

2008 IBS Educational Program

Websites That Work For Active Adults

Description

Forget pasting a brochure online and calling it a website! Today's active adults expect and deserve more. Three experts will share cutting edge strategies, secrets and success stories for making your website the most cost effective marketing tool. Learn from a renowned developer who collects 1,000's of leads online before opening each community, a publication that completed extensive online active adult research and launched a new website, and a marketing firm that develops and promotes award winning websites that work. You'll also learn how to apply web 2.0 strategies to your website to make it more compelling and effective.

Why The Program Is Unique

This session will provide attendees with actionable takeaways. Having the perspectives of a community developer, a publication that has a major online presence and a website development firm will provide attendees with a more comprehensive and in-depth look at websites than presentations that are conducted solely by web development companies. Attendees will receive a website assessment tool to evaluate the effectiveness of their own websites and tips for effective email marketing campaigns. Armed with a list of proven website development and marketing strategies, they can determine what steps to take to connect with today's web savvy active adults!

Why The Program Is A MUST For 2008

The Internet is constantly evolving and active adults are becoming increasingly sophisticated users. What worked last year, won't work, and might even be hurting you, next year. Increasingly active adults are using the internet to narrow down the list of potential communities before they even visit them. Given the challenging market conditions, every builder can benefit from learning how to harness the power of web 2.0 to turbo charge their marketing efforts. Understanding how to make their website work for them is the most cost effective and measurable marketing tool that builders have.

Speakers:

Todd Harff, CAASH (Speaker / Moderator) - Creating Results, LLC

Jay McKenzie - Network Communications, Inc. : New Home Group

Bill Slenker – Slenker Communities, Developer of Central Parke 55+ Resort Communities

TODD HARFF, CAASH

PRESIDENT, CREATING RESULTS, LLC

Todd Harff brings a unique and powerful perspective to help clients achieve tremendous results. He combines market insight, creative solutions, pragmatic business knowledge and exceptional project management to produce actionable and profitable marketing solutions. He has been responsible for marketing and selling billions of dollars of real estate during the last 15 years.



As President of strategic marketing firm, Creating Results, Mr. Harff leads a talented and seasoned team of marketing, public relations and creative professionals. Members of the team have earned many industry designations and serve in leadership positions in industry associations. The team is currently marketing 18 55+ communities in eight states. Creating Results has been named to Inc. Magazine's prestigious Inc. 500 list. In 2007, the agency helped found the International Mature Marketing Network (IMMN), an organization that shares ideas on connecting with and motivating 40+ consumers. Mr. Harff was a featured speaker in IMMN's inaugural international webinar in December.

In addition to his work with clients, Mr. Harff is a respected writer and featured speaker about a variety of issues concerning marketing, advertising and public relations. He is a contributor to *Selling to Seniors*, *Senior Housing News*, *Management Insight*, *Nation's Building News* and many other publications. He has been a guest lecturer for graduate level marketing courses, moderated at *Building for Boomers* and spoken at IBS and other seminars and conferences.

Prior to becoming the President of Creating Results in 1996, Mr. Harff gained valuable experience developing and implementing marketing strategies as a senior manager at a number of companies. He was the Director of Sales and Marketing for the A.G. Van Metre Companies and a Manager of Sales and Marketing for Ryland Homes. Mr. Harff also worked in London as a reinsurance broker.

Mr. Harff holds a BA degree from Colgate University and graduated cum laude. He studied at the University of London and earned an MBA at Georgetown University, where he specialized in business and marketing strategy and graduated with highest honors.

Mr. Harff can be reached at 703.494.7888 ext. 13 or at todd@creatingresults.com. For more information about the company, visit www.creatingresults.com.

Jay McKenzie

Vice President / Brand Manager, NCI – New Home Group

Jay McKenzie attended his first Builders Show in 1984, working closely with many top home building product suppliers as advertisers for a major national consumer shelter magazine, Country Living. For seven years with Country Living, he worked closely with such leading suppliers as Andersen Windows, GE Appliances, Kohler, Pella, Whirlpool and many other firms.



From 1995 to 1998, Mr. McKenzie was Publisher of Professional Builder and Luxury Homes Magazines, where he also helped launch a sister title, Professional Remodelor, with NAHB's Remodelor's Council. While with Professional Builder, he oversaw ProBuilder.com and worked closely with NAHB on many programs including The Best in American Living Awards (BALA), National Housing Quality Award (NHQ) and Energy Value Awards. He was active in NAHB's National Council of the Housing Industry (NCHI) or Supplier 100, oversaw PB's Annual Benchmark CEO Conference for builders and launched Professional Builder's Show Village Homes at IBS.

