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# Downsizing

There comes a time when the house of our dreams becomes too big for our changing needs. That's when it's time to think smaller.

Personal real estate has a life cycle all its own. It often starts out undersized; then, feeding on the successful pursuit of the American dream, grows by leaps of square footage and piles on the acreage, expanding to hold families, cars, swimming pools, hobbies and home businesses.

There's something deeply satisfying about the stage of life when your house is in its prime—every room occupied, full of life and fully functional.

Eventually, though, there's another arc in that circle: Kids move away to start households of their own, upkeep becomes a chore, entire rooms hold nothing but echoes.

It's a time of life the French call "*le troisième âge*" or "the third age." Defined as the time after our children are raised but before the onset of old age, it's when we shed possessions, downsize or reconfigure our homes. It can be a joyous time, as long as home

is a place that fosters independent living, from the little things (cabinets within reach, stairs at a minimum) to the big things (easy access to transportation, supportive neighbors).

Thankfully, the modern world offers a host of real estate options limited only by the imagination—and sometimes the budget—that can be molded to suit every individual's needs and desires.

For Adrienne Bernstein, the "third age" housing dilemma was solved 13 years ago when she got to know Oronoque Village in Stratford. A resort-style condo community, Oronoque opened in 1971 as an all-ages development. Then, in 1989, taking its cue from the impressive Heritage Village in Southbury (now the largest luxury retirement community in New England), Oronoque became exclusive to buyers 55 and older. Adrienne, a real estate agent for William Raveis in Fairfield, had sold units at Oronoque

**For lots of "third agers," it doesn't get any better than a place like Stratford's Oronoque Village, a resort-style condo community on an Arnold Palmer golf course with a host of luxe amenities.**

and was so enthralled with the place that she decided to buy one for herself—as long as she could convince husband Art it was a good idea.

“We had a four-bedroom, two-and-a-half-bath colonial in Easton and were using only three rooms,” she recalls. At the time, she was 57, while Art was somewhat older—“he robbed the cradle,” she jokes—and the 55-plus housing concept was still relatively new. “He really had to think about it,” she says, “but then he said, ‘If anything ever happens to me, you won’t have to move again.’ I still can’t believe he agreed with me.”

These days, actual retirement is not yet a reality for many people of “retirement age.” Thus, many of Oronoque’s 929 residences are owned by people who are still working—among them attorneys, doctors, teachers and realtors like the Bernsteins, who work as a team. But there’s tons of fun, too, with classes and clubs for virtually any interest plus three swimming pools, five tennis courts, an 18-hole Arnold Palmer golf course, indoor putting green and driving range.

Did they miss Easton’s natural beauty and relative solitude? “We’re on 900 acres here, so it didn’t feel dramatically different—I’ve got a courtyard on one side and a golf course on the other—it’s beautiful,” says Adrienne. Plus, last winter Oronoque groundskeepers worked round the clock to keep ahead of the blizzards, so they were never snowed in—unlike much of Easton.

Builders of newer developments are working hard to ease the transition from house to condo. In New London, a quiet housing revolution is taking place at Harbour Towers, an award-winning, nine-story development on the city’s revitalized waterfront. There, empty nesters and others can do a home trade—that is, sell their current home to Harbour Towers and use the credit to buy a unit there.

Leslie Christie and her mother, Arlene, chose that option. They were living in a 2,200-square-foot home in Norwich, where they’d been for 33 years. “Mom’s getting up there,” says Leslie, 47, who works at Electric Boat and is a part-time skating instructor. They looked for several years for appropriate digs; when they saw Harbour Towers at an open house last year, they fell in love—with the location and the building. “It’s eight minutes from my workplace, there are restaurants within walking distance and events right in the building. The neighbors are wonderful and the amenities are a plus.” Indeed: Harbour Towers has a spa pool, a fitness room, a pub, a 16-seat theater and a common terrace with an outdoor kitchen. Not to mention fabulous water views.

Once the women decided, property manager Tony Silvestri visited their house and made an assessment. “They took our home

in trade and we made up the rest in cash to keep the mortgage payment down,” explains Leslie. Management handled the move and then, she says, “It became their responsibility to sell the house.”

Done and done. The homestead recently found a buyer; in the meantime, mother and daughter have settled into a two-bedroom, 1,860-square-foot penthouse unit. “It’s almost exactly the size of the first floor of our house, which is what we were using,” says Leslie. “We shed a lot of stuff before the move, so we didn’t lose much space.”

Water-view property seems to have an almost mystical draw on Third Agers; in fact,

for those leaving oversize homes behind, the most seductive words in the English language might be “water” and “walking distance.” These are what inspired Ed and Dianne Schwartz—he’s in commercial real estate, she’s a school nurse—to leave their Durham home, where they reared a family for 22 years, and buy a three-bedroom condo on the Quinnipiac River in New Haven.

“Durham was a great place to raise three kids—we called it ‘Smallville’ ‘cause there were only 5,200 people when we moved there,” says Ed. “We had great neighbors. But the kids grew up and went to college and, fortunately, none of them had to move back with us.”

