-park model compliance issues speak corrected at time of title transfer for before title transfer.*
- *Enforcement of fire safety on every property! Assurance that all home and common areas are serviceable by emergency vehicles.*
- *Have strong penalties for unsightly properties. When homes remain vacant and unattended, fines need to be reinforced.*
- *Reexamine CC&Rs to determine which areas are broken most often and why. Is the code still appropriate? Is further education needed Western Mark Will education help reduction of code compliance?*
- *Develop modules for YouTube and the RH website that clearly show how certain aspects of the code will be interpreted. This is particularly important for renovations and new bills.*
- *Being very consistent in enforcement will result in fewer individuals trying to take advantage of the system.*

Volunteerism

Volunteerism, and more specifically its perceived decline in 55+ communities, has been a concern for the past decade. Different generations have different perspectives on the importance of offering their time as a volunteer. Relative to this has been the comment “the younger folks coming in do not want to volunteer.” This concern has been vocalized quite often. It is important to examine this issue within the context of demographics. Those in the Silent Generation (currently 73-85) grew up in a time when volunteering was necessary and sometime required within society...in part due to challenging economic times. The Boomer generation grew up in a distinctively different environment. The economic health of North American had strengthened, there was a strong focus on education, activity involvement, and more disposable income was available (relatively). As such, the schools did not emphasize the importance of volunteering and community service. In addition, this generation was the first to see both men and women working full time outside the home. And, women were beginning to move into leadership roles.

Fast forward and the retirement interests of Boomers can be related much more to lifelong learning, activity involvement, and also volunteering for “cause-related” issues. All of the areas relate to successful aging. However, what does this mean for age-restricted communities in the future where volunteers are relied upon as valuable contributors to community development? It does not mean that those from the Boomer generation will not be volunteering in communities. Instead, it means that it would be beneficial to develop (for everyone!) a “Become a volunteer” campaign that focuses on the benefits of volunteering to successful aging (i.e., increased socialization, mental stimulation, sharing previously developed skills (self-worth), giving back (cause relation), and feeling needed (belonging and self-worth).

In addition, being able to match the volunteer needs of a community with the benefits received enhances ones' understanding of why they should consider getting involved. The key to attracting volunteers (of any age) appears to be focusing on shorter engagement requirements, meaningful participation, appreciation of time spent, opportunities to cross-train and/or change roles within a specific area, and of course, perks for time spent volunteering. In many cases it is one-on-one requests that work best. To do this, it is necessary to know the yet untapped skills and abilities that exist within a community.

Boomers and Beyond...A closer examination of current and future VO residents

The number of people aged 60-75 will increase to 56 million in 2025...up from 46 million in 2014. Buyers are looking for an active environment with access to amenities outside the community. Boomers want to purchase a lifestyle. They are the wealthiest, most well educated generation in the US thus far. Purchasing a house is just part of the lifestyle they seek. They care about their living space and want to be close to family yet detached enough for independent living. Boomers are “sandwiched” between caring for aging parents and raising their own children...many of whom return home after college to live.

Boomers do try to downsize as they age but it is not as easy as it was for their parents who grew up during the depression. They want flexibility in their living space with areas for their technology, which includes a home office as well as room for their “toys.” Many may choose to travel so they look for safe environments where they can “lock and leave.” High technology options are a must! Boomers expect high-speed Internet access and look for ways to incorporate technology into their homes.

Health and wellness are extremely important to this generation. They look for communities where they can remain active and connected...to their causes and socially. Hiking and walking are very important to them. More so than spending numerous hours on golf course. However, they would prefer the golf courses’ greenery be present!

Intellectual improvement is very much a part of Boomer interests. Lifelong learning opportunities are very important. As is proximity to cultural and sports attractions.

Expect Boomers to live longer than their parents as a result of advances in medicine. This could have a significant impact on age-restricted communities as many Boomers could remain active well into their 80's.

Generation X...Born 1965-80
(From AARP 2015 report on Gen X)

This generation falls between two very large cohorts...Boomers and Millennials. It is a diverse group. Sixty-four percent (64%) are married and 19% have never married. They spend 16+ hours/wk. watching TV (on and off line) and 20+ hours on the Internet. They do most of their purchasing on-line.

Gen X is well educated and fairly affluent, although most do not anticipate retiring when their parents did and 35% expect their standard of living to decrease when they retire. Fifty-four percent (54%) plan to work past age 65 or do not plan to retire at all. Seventy percent (70%) of Gen Xers prefer to work independently and most want flexible work hours and flexible work environments. Forty-four percent (44%) are not confident about having enough money to retire. It appears that this age group is not taking into account the money they may inherit from their "older Baby Boomer and Silent Generation" parents, many of whom have amassed more than they will be able to spend in retirement.

Thirty-two percent (32%) have incomes greater than \$100,000. Thirty-four percent (34%) have incomes below \$50,000. Sixty-six percent (66%) are employed full time. Seventeen percent (17%) are not in the labor force.

This generation is just reaching their early 50's now and may pose to be a lot more challenging to attract to age-restricted communities as a result of their uncertainty about their retirement.

Enhancing successful aging in retirement communities

There are many dimensions to aging successfully. Most research agrees that a significant characteristic includes engagement in meaningful activities, which enhance the opportunity to maintain physical and cognitive abilities. In essence, successful aging embraces areas such as life satisfaction, mental and physical well-being, and a hearty quality of life! Retirement communities have the opportunity to offer residents many options to encourage a lifestyle driven by successful aging qualities.

Higher levels of participation in social and leisure activities easily promote the concept of well-being in communities. With the vast array of clubs, programs and events readily available, opportunities for social engagement are plentiful. Social engagement allows residents to remain involved in activities that are both meaningful and purposeful. These are key, compared to lives where time passes with limited or no connection to others.

Retirement communities also offer the pathway for social interactions that contribute to a sense of belonging as well as establishing and maintaining positive interpersonal attachments. In addition, involvement, especially through leadership and support leadership roles, contributes to one's individual sense of meaning or purpose, both necessary for maintain a sense of identity.

Lastly, pursuit or achievement of personal goals, as observed in contributing to community governance as well as club leadership has the capacity of adding to one's sense of personal mastery.

What Roadhaven needs to do to plan for the next 5-7 years

A high percentage of the residents are quite satisfied with life at Roadhaven. However, this in no way implies that the community should neglect the efforts to develop long range and strategic plans. The goal is to keep the percentage of satisfied residents high and to continue to attract new residents annually.

It is challenging to determine how RH should look in 2025, 2030 and 2035! In addition, what happens with the US economy, local economy, and the value of the Canadian dollar also needs to be considered. Continuous planning will allow RH to have a charted course that assures potential new residents needs will be acknowledged while current resident needs will continue to be satisfied. The average age of Roadhaven residents is 71 years.

Around 50% of the residents are 70+ years of age. On average in Park Model communities around 2/3 of the homes change hands every 10 years. Nineteen percent (19%) have lived in RH 16+ years. If the Canadian dollar remains weakened it is possible that RH may experience an increase in homes for sale by Canadian owners. If the Canadian dollar remains stable or increases, this will not actualize to the same degree. Or, some Canadian owners may decide to spend less time at RH per season and rent out their homes to gain US dollars. Regardless, it is important that RH observe the impact of a strong US dollar on Canadian residency at RH and have sensitivity to the challenges some may face to meet the financial obligations.