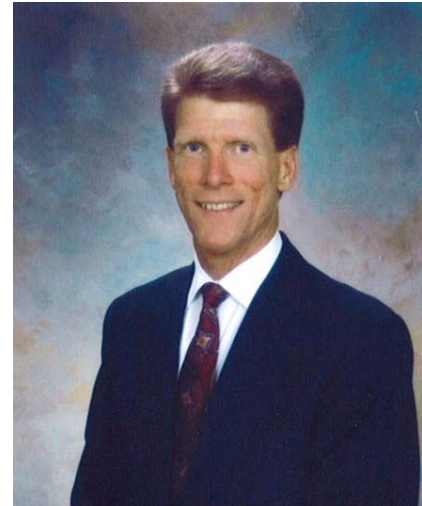
Subsequent to Professional Builder, Mr. McKenzie worked for a TV show on new homes airing nationally on The Discovery Channel and was later a partner in a magazine rep firm with clients that included Country Home and Renovation Style Magazines. In Oct 2002, he joined Network Communications, Inc. (NCI) as Brand Manager for their new home brands in print and online. In April 2006, Mr. McKenzie was promoted to VP of the New Home Group of NCI, which then included New Home Finder, New Homes & Ideas and New Homes Journal in 10 cities nationally. In November of 2007, Mature Living Choices and Senior Living Choices also became part of NCI's New Home Group.

Over the last 5 years, he has helped develop and launch more than a dozen local and national websites including www.NewHomeFinderDenver.com and www.NewHomesandIdeas.com. On Jan 15, the new national website for Mature Living Choices will launch, followed on January 31 by the new national new home website for NCI. He has been involved in developing the content, structure and business plan for each of these websites, including the development and implementation of SEO/SEM strategies, site features, strategic and traffic partnerships, new technologies, virtual tour and mobile-based applications.

WILLIAM T. SLENKER

PRESIDENT, SLENKER COMMUNITIES

Bill Slenker is Owner and President of Slenker Communities and its division Central Parke 55+ Communities specializing in the development of mid-sized Active Adult Communities in Virginia, Maryland, and Delaware.



Mr. Slenker's companies have conveyed nearly 20,000 home sites to the public and large regional home builders since 1987. As a partner with the Trammel Crow Company (residential) through 1994, and then founding Slenker Communities in 1995, Slenker Communities was recognized as a "Land Titan" by Big Builder Magazine in 2005. Slenker Land has also been recognized as Environmental Developer of the Year in Maryland (2002 and 2007) with individual communities distinguishing themselves as Environmental Community of the Year in 2001, 2002 and 2007.

Central Parke 55+ Communities are known for their multi-builder programs, architectural elegance, extensive product offerings, and cutting edge amenities. Central Parke 55+ Communities has developed eight (8) communities in the Metro Washington, D. C. area and has several new communities in various stages in the Mid-Atlantic region. Central Parke 55+ Communities have been selected by Where To Retire Magazine in 2003 – 2007 as one of America's 100 Best Communities in which to retire. In addition, Central Parke 55+ Communities have won platinum and gold awards for Best Communities in 2004, 2005, and 2006 by the National Association of Home Builders' 50+ Housing Council.

Central Parke 55+ Communities recently announced a national alliance with the University of Maryland introducing Life Long Learning Institutes in its communities targeting the Baby Boomers' passion to learn and to continue their educational journey throughout their life. Also as a developer of luxury golf course and mixed use communities, Slenker Communities has learned to incorporate only the best of lifestyle experiences for all ages.

Mr. Slenker is a member of the Urban Land Institute's Senior Housing Council and the National Association of Home Builders' 50+ Housing Council.

For further information on Mr. Slenker or Slenker Communities and its Central Parke 55+ Communities division, please visit www.SlenkerCommunities.com.



ONLINE RESOURCES

Creating Results' Useful Links

- Internet Marketing Dictionary – Marketing Terms.com
<http://www.marketingterms.com/dictionary/>
- Beginners Guide to SEO – seomoz.org
<http://www.seomoz.org/article/beginners-guide-to-search-engine-optimization>
- Google SEO Guidelines – Google
<http://www.google.com/support/webmasters/bin/answer.py?answer=35291>
- CAN-SPAM Act – Federal Trade Commission
<http://www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm>
- Impact of Web 2.0 on real estate marketing – Future of Real Estate Marketing
<http://www.futureofrealestatemarketing.com/about/>

Sites Targeting the Active Adult Buyer

Eons.com

Boomspeak

50+ Fabulous

BOOMMJ

Boomertowne

55