15 Great Low-Cost Towns

Florida's Chic, Bustling Boca Raton

The Awesome Nature Of Flathead Valley, MT

College Spirit and Cosmopolitan Appeal In Ann Arbor, MI

Low Taxes, Coastal Lure In Southern Delaware

Best Neighborhood: Anthem Ranch In Broomfield, CO

John Davis and Margery Christensen of Polson, MT
Ann Arbor

Spirited Michigan college town scores high with parks, cultural events and lifelong learning

By Alan Macher

To discover what makes Ann Arbor the ultimate college town and an ideal place to retire, you need to look beyond the throngs at Michigan Stadium each fall, dressed in maize and blue and cheering on their beloved University of Michigan football team.

With the largest Saturday football gathering in America (109,901 official capacity), the Big House, as it's called, is certainly the city's most recognizable attraction. Not as well-known is Ann Arbor's sophisticated urban lifestyle, featuring first-class art museums, fine restaurants offering flavors of the world, a lively gallery scene and learning opportunities for retirees through the university.

All of these attractions appealed to John and Sharon O'Toole, who moved here in 2010 from Tulsa, OK, after more than 25 years of living and working around the world. John, 68, a research scientist, held positions with the International Rice Research Institute in the Philippines and The Rockefeller Foundation in Thailand and India. Sharon, 67, interned herself in art and cultural studies, volunteered in local assistance programs and served as a guide at Thailand's national museum.

"During our years abroad, we had a wonderful opportunity to live in communities with tropical weather — and lots of beaches," says Sharon. "We lived where it was hot, hotter and hottest. In our search for a retirement community, we were looking for just the opposite: four seasons of weather and an extensive and varied cultural landscape." Other criteria offered by John: "We wanted to become part of a community that is well-educated plus a more liberal society."

They first returned to the U.S. in 2005, settling in Tulsa to care for Sharon's aging parents. Their son, who was raised abroad, was living in Ypsilanti, which neighbors Ann Arbor, and that helped clinch the decision to relocate.

The O'Toole's took two days to select a home in the Stonebridge community, south of Ann Arbor. The 655-acre condo development features 711 single-family homes in 11 different neighborhoods. The couple purchased a four-bedroom home, a common floor plan is the community. "We seem to be close to everything," John says. "I recently timed the drive to Detroit Metro Airport —
The University of Michigan campus has cultural and learning opportunities.

located in southeast Michigan, Ann Arbor is about 40 miles west of Detroit. It has the feel of both a small town and a cosmopolitan city with all the benefits yet none of the congestion problems of major metropolitan areas, he says. It's also easy to find excellent spectator sports, with the Tigers baseball team among several professional sports in Detroit and top-ranked U-M teams in Ann Arbor, he adds. Other attractions include the U-M Museum of Art, where dramatic galleries highlight pieces from its collection of more than 18,000 works of art.

Gerry and Rachelle Lapidos, who relocated to Ann Arbor from Bridgewater, NJ, originally had planned to stay in New Jersey following their retirements — Gerry from product marketing at AT&T and Lucien Technologies and Rachelle from teaching second grade. Helping fuel the move was a desire to be closer to their daughter, Lisa, and her family, who live about 65 miles northwest in East Lansing, MI. Their daughter teaches biophysics at Michigan State University.

The couple began searching for a residence in Ann Arbor in 2003. They selected a home in a new subdivision of 20 properties surrounded by older neighborhoods. Like many retirees who move from major metropolitan areas (Bridgewater is roughly 65 miles west of Manhattan) to lower-cost communities, the couple were able to purchase a larger home. Their three-bedroom place in New Jersey was 1,800 square feet on one floor, while their three-bedroom Ann Arbor home is 2,500 square feet on two stories, though they live mostly on the first floor.

"What attracted us to Ann Arbor was a quality of life that suited us on many levels," says Gerry, 71. "First, the city devotes substantial effort and funds to maintain a beautiful parks system. You feel a sense of pride in the community. Another observation is that people here seem to have a diversity of interests and are less concerned about materialism."

Rachelle, 70, adds, "We also like the hassle-free living compared to New Jersey, where every place was some distance away. Here we see 10 minutes to downtown."

If the word "arbor" represents a garden or park, then Ann Arbor is properly named. In addition to U-M's Matthaei Botanical Gardens and Nichols Arboretum, founded in 1907, the city itself is a paradise for parks. Longtime Mayor John Hieftje has been an advocate for the parks and greenbelt initiative to preserve open spaces and farmland. He also spearheaded the Percent for Art program to set aside funds for public art to help beautify the city.

Today, Ann Arbor boasts 157 parks, spanning more than 2,000 acres.

The city also hosts the Street Art Fair, an event established in 1960 to showcase contemporary fine arts and crafts. "We have a big-city arts and culture scene in a mid-size university town," Hieftje says. An added benefit for retirees is that there are always free student concerts and other university events and lectures open to the public, he says.