Roadhaven has been challenged recently with the development of long range planning efforts and trust in the Board and Administration has become more tenuous. It would be in the "community's" best interest to move forward as a unified front and plan together. The lack of trust and willingness to work together does not benefit anyone. So, the first efforts

by the Board and Administration could be focused on ways to become more transparent, ways to increase communication, and ways to be proactive in building community unity.

The Roadhaven website does not voice a Mission Statement for the community, yet it portrays itself as an active, adult (55+) community with much to offer. Perhaps the development of a mission statement might be a first step in enhancing cooperation among the community's stakeholders. As such, concepts such as friendship, volunteerism, and cooperation might begin to start the healing process and boost the energy for future planning.

The next step would be the establishment 6-8 categories identified as the backbone of all planning efforts over the next 5-7 years. These categories should come from the Hot Points identified. For each of these categories 3-4 goals needs to be identified with 3-4 definitive action items for each goal. The action items should identify who (title of position and/or role) is responsible for organizing efforts and completion as well as a *timeline* for accomplishing each action item. The goals need to be developed by the collaborative efforts of Board members working with committee members, administration, as well as any ad hoc groups that are needed to execute them. Once the steps have been completed they need to be celebrated and remain in the forefront of all planning efforts to ensure that continued, meaningful direction is provided for current and future board and committee members.

Examples of planning categories might include (but are not limited to):

Community communication: increasing awareness of opportunities, website enhancement, marketing efforts, increasing civil discourse

Land use: maximizing existing footprint to benefit usage and efficiency, renovations, relocations, restaurant, club facilities

Finances: Education efforts, transparency, use of various funds,

Hospitality: best location, maximizing potential for education of community, Blue Ribbon

Rental program, volunteer recruitment

Park appearance: Idaho entrance upgrade, socialization opportunities, website

development

Pools: environment upgrades, standardization of procedures, activity enhancement

Communities that work together, involving many different stakeholders in shared governance, continue to be much stronger and happier than those led by a few!

Appendices

Leisure in Retirement: Beyond the Bucket List

Merrill Lynch

The Retirement Readiness of Three Unique Generations: Baby Boomers, Generation X, and Millennials

Retirement Through the Ages: An examination of preparations and expectations among American workers

TransAmerica Center for Retirement Studies

Building on Canada's Strong Retirement Readiness

McKinsey & Co.

Retirement Readiness: Canadians 50+

Innovative Research Group

LEISURE IN RETIREMENT: BEYOND THE BUCKET LIST



As nearly 10,000 boomers retire each day, retirement leisure is being transformed by three powerful forces:

- **The Age Wave:** Life expectancy is at an all-time high and the ranks of the retired are growing dramatically.
- **Time Affluence:** As boomers retire from a workaholic culture, they will swell the ranks of Americans in this “time affluent” stage of life.
- **New Beginnings:** Rather than viewing retirement as the finish line, nine out of ten (88%) retirees now describe it as an opportunity for new beginnings, and often an entirely new state of mind.

In May 2016, Merrill Lynch and Age Wave launched the “Leisure in Retirement: Beyond the Bucket List” study to understand the priorities, experiences, and challenges of leisure in retirement. This study is based on a nationally representative survey of more than 3,700 respondents. Key findings include:

The Challenge of Retiring from a Workaholic, Time Constrained Life to Time Affluence in Retirement

- We live in a “no-vacation nation.” Americans have the fewest paid vacation days of any developed nation, and even when we do take vacation, 83% of Americans still engage in some work-related activities.
- While pre-retirees view free time as precious and scarce, 79% of retirees say they now have the amount of free time they desire.
- Americans age 65+ are the most “time affluent,” with an average of 7.5 hours of free time/day. That’s 126 billion leisure hours this year alone—and a staggering 2.5 trillion over the next two decades.
- Between 2010 and 2020, as the age wave enters their time affluent years, America will reach a tipping point: The number of Americans in the most time affluent stage of life will *exceed* those in the most time constrained stage.

Retirement Leisure is Both Transformed and Transformative

Retirees are experiencing liberation from their often workaholic pasts, enjoying more freedom, more fun, new beginnings, and greater emotional wellbeing than at any other point in their lives.

- **Greater freedom:** 92% of retirees say retirement gives them greater freedom and flexibility to do whatever they want—regardless of how much money they have. Between ages 61-75, retirees reach the “freedom zone,” where they enjoy the greatest balance of health, free time, fun, and emotional wellbeing.
- **More fun:** Despite popular media portrayals of fun as primarily the domain of youth, it turns out that the experience of fun rises in midlife and peaks in retirement.
- **Greater emotional wellbeing:** Lifetime emotional wellbeing peaks in retirement. Feelings of happiness, contentment, and relaxation soar, while anxiety seems to plummet.

Life’s True Valuables: Experiences vs. Things

Experiences are the commodity of today’s retirement. Most retirees (95%) say they would prefer to have more enjoyable experiences rather than buy more things. Retirees enjoy two types of leisure:

- **“Everyday leisure,”** where most seek to de-stress and improve their health.
- **“Special occasion leisure,”** where retirees seek **unique or rare** peak experiences that give them lasting memories. 81% of retirees say they want a retirement filled with many peak experiences.

The Coming Leisure Boom:

Last year, retired boomers spent more than any other group on leisure travel. As the age wave progresses, the retirement leisure economy will diversify and multiply to an estimated cumulative total of \$4.6 trillion.

The New Social Security: Strong Relationships Matter

Retirees tell us *who* they spend time with (61%) is far more important than *what* they do (39%), and that’s even more true for women than men. Most retirees (60%) say spending time with grandkids is more fulfilling than spending time with their own children.

The Four Stages of Retirement Leisure

Our study uncovered four distinct stages of retirement leisure and revealed the key experiences, priorities, and connections retirees seek in each stage.

- **Stage 1: Winding Down & Gearing Up:** In the five years prior to retirement, many pre-retirees feel overwhelmed with work and look forward to more time for the non-work activities they love.
- **Stage 2: Liberation & Self-Discovery:** Recent retirees (in retirement for two years or less), are enjoying their newfound free time and are adjusting from a work-centered identity to one defined by leisure and other interests.
- **Stage 3: Greater Freedom & New Choices:** Spanning the period from year 3-15 of retirement, retirees embrace their new identity, feelings of happiness, contentment, and confidence are high, spontaneity peaks, and anxiety wanes.

- **Stage 4: Contentment & Accommodation:** More than 15 years into their retirement, they are most likely to strive to maintain health and independence, enjoying familiar activities rather than new ones.

The Challenges to Retirement Leisure

Roughly half of retirees have done some planning for leisure in the coming year; far fewer have made plans further out. Two-thirds of those with a partner or spouse have not even discussed how much leisure time they want to spend together in retirement. But planning is the key to making the most of our time affluence, and those who have done some preparation are far more likely to say retirement is more fun, enjoyable, and pleasurable.