## Real Estate

The Schwartzes put their eight-room colonial on the market seven years ago. “We wanted to be by the water, but the shoreline is so expensive,” explains Ed. So they turned to properties by the river, and found a condo unit under construction in an older rental cluster called Quinnipiac Landing. “The door was open, nobody was here, so we just walked in, pulled up two folding chairs and watched the river go by. We knew this was the one.”

Since the move, they’ve made a habit of walking Millie, their rescued greyhound, over the Grand Avenue Bridge into the heart of the city. “Five minutes and we’re downtown,” says Ed. They love their proximity to the city’s cultural riches, and to nearby Tweed Airport.

Dianne admits the condo is even “a little bigger than we need” (it’s 2,000 square feet, plus basement and garage). But then she points to the playpen and toys in the corner of the dramatic first floor, with its fireplace, great room and sliders out to a river-perched deck. Yes, daughter Julie has moved back to the area with her husband and baby daughter and is living nearby—so maybe it isn’t too much space, after all.

Jim Shea, humor columnist for *The Hartford Courant*, became a shoreline resident by accident. After raising two daughters in a 3,000-square-foot house in Bristol, he and his wife, Jan, a retired teacher, put it up for sale—never expecting anyone would bite.

“We’d gotten used to the house being on the market,” says Jim. “It had been a couple of years. Then suddenly, someone bought it”—and they were unprepared. “We had to rent; we thought about West Hartford, Collinsville, but didn’t want to get tied into a long-term lease.” Then they thought: How about a shorter-term academic (school-year) rental at the shore?

They found one, in the middle of the winter, in Old Saybrook, and discovered the change in lifestyle suited them perfectly. “We went out a lot more,” says Jim. “We could walk to the middle of town. In Bristol, it’s all strip malls and you have to drive everywhere. Here there’s a Main Street, there’s restaurants, we can go have a drink, hear some music.”

The couple couldn’t afford to buy in Old Saybrook—until a fixer-upper came onto the market; they anxiously watched the price go down and finally were able to pounce. “It’s such a difference,” says the elated Jim. Their new place, which they bought in February, is on beautiful Saybrook Point and backs onto a salt marsh. Built in 1862 and since added onto, it has totals 2,200 square feet, including a guest bedroom. Perhaps best of all, it’s

within shouting distance of Fenwick. “I cycle every morning by the ocean and say ‘hi’ to Kate’s house,” reports Jim.

While the Sheas are happy with multi-level living, others prefer to minimize stairs. Take Eric and Rachel Thomas of Deep River. Choosing to age in place rather than move, the couple is doing a radical “shrink to fit” renovation involving the demolition of nearly the entire second floor of their house, while repurposing many of the leftover materials to make their first floor more manageable.

The Thomas home already has a history of radical construction. Its site—a 10 acre plot on a sylvan spread overlooking the Eustatia River—was, in the early 1970s, slated for a 63-condo development. The plan was scaled back to 50 units, then 20 houses, then two houses, then just one, which was never finished. A new buyer supersized the unfinished structure, adding two more bedrooms, a two-car garage, a library and an extensive deck. But again, the project was dropped before completion.

“Eric was the first to get a certificate of occupancy on the house,” says Rachel. He and his first wife raised a family there; when he married Rachel 10 years ago, she wondered, “What are we going to do with all this house?” Age-unfriendly elements, including a spiral staircase, and the prospect of a not-



so-young couple huddling in a 4,500-square-foot house prompted her to propose, “Let’s tear it down and build a shack!”

“We got nowhere with that plan,” she reports. “Realtors thought we were crazy and the kids thought we were destroying their history.” The couple also considered selling the house and building a smaller one on a second plot of land they own within the site.

Then they met Rich Finnegan of Atlantis Building Co. in Old Saybrook, who in recent years has gone from building

McMansions for Gen-Xers to reconfiguring properties for baby boomers, many of whom have found themselves with one hell of an empty nest.

“He understood us right away,” says Rachel. A new plan was drawn up by architect Craig Laliberte of Ivoryton that called for the demolition of two-thirds of the house, which proved cheaper than building a new home. Finnegan helped work out ways to reuse existing materials, including skylights, stained-glass windows, garage doors and plumbing. “We’re reducing our footprint, and also keeping the land from further development—this is about stewardship of the land as much as it’s about our comfort,” she says.

Work on the Thompson home has begun, and is expected to take three to five months. When it’s complete, the couple will have the original cathedral-ceilinged area closest to the river, a rebuilt master bedroom-and-bath suite, easy laundry and garage access, plus a second-floor guest room, totaling a still comfortable 2,400 square feet.

Though both Thompsons are currently in good health and working—he’s a dermatologist, she’s a minister—they’re ready for whatever challenges age may present. “If one of us is incapacitated, we’ll have wheelchair access,” notes Rachel with a sigh of satisfaction, giving thanks for the wonders of construction, deconstruction and reconstruction. ■