Initially Rachelle was concerned they wouldn't know anyone when they moved to Ann Arbor, but "we quickly found an instant, wonderful circle of friends while attending classes at the University of Michigan's Other Lifelong Learning Institute," she says. A bridge between Lifelong Learning Institute, the institute's program coordinator, says it's common for newcomers to get their first flavor of the city's vast cultural and learning experiences through the organization. Started 25 years ago, the U-M chapter now has more than 1,300 active members and features noncredit lectures, study groups and educational travel.

"It's structured like a typical college program, with regular semesters but no grades or excessive homework or readings," says Lawrence-Jacobson. "It's for people who want to share a love of learning. Membership is open to anyone age 50 and older regardless of previous education. Many of the course leaders are retired U-M faculty. "It's wonderful to see retirees develop new friendships and at the same time expand their curiosity for learning," she adds. "And for me, at age 57, it's a learning experience, too. I'm seeing what aging looks like with happy, successful and active adults." The U-M chapter now has more than 1,300 active members and features noncredit lectures, study groups and educational travel.

OLLI is affiliated with U-M's Geri-
Population: 113,934
Location: Ann Arbor is in southeast Michigan, about 40 miles west of Detroit. Ypsilanti neighbors it to the southeast. Chicago is about 240 miles west.
Climate: High Low
January 31 18
July 83 62
Average relative humidity: 70%
Rain: 38 inches annually
Snow: 57 inches annually
Cost of living: Above average
Housing cost: The median sales price of homes in Ann Arbor was $159,000 from January through May 2012, according to the Ann Arbor Area Board of Realtors Multiple Listing Service.
Sales tax: 6%
Sales tax exemptions: Most groceries and prescription drugs
State income tax: For 2012, the rate is 4.35% of taxable income, scheduled to drop to 4.25% in 2013. Pending legislation may reduce the 2012 rate to 4.33%.

Income tax exemptions: Social Security benefits are exempt. For those born before 1946, public pensions and up to $47,309 per taxpayer in private pensions are exempt. In recent changes, exemptions for public and private pensions will be reduced for those born after 1946. For details, visit www.michigan.gov/taxes.
Estate tax: None
Inheritance tax: None
Property tax: The rate is $45.31 per $1,000 of taxable value, with homes assessed at 50% of market value (taxable value may be less). Annual taxes on a $159,000 home would be about $3,602.
Homestead exemption: None
Religion: There are more than 50 Christian-affiliated churches in Ann Arbor representing a number of denominations. The area also has synagogues as well as Islamic, Buddhist and Hindu centers.
Education: Members of Osher Lifelong Learning Institute at the University of Michigan pay a $20 annual fee for a catalog of courses in philosophy, history, literature, performing arts and current events, among many others. Fees range from $15 to $145 for some lecture series and study groups. Turner Senior Resource Center offers community outreach programs of the U-M Health System, including healthy-living presentations, exercise classes and cooking demonstrations. In addition, some programs at U-M are open to the public, such as free lectures at the Gerald R. Ford School of Public Policy.
Transportation: Interstate 94 is the major east-west thoroughfare, providing easy access to Detroit Metro Airport, about 25 miles to the east, and Greater Detroit. The airport is a major hub with international service. Amtrak has daily train service from Ann Arbor westbound to Chicago and eastbound to Detroit and Pontiac, MI. Greyhound has a bus station downtown. Ann Arbor Transportation Authority operates fixed-route bus service throughout the city, the U-M campus and Ypsilanti.
Walk Score: Ann Arbor has an overall walkability rating of 59 out of 100, or "somewhat walkable," according to www.walkscore.com. Neighborhoods will vary.
Health care: The U-M Health System is a 990-bed facility ranked among the most comprehensive and sophisticated in the nation. Specialties include cancer, cardiology, diabetes, geriatrics and orthopedics. The U-M system includes the University Hospital, Kellogg Eye Center and Von Voigtlander Women's Hospital. St. Joseph Mercy Ann Arbor is a 537-bed teaching hospital in Ypsilanti, offering emergency care, radiology, rehabilitation and senior health services.
Housing: "Steady growth" describes the area's housing market in 2012, says Nancy Merdzinski, executive officer of the Ann Arbor Area Board of Realtors. Sales are 6 percent above 2011 results, and many homes are receiving multiple offers. She says house hunters are finding it more cost-effective to buy instead of rent. A three-bedroom, two-bath condo with upgraded features in a three-story building recently sold for $210,000. A three-bedroom, two-and-a-half-bath ranch home with updated features sold for $230,500. Hidden Lake, (248) 446-3541, an all-sports lake community 15 miles north of Ann Arbor, has new single-family homes and condos on and off the waterfront. In the Villas of Hidden Lake neighborhood, a waterfront home with two bedrooms and a den is priced at $324,900. At University Commons, (734) 332-1221, a 92-unit condo community founded by U-M faculty members, a two-bedroom, two-bath townhouse recently sold for $259,900. Residents are 55 and older and graduates of an accredited university. Stonebridge, a condo community popular with retirees, is nearly built out, with just a few of the original 711 lots remaining. Resales are available; contact a local realty agent for information. Rentals: The area offers a good selection of rental properties. At Village Green of Ann Arbor, (888) 275-0820, rates range from $745 to $1,260 for studios and one- and two-bedroom apartments with loft and den options. A two-bedroom, two-bath unit is $1,100.
Visitor lodging: Located on the U-M campus, the 66-room Bell Tower Hotel captures the style of a small European inn, from $170, (800) 562-3559. Kensington Court, a 200-room, full-service hotel, is located off I-94 close to Briarwood Mall and downtown, from $139. (800) 344-7829. Avalon Gardens is a bed-and-breakfast with three guest rooms in a 1920 Arts and Crafts-style home, from $120. [734] 929-5986.
Attractics Center, which is dedicated to providing care and services for the area's older population as well as advanced research on health-care issues affecting seniors. Retiree Ron Finch gives high marks to one of the center's other initiatives, the Turner Geriatric Clinic. "When I hurt my knee, I was in treatment within 10 minutes. It was like a generic emergency room," he says.