[http://www.transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2016 sr perspectives on retirement baby boomers genx millennials.pdf](http://www.transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2016_sr_perspectives_on_retirement_baby_boomers_genx_millennials.pdf)



Perspectives on Retirement: Baby Boomers, Generation X, and Millennials

17th Annual Transamerica Retirement Survey of Workers

TRANSAMERICA CENTER
FOR RETIREMENT STUDIES®

August 2016
TCRS 1328-0816

Key Highlights

Perspectives on Retirement: Baby Boomers, Generation X, Millennials

The retirement landscape is ever-evolving. Societally, as the way that we live and work continues to change, we should expect widely held assumptions about retirement to change. Our research examines three generations currently represented in the workforce: Baby Boomers, Generation X, and Millennials. The landscape is now changing so rapidly that it is clear that their retirements will be different from their parents' generation and from each other's as well.

Baby Boomers: Trailblazers of the New Retirement

Baby Boomers (born 1946 to 1964) are the generation that has re-written societal rules at every stage of their life. Now, Baby Boomer workers are redefining retirement by planning to work until an older age than previous generations. Sixty-six percent plan to or already are working past age 65 or do not plan to retire at all – and many expect to continue working in retirement, at least on a part-time basis. Most of those who plan to continue working say it's due to income or health benefits. However, Baby Boomers' vision of a flexible transition into retirement may prove difficult since many employers do not have business practices in place to accommodate a flexible transition into retirement.

Most Baby Boomers (87 percent) are expecting Social Security to be a source of their retirement income and one in three (34 percent) expects it to be their primary source of income. One-third (33 percent) are expecting income from a traditional pension plan, while most (78 percent) from 401(k)s, 403(b)s, IRAs and other savings and investments.

The current household savings in all retirement accounts among Baby Boomer workers is \$147,000 (estimated median). It should be noted that many Baby Boomers were already mid-career when 401(k) plans were first introduced. Therefore, they have not had a full 40-year time horizon to save in 401(k) plans.

Working longer and fully retiring at an older age is a common sense solution for mitigating retirement savings shortfalls. Baby Boomers' vision can only be achieved if they are proactive about staying employable and if employment opportunities are available to them. The survey asked what steps they are taking to help ensure they can continue working. A majority says they are staying healthy (67 percent), while 56 percent are performing well at their current job and 40 percent are keeping job skills up to date. Response rates were much lower for scoping out the employment market (15 percent), networking (14 percent), and going back to school (5 percent).

As part of their retirement planning, Baby Boomers should create a Plan B if retirement happens unexpectedly due to job loss, health issues, or other intervening circumstances. Only 25 percent of Baby Boomer workers have a backup plan for retirement income if forced into retirement sooner than expected.

Key Highlights

Generation X: The Struggling Retirement Savers

Generation X (born 1965 to 1978) entered the workforce in the late 1980s and is the first generation to have access to 401(k) plans for the majority of their working careers.

Seventy-seven percent of Generation X workers are saving for retirement and they started at age 28 (median). Among those participating in a 401(k) or similar plan, they contribute seven percent (median) of their annual pay.

Unfortunately, 30 percent of Generation X retirement plan participants have taken a plan loan or early withdrawal, with commonly cited reasons relating to paying off debt or unplanned major expenses. This may be partly explained by low levels of emergency savings. Generation X workers have saved just \$5,000 (estimated median) to cover the cost of unexpected financial setbacks. Twenty-four percent have saved less than \$1,000 for such emergencies.

The total household retirement savings for Generation X is \$69,000 (estimated median). Just 12 percent are very confident that they will be able to fully retire with a comfortable lifestyle.

Generation X has entered its sandwich years, with many in the middle of raising children and looking after aging parents – while juggling their jobs. They may feel that they cannot afford to invest in their own retirement – or they may be strapped for time to plan for retirement. Forty percent of Generation X workers agree with the statement, “I prefer not to think about or concern myself with retirement investing until I get closer to my retirement date.”

Generation X is behind on their retirement savings, but they still have time to catch up if they begin focusing on it right now and start saving more. An excellent starting point is calculating retirement income needs and a savings goal. Fifty-two percent of Generation X workers say that they guessed their retirement savings needs. Just 12 percent used a retirement calculator or completed a worksheet.

One of the most important secrets to attaining retirement readiness is having a well-defined written strategy about retirement income needs, costs and expenses, and risk factors. The majority of Generation X workers (60 percent) say that they have a retirement strategy, but only 16 percent have a written plan (the other 44 percent have a plan but it is not written down).

Key Highlights

Millennials: The Digital DIY Generation of Retirement Savers

Millennials (born 1979 to 2000) are the youngest and largest generation in the workforce. They are also a do-it-yourself generation of retirement savers. Millennial workers most frequently cite self-funded savings (55 percent) as their expected primary source of retirement income, including 43 percent expecting to rely on income from 401(k)s, 403(b)s, and IRAs and 12 percent from other savings and investments. Just 17 percent are expecting Social Security to be their primary source of income when they retire.

Millennials have heard the word that they need to save for retirement. Seventy-two percent of Millennial workers have started saving – and at the young age of 22 (median). Among those who are offered a 401(k) or similar plan, 72 percent participate in the plan and contribute seven percent (median) of their annual pay. An impressive 30 percent contribute more than 10 percent of annual pay. The total household retirement savings among Millennials is \$31,000 (estimated median).

Millennials can do more to improve their retirement outlook by learning about investing. Seventy-two percent agree that they do not know as much as they should about retirement investing. Among those currently participating in a 401(k) or similar plan, one in four are “not sure” how their retirement savings are invested. Another 22 percent indicate their retirement savings are invested mostly in bonds, money market funds, cash, and other stable investments, thereby suggesting that they may be investing too conservatively given their long-term investing horizon until retirement.

Hungry for more education, most Millennials (75 percent) say they would like more information and advice from their employers on how to achieve their retirement goals. Of the three generations, Millennials are most likely to find digital technologies offered by their retirement plan providers to be helpful, including 80 percent who find mobile apps for managing their accounts to be helpful (compared to just 48 percent of Baby Boomers).

Surprisingly, Millennials have also made retirement a topic of conversation. The survey found that 22 percent of Millennial workers frequently discuss saving, investing, and planning for retirement with family and friends, which is more than twice as many as Generation X and Baby Boomer workers (both 10 percent).

Millennials are doing a great job saving for retirement. By learning about investments and through careful planning, many may be well-positioned to achieve a comfortable retirement.

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Key Highlights

In Conclusion

Baby Boomers, Generation X, and Millennials face unique circumstances as well as common challenges in achieving long-term financial security. Certain aspects of stabilizing the retirement stool may be beyond their control, especially solutions in which public policy reforms are needed. However, there are many possible actions related to saving, getting educated, investing, and planning that are within their control. Although preparing for retirement may seem overwhelming for many, taking one step at a time can lead to significant improvements over the long-term. The following three pages of these Key Highlights outline such steps for workers, employers, and policymakers. Detailed survey findings, pages 16–91, highlight a multitude of perspectives on retirement ranging from dreams and fears to expectations and preparations.

[Catherine Collinson](#), President, Transamerica Institute® and Transamerica Center for Retirement Studies®

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Baby Boomers: Trailblazers of the New Retirement

Baby Boomers (born 1946 to 1964) are the generation that has re-written societal rules at every stage of their life. Now, they are trailblazing a new brand of retirement. Many were already mid-career when the retirement landscape shifted from defined benefit plans to 401(k) or similar plans. They have not had a full 40-year time horizon to save in 401(k)s. Many were also hit hard during the Great Recession and, unlike younger generations, they have less time to financially recover before they retire. Baby Boomer workers are planning to work to older ages than previous generations, yet few have a backup plan if forced into retirement unexpectedly.

1-in-4

only 26 percent plan to immediately stop working and retire, i.e., when they reach a certain age or savings goal.

p. 34

Two-Thirds

plan to or already are working past age 65 or do not plan to retire.

p. 31

Half

plan to continue working after they retire and most for reasons of income and health benefits.

pp.32, 33

2-in-5

are proactively keeping their skills up to date so they can continue working past 65 or in retirement if needed.

p. 35

25%

have a backup plan for retirement income if unable to work prior to their planned retirement.

p. 79

34%

expect Social Security to be their primary source of income when they retire.

p. 44

2-in-5

39 percent expect their primary source of retirement income to be self-funded accounts such as 401(k)s, 403(b)s, and IRAs or other savings.

p. 44

\$147,000

is the amount saved in all household retirement accounts (median).

p. 70

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Generation X: The Stoic and Struggling 401(k) Savers

Generation X (born 1965 to 1978) entered the workforce in the late 1980s just as 401(k) plans were making their first appearance and defined benefit plans were beginning to disappear. Generation X workers are the first generation to have access to 401(k) plans for the majority of their working careers; they have high plan participation rates, but many should be saving more. For better or worse, some have taken loans and early withdrawals. Their retirement confidence is lacking and many are behind on their savings; however, it's important for them to know that they still have time to catch up before they retire.

Only 37%

have either fully recovered or were not impacted by the Great Recession.

p. 23

77%

are saving for retirement in a company-sponsored 401(k) or similar plan and/or outside the workplace.

p. 48

Age 28

is the age (median) that Generation X started saving for retirement.

p. 48

Seven

is the percentage of their annual salaries (median) that Generation X participants are contributing to 401(k) or similar plans.

p. 55

30%

of participants have taken a loan, early withdrawal, and/or hardship withdrawal from their retirement savings.

p. 64

\$69,000

is the amount saved in all household retirement accounts (median).

p. 70

86%

are concerned that Social Security will not be there for them when they are ready to retire.

p. 45

Just 12%

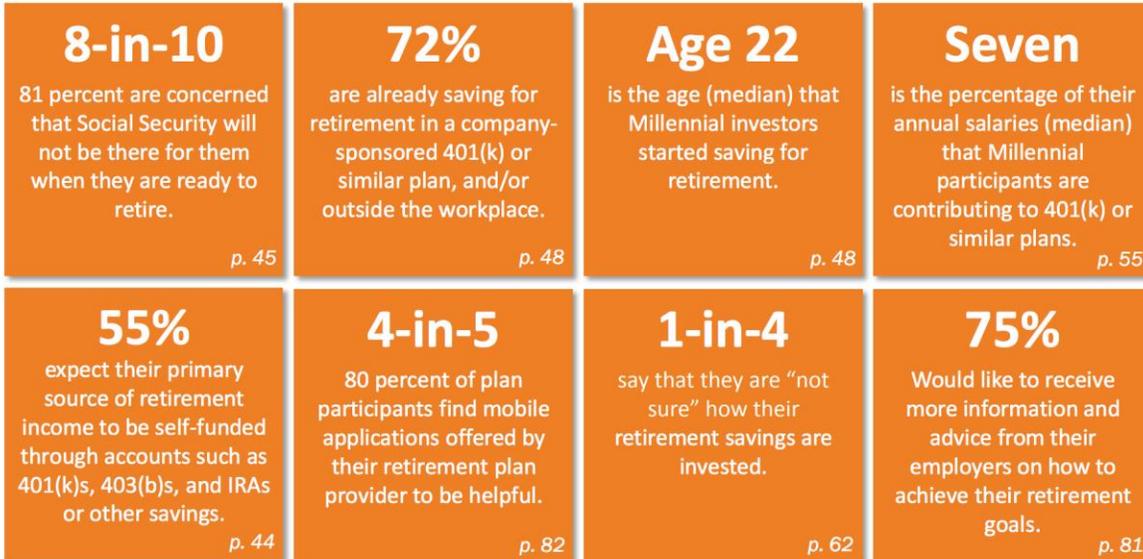
are "very confident" that they will be able to fully retire with a comfortable lifestyle.

p. 22

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Millennials: A Digital DIY Retirement Generation

Millennial workers (born 1979 - 2000) are a digital do-it-yourself generation of retirement savers. Most are concerned that Social Security will not be there for them when they get ready to retire. Unlike their parents' generation, many expect their primary source of retirement income to be self-funded through retirement accounts (e.g., 401(k)s, 403(b)s, IRAs) or other savings and investments. They are getting an early and strong start with their retirement savings, but they need to learn more about investing. And they are hungry for more information on how to achieve their retirement goals.

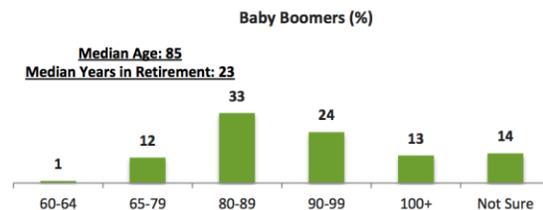
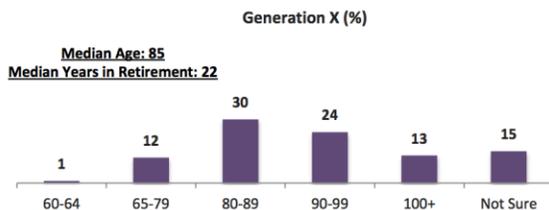
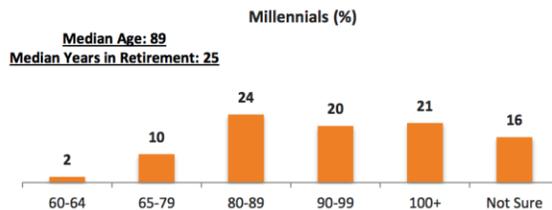
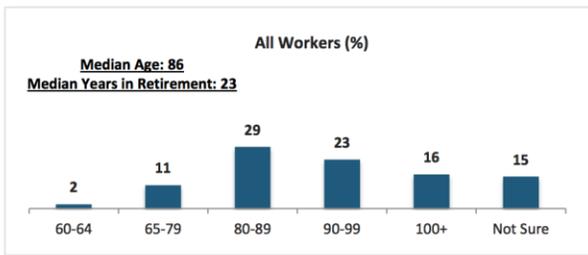


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Most Workers Plan to Live Well into Their Eighties

Today's workers are planning to live to age 86 (median) with 16 percent planning to live to 100 or older. Millennials are planning to live to an even older age of 89 (median) – and 21 percent of them are planning to become centenarians. Generation X and Baby Boomers are planning to live to age 85 (median) with only 13 percent planning to live to 100 or older.

What age are you planning to live to?

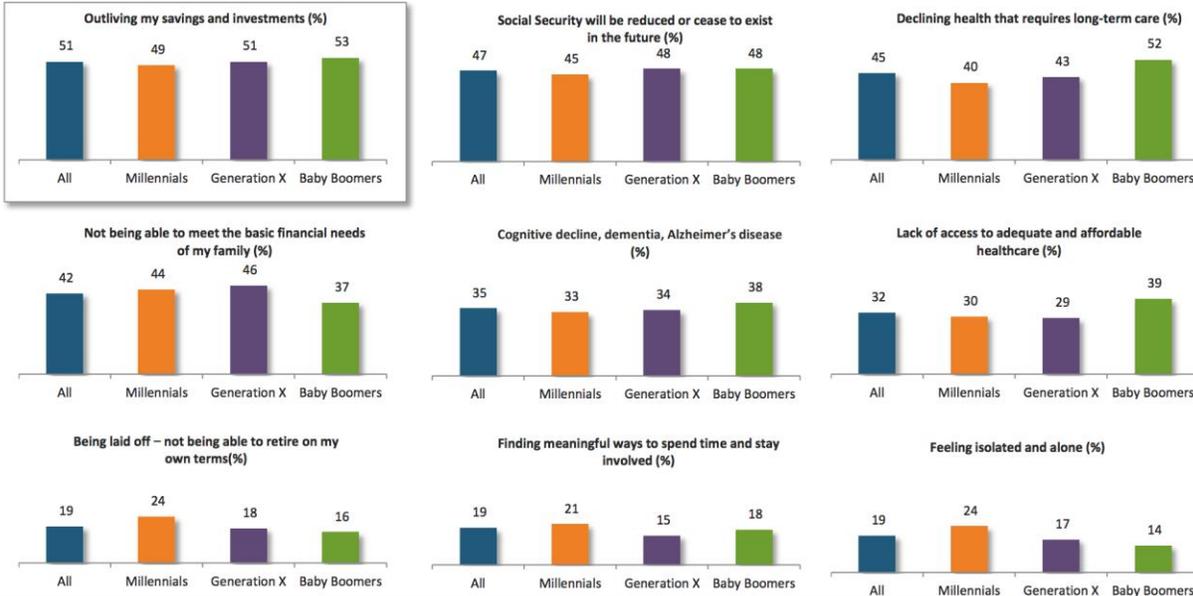


IASE: ALL QUALIFIED RESPONDENTS

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Workers Across Generations Share Similar Retirement Fears

Workers' most frequently cited retirement fear is "outliving my savings and investments" (51 percent) with Baby Boomers slightly more likely to feel this way (53 percent). The second most frequently cited fear is "Social Security will be reduced or cease to exist" (47 percent), a fear in which Baby Boomers and Generation X are slightly more likely to share (48 percent each). The third most frequently cited fear is "declining health that requires long-term care" (45 percent), a fear that is more prevalent among Baby Boomers (52 percent) compared to Generation X (43 percent).

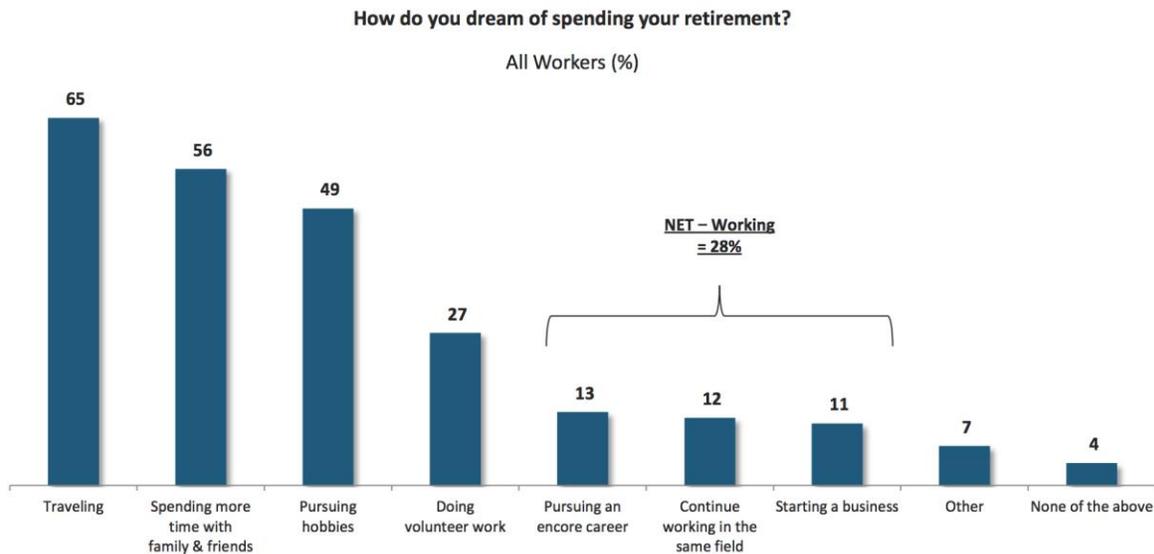


Note: responses not shown for the less than 10 percent who said "none of the above."

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Workers Are Dreaming of an Active Retirement

“Traveling” (65 percent) is workers’ most frequently cited retirement dream, followed by “spending more time with family and friends” (56 percent), “pursuing hobbies” (49 percent), “doing volunteer work” (27 percent). A sizeable percentage of workers (28 percent) are planning on doing some form of work in retirement, including “pursuing an encore career” (13 percent), “continuing to work in the same field” (12 percent), and/or “starting a business” (11 percent).



ALL QUALIFIED RESPONDENTS

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Retirement Throughout the Ages:

An examination of preparations and expectations among American workers

A White Paper by **Catherine Collinson**

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The **16th Annual Transamerica Retirement Survey** finds American workers are continuing to recover from the Great Recession and its aftereffects. While the economy is recovering, the U.S. retirement landscape is also continuing to evolve, with increases in life expectancies, the need for Social Security reform, and an even greater need for individuals and families to plan and save for their future financial security. Most workers are rising to the challenge by saving, but are they saving enough? Are they properly planning?

Workers of all ages face opportunities and challenges for improving their retirement outlook. As we progress through our working lives, our circumstances change over time with age. While workers in their twenties are embarking on their careers with decades to plan and save, retirement for workers in their fifties and sixties is much closer on the horizon, with many needing to shore up the size of their nest eggs.

This white paper examines workers in their twenties, thirties, forties, fifties, and sixties and older to compare and contrast their retirement preparations and shed light on how they can navigate the future and improve their retirement outlook.

American Workers Are Retooling the U.S. Retirement System Into a Four-Legged Table

The U.S. retirement system has long been characterized as a three-legged stool comprised of Social Security, employer pensions, and self-funded savings. Today's workers are transforming this traditional icon into a four-legged table by adding a fourth income component: working.

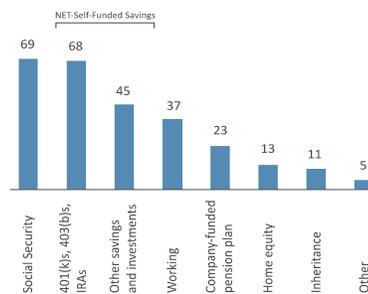
The survey found that half of workers plan to continue working, at least part-time, in retirement. Thirty-seven percent of workers expect working to be a source of income in retirement.

When asked about their expected *primary* source of income, the survey found a wide disparity of responses across the age ranges:

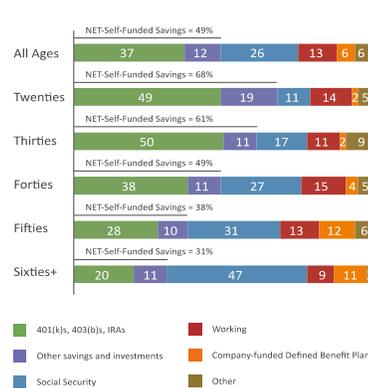
- Retirement accounts (e.g., 401(k)s, 403(b)s, IRAs) are most frequently cited by workers in their twenties (49 percent), thirties (50 percent), and forties (38 percent);
- Social Security is most frequently cited by workers in their fifties (31 percent) and sixties and older (47 percent); and,
- A noteworthy 13 percent of workers expect working to be their primary source of income in retirement, an expectation that is shared among workers in their twenties through fifties, but somewhat less so among those in their sixties and older (9 percent).

By continuing to work as they transition into full retirement, workers can earn income, bridge savings shortfalls, and even mitigate some of the risks of fluctuations of their account values caused by market conditions. However, it does not preclude the need to prepare, save, and have a Plan A, as well as a Plan B. Unforeseen circumstances such as health issues or job loss can wreak havoc with the best intentions.

Expected Sources of Retirement Income Among Workers of All Ages (%)



Primary Source of Retirement Income (%)



A Portrait of Workers of All Ages

Who wants to be a millionaire? Workers of all ages estimate that they will need to save \$1,000,000 (median) in order to feel financially comfortable in retirement and many have based their estimate on guesswork. They share retirement dreams of travel, time with family and friends, and pursuing hobbies – and fears of outliving their savings and investments. About half plan to continue working, at least part-time, in retirement. One in five say that paying off credit card or consumer debt is their greatest financial priority. While workers of all ages share much in common, the survey also found striking differences based on age and life stage.

Twentysomethings: Committed, Cautious, and Concerned

Today’s workers in their twenties are embarking on their careers and juggling financial priorities, yet many are already saving for retirement. By starting to save at a young age and investing wisely, they can grow their nest eggs over four to five decades and enjoy the compounding of their investments over time.

The survey found that 67 percent of workers in their twenties are saving for retirement, despite competing financial priorities such as credit card debt and student loans. They are starting to save for retirement at an impressively young age of 22 (median). However, a concerning 37 percent know “nothing” about asset allocation principles, which are fundamental to retirement investing. Some (24 percent) are investing in low-risk, low-return investments, which may be too conservative given their time horizon, while others (27 percent) are “not sure” how their savings are invested.

Eighty-one percent of twentysomethings are concerned that Social Security will not be there for them when they are ready to retire, and less than half (45 percent) are expecting Social Security to be a source of their retirement income.

Thirtysomethings: Strong Savers but Weak Planners

Thirtysomething workers are now well into their careers, albeit with the major disruption of the Great Recession. The good news is many are saving for retirement. For those who are not yet saving, now is the time for them to get started. For those who are saving, now is the time to save even more and expand their efforts to include building knowledge and planning.

Three out of four (76 percent) workers in their thirties are saving for retirement – and they began at age 25 (median). Among those participating in a 401(k) or similar plan, an impressive 30 percent are contributing more than 10 percent of their annual pay.

Eighty-seven percent of thirtysomethings prefer to make their own decisions about their retirement investments, either after doing their own research or seeking advice, yet two-thirds (68 percent) say they don’t know as much as they should about retirement investing. Fifty-seven percent say they “guessed” their retirement savings needs.

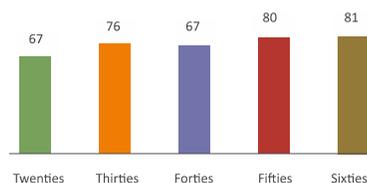
\$1 million

Workers of all ages estimate they will need to save \$1 million (median) to feel financially secure when they retire

53%

Of workers say they “guessed” their retirement savings needs

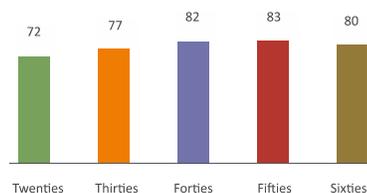
Workers who are saving for retirement through an employer-sponsored retirement plan and/or outside of work (%)



Age Started Saving (Median)

22 Years | 25 Years | 30 Years | 31 Years | 35 Years

Participates in 401(k) or similar plan Yes (%)



Median Annual Contribution Rate (%)

7% | 8% | 7% | 8% | 10%

Fortysomethings: Financially Frazzled but Focused

Fortysomething workers endured the Great Recession and are in their “sandwich years” which can include a delicate balancing act of work, kids and possibly aging parents – and they are feeling financially frazzled.

Only 10 percent of workers in their forties are “very” confident that they will be able to fully retire with a comfortable lifestyle. Twenty-two percent cite paying off credit card or consumer debt as their greatest financial priority. Nevertheless, 76 percent are saving for retirement and started at age 30 (median).

Among workers in their forties who are offered a 401(k) or similar plan, 82 percent are participating in the plan and they are contributing seven percent (median) of their annual pay, yet only 23 percent are contributing more than 10 percent. Almost one in four (24 percent) has taken a loan or early withdrawal from their plan.

Total household retirement savings of workers in their forties is \$63,000 (estimated median). Just 46 percent agree that they are building a large enough retirement nest egg, including 11 percent who “strongly” agree and 35 percent who “somewhat” agree. Sixty-one percent expect to work past age 65 or do not plan to retire.

It’s important for them to remember that they can improve their long-term prospects. They still have 20 or more years to save.

Fiftysomethings: Facing Future Retirement Realities

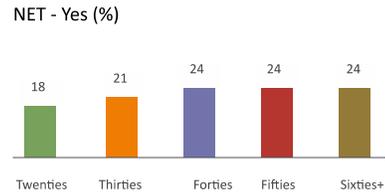
Fiftysomething workers are serious about saving for retirement but can do much more in terms of planning. By doing so, they can change their retirement destiny.

Eighty percent of fiftysomethings are saving for retirement and they started at age 31 (median). Among those who are offered a 401(k) or similar plan, 83 percent participate in the plan. Of those who participate, 31 percent contribute more than 10 percent of their income to the plan.