For Ron and his wife, Wendi, moving to Ann Arbor meant a change in counties and lifestyles. The couple relocated from Windsor, Ontario, across the Detroit River in Canada, where their 1920's brick home was on a leafy, narrow neo-street-style street complete with lamp posts and a no street parking. "It was very much in the Old English style," says Ron, 71, who taught psychology for 40 years at the University of Windsor.

Now, about 50 miles from Windsor, the couple are enjoying an entirely different lifestyle in a detached condo overlooking the eighth fairway at Ann Arbor's Stonebridge Golf Club. They purchased their home in March 2010.

"When we first moved to Ann Arbor, we had no friendships or family connections. We just knew it was a place we wanted to be," Ron recalls. Since then, they have met many new people and discovered several of the city's attractions, from the historic Michigan Theater, which features live entertainment and fine films, to The Ark, a nationally recognized acoustic and folk music club.

Ron makes two observations about life in Ann Arbor compared to Canada. "Here, college sports is like a religion, and it costs us a lot less to live in the U.S."

Though only a midsize city, Ann Arbor has a reputation as a dining destination in the Midwest, with a strong "locavore" movement, connecting small farms in the countryside to fine dining establishments downtown. The culinary scene includes independent restaurants with award-winning chefs, microbreweries and specialty food sellers such as chocolate-chip Ann Arbor tradition is Zingerman's family of food businesses — from bakery to coffeehouse and a roadside restaurant. A favorite is Zingerman's Delicatessen, where customers can choose from 50 sandwiches on the menu.

Established in 2004, Zingerman's also has a loyal following. It's based on chef Todd Gillies' vision of unique New American cuisine. "Our patrons are as passionate about food as we are," says partner Kevin Holub, adding he often hears the complaint, "We are so glad you are here in Ann Arbor!"

Native Michiganders Lee and Donna Perry, both 62, decided that their retirement residence would be open to the public — as a bed-and-breakfast. They started Zingerman's in February, after purchasing a renovated 3000 square home near the U-M campus downtown. Lee, an obstetrician/gynecologist, and Donna, a former teacher, named the inn for their two granddaughters, Ava and Kedryn.

For now, Lee continues to commute from Ann Arbor several times a week to his position on staff at Hurley Medical Center in Flint, MI, about 55 miles north. Prior to Hurley, he was in private practice in Beaver, PA, for 17 years and earlier served in the Air Force at bases in North Dakota and Hawaii.

"The bed-and-breakfast idea came about because I was looking for a new challenge," says Donna, who helped raise their three children (two of whom graduated from U-M) and worked in her husband's Beaver office. "He asked me to work part time to help out, but you know how that works. Soon it had snowballed into a full-time position for the last seven years we were here."

When they retired to Michigan, the Perrys considered "the next phase of our lives," as Donna describes it. "The idea that became Zingerman's Delicatessen is all part of a retirement plan. We have a large, lovely home in a great city, and we want to pay the expenses and enable us to be here."

It will remain simply a guesthouse, she adds — no needlework, no catering. A drawback for some residents is the winter weather, which can bring moderate to heavy snowfall at times.

"At first our friends were crazy, moving from the tropics to an area with snow season," chuckles John O'Toole. "I told them I never do snowplows. I just sit in the breakfast nook with hot coffee and watch the snow removal all around me."

Alan Masher, a writer in Orlando, FL, and a regular contributor to Where to Retire, finally got to visit Ann Arbor and meet Zingerman's Delicatessen in person, instead of through its catalog.

He has a comment, opinion or additional information about anything we've featured? We'd love to hear from you. Go to www.WhereRetire.com and click on "Write to Us." Or write to Houston Matthes, Where to Retire, 595 San Felipe St., Suite 503, Houston, TX 77006. Letters may be edited for space.