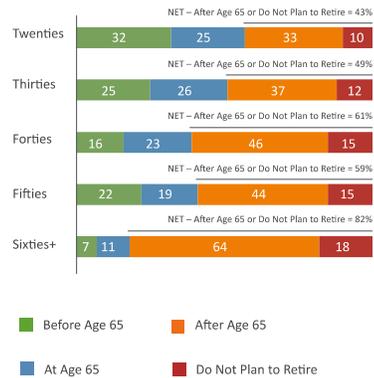
A major opportunity for fiftysomethings is to take an assessment of their current situation and formulate a retirement strategy. While the survey found that 60 percent say that they have a retirement strategy, only 14 percent have a written plan (46 percent have an unwritten plan). Fifty-two percent say that they “guessed” their retirement savings needs.

With total household retirement savings of \$117,000 (estimated median), most fiftysomething workers (59 percent) plan to work past age 65 or do not plan to retire. Forty-two percent expect their standard of living to decrease when they retire.

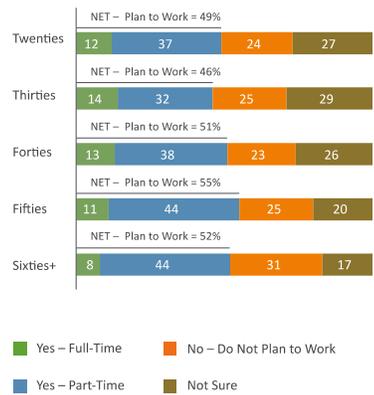
Have taken a loan or early withdrawal from 401(k) or similar plan or IRA



At what age do you expect to retire? (%)



Do you plan to work after you retire? (%)



Sixtysomethings and Older: Transforming Retirement as They Retire

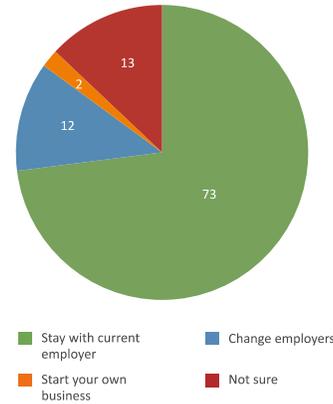
Workers in their sixties and older have cast aside long-held societal notions about fully retiring at age 65. They are literally transforming retirement as they retire. Eighty-two percent expect to or are already working past age 65 – or they do not plan to retire. Among them, 56 percent are doing so because they can’t afford to or for income or health benefits.

Seventy-three percent of workers in their sixties and older believe their retirement transition, phased or otherwise, will take place at their current employer. However, few say that their employers have formal business practices in place that could accommodate a phased retirement. It’s incumbent on them to do their homework and recalibrate their expectations accordingly.

Forty-seven percent expect to rely on Social Security as their primary form of income in retirement, but only 29 percent know a great deal about it. Total household retirement savings among workers in their sixties and older is \$172,000 (estimated median), with 39 percent reporting that they have saved \$250,000 or more.

When you think about working past 65 or working while you transition into retirement, which of the following is the most likely to happen? (%)

Sixties and Older

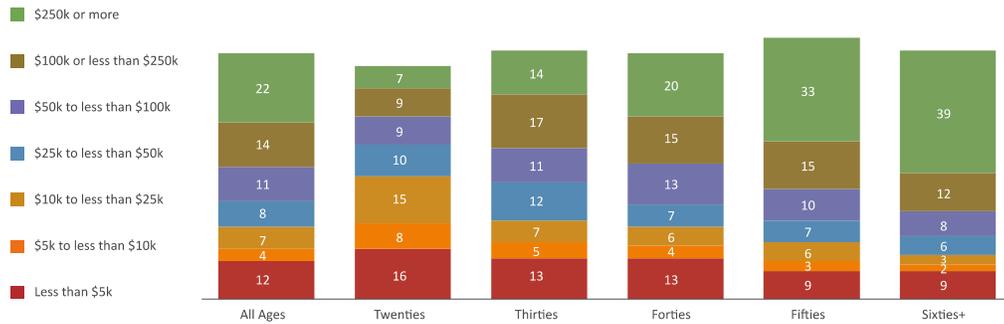


Total Household Retirement Savings

The total household savings in retirement accounts is \$63,000 (estimated median) among workers of all ages. Total retirement savings steadily increases by age range: Workers in their twenties have saved \$16,000 (estimated median) while those in their thirties have saved \$45,000, forties have saved \$63,000, and fifties have saved \$117,000. Workers in their sixties and older have saved \$172,000 (estimated median) – notably, 39 percent of them have saved \$250,000 or more.

Are workers saving enough? With the estimated median savings among workers of all ages being relatively low, especially among those nearing retirement, the survey findings suggest that many are not. However, from the worker’s perspective, it’s a very personal question based on one’s individual financial circumstances and can only be answered by calculating a savings goal and retirement income needs.

Total Household Retirement Savings by Age Range (%)



Not sure	11	19	11	10	8	7
Decline to answer	11	7	10	12	9	14
Estimated Median	\$63,000	\$16,000	\$45,000	\$63,000	\$117,000	\$172,000

Note: The median is estimated based on the approximate midpoint of the range of each response category. Non-responses are excluded from the estimate.

Everyone Needs a Retirement Strategy

Retirement planning inherently involves strategic planning, yet 42 percent of American workers do not have a retirement strategy. It's difficult if not impossible to reach a destination without a compass or roadmap. As workers approach retirement age, more have a plan. Workers in their Sixties and older (73 percent) are most likely to have some form of plan compared to those in their Forties (52 percent). However, the percentage of workers with a written plan is low (14 percent), with workers in their Forties (9 percent) least likely to have a written plan.

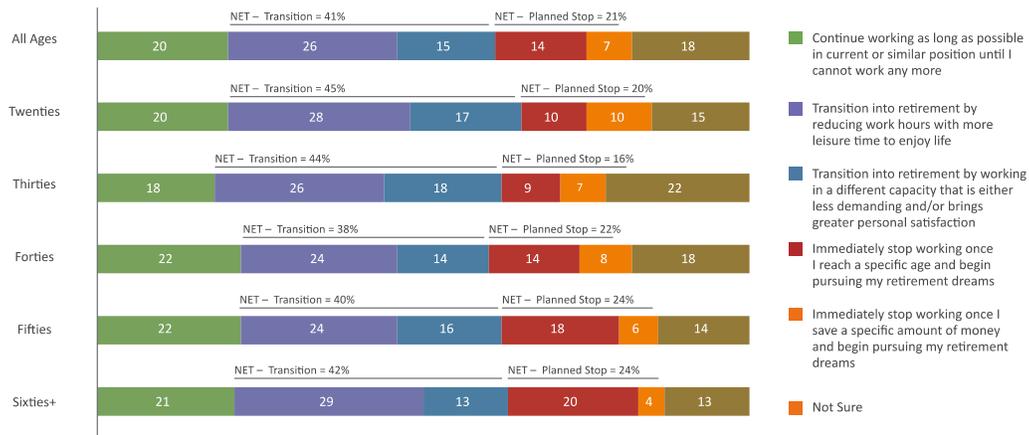
Among workers who have a retirement strategy (written or unwritten), many are overlooking critical components in their strategies. While most are considering on-going living expenses and government benefits, few are considering factors such as investment returns, inflation, tax planning, contingency plans – and pursuing their retirement dreams.

A backup plan is an essential component of retirement planning, especially considering that many workers plan to work past age 65 and to continue working in retirement. However, few have a backup plan if retirement happens unexpectedly due to unforeseen circumstances such as a job loss, health issues, or family responsibilities. Only 34 percent of workers in their Sixties and older have a backup and even fewer in their Fifties (23 percent) have one.

Farewell to the “Gold Watch” Retirement

The long-held view that retirement is a moment in time when a person reaches a certain age, immediately stops working, fully retires, and begins pursuing their dreams – is more myth than reality. Retirement has become a transition which may be phased in over time and or may happen abruptly due to intervening circumstances. Just 21 percent of workers expect to immediately stop working and fully retire when they reach a certain age or savings goal. While this vision is consistently clear among workers of all ages, relatively few workers say that their employers have business practices in place that would accommodate them.

How do you envision transitioning into retirement?



As the U.S. retirement landscape continues to evolve, American workers of all ages are adjusting their expectations. Their vision of transitioning and working in retirement can help address savings shortfalls and provide opportunities for them to stay active and involved. However, their success is dependent on lawmakers and employers updating public policy and employment practices to help facilitate people working longer. At the same time, workers can and should take additional steps to improve their retirement outlook by saving, planning, and preparing – including a Plan A and a Plan B if forced into retirement sooner than expected due to health issues or job loss.

Tips for Workers of All Ages

It is never too soon or too late to save, invest and plan for retirement. As the retirement landscape continues to evolve, workers of all ages will likely face different challenges and opportunities as their circumstances inevitably change with age. However, the proactive tactics to help prepare for retirement are fundamentally common to all. Here are seven tips toward achieving retirement readiness:

- 1. Save for retirement**
Start saving as early as possible and save consistently over time. Avoid taking loans and early withdrawals from retirement accounts.
- 2. Consider retirement benefits as part of total compensation**
Ask an employer for a plan if they don't offer one.
- 3. Participate in employer-sponsored retirement plans, if available**
Take full advantage of matching employer contributions, and defer as much as possible.
- 4. Calculate retirement savings needs, develop a retirement strategy, and write it down**
Factor in living expenses, healthcare needs, government benefits and long-term care. Envision future retirement and have a backup plan in case retirement comes early due to an unforeseen circumstance. Seek assistance from a professional financial advisor, if needed.
- 5. Get educated about retirement investing**
Whether relying on the expertise of professional advisors or taking a more do-it-yourself approach, gain the knowledge to ask questions and make informed decisions. Also learn about Social Security and government benefits.
- 6. Take advantage of the Saver's Credit**
Make Catch-Up Contributions, if available and you are eligible.
- 7. Enlist trusted loved ones and start a dialogue about retirement**
Have frank conversations with family and close friends about retirement dreams, fears, and financial matters to help ensure a common understanding.

How Employers Can Help Their Employees

Employers can play a crucial role in helping Americans save for retirement. Working with their retirement plan advisors and providers, employers can help improve their employees' retirement outlook through these opportunities:

- 1. Offer a retirement plan along with other health and welfare benefits if not already in place**
Take advantage of the tax credit available for starting a plan.
- 2. For employers that offer a plan, extend eligibility to part-time workers**
Seek expertise of retirement specialists familiar with plan design on how to best accomplish this.
- 3. Proactively encourage participation in existing retirement plans**
Consider adding automatic enrollment and automatic escalation features to increase participation rates and salary deferral rates.
- 4. Discourage loans and withdrawals from retirement accounts**
Limit the number of loans available in the plan. Ensure participants are educated about the ramifications of taking loans and early withdrawals. Allow for an extended loan repayment time for terminated participants.
- 5. Consider structuring matching contribution formulas to promote higher salary deferrals**
For example, instead of matching 100 percent of the first three percent of deferrals, change the match to 50 percent of the first six percent of deferrals or even 25 percent of the first 12 percent of deferrals.
- 6. Ensure educational offerings are easy-to-understand and meet the needs of employees**
Provide education on calculating a retirement savings goal, principles of saving and investing, and, for those nearing retirement, ways to generate retirement income and savings to last throughout their lifetimes.
- 7. Offer pre-retirees greater levels of assistance in planning their transition into retirement**
Provide education about distribution options, retirement income strategies, and the need for a backup plan if forced into retirement sooner than expected (e.g. health issues, job loss, family obligations).
- 8. Create opportunities for workers to phase into retirement**
Allow for a transition from full-time to part-time and/or working in different capacities.
- 9. Promote incentives to save, including the Saver's Credit and Catch-Up Contributions.**

About the Author



Catherine Collinson is a champion of everyday people including those who are at risk of not achieving a financially secure retirement. She currently serves as president of nonprofit **Transamerica Institute®** and **Transamerica Center for Retirement Studies®**. In May 2015, she was also named executive director of **Aegon Center for Longevity and Retirement**.

With two decades of experience, Catherine has become a nationally recognized voice on retirement-related trends. She has testified before Congress on matters related to employer-sponsored retirement plans among small business, which have featured the need to raise awareness of the Saver's Credit.

Catherine oversees research, publications, and outreach initiatives including the Annual Transamerica Retirement Survey. She is regularly quoted in top media outlets on retirement-related topics, including: Time, Forbes, CNBC, and Yahoo! Finance. She co-hosts **ClearPath: Your Roadmap to Health & Wealth** on WYPR, Baltimore's NPR news station. In 2015, Catherine was named an advisory board member of the **Milken Institute's Center for the Future of Aging**.

Catherine is currently employed by Transamerica. Since joining the organization in 1995, she has held a number of positions with responsibilities including the incorporation of Transamerica Center for Retirement Studies as a nonprofit private foundation in 2007 and its expansion into Transamerica Institute in 2013.

About Transamerica Center for Retirement Studies®

The Transamerica Center for Retirement Studies (TCRS) is a division of Transamerica Institute®, a nonprofit, private foundation. The Transamerica Institute is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties. For more information please refer to www.transamericacenter.org and follow TCRS on Twitter at [@TCRStudies](https://twitter.com/TCRStudies).

About the 16th Annual Transamerica Retirement Survey

The analysis contained in *Retirement Throughout the Ages: Expectations and Preparations of American Workers* was prepared internally by the research team at TCRS. The online survey was conducted within the United States by Harris Poll on behalf of Transamerica Center for Retirement Studies between February 18 and March 17, 2015 among a nationally representative sample of 4,550 full-time and part-time workers, including workers in their twenties (579), thirties (853), forties (895), fifties (1,243), sixties and older (948), and 32 workers ages 18 and 19. Potential respondents were targeted based on employment status and company size. Respondents met the following criteria: U.S. residents, age 18 or older, full-time workers or part-time workers in for-profit companies, and employer size of 10 or more. Results were weighted to account for differences between populations available via the Internet versus by telephone, and to ensure that each quota group had a representative sample based on the number of employees at companies in each employee size range. No estimates of theoretical sampling error can be calculated.

TCRS 1275-0615

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Prepared for:

Investor Office

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Full Report | September 9, 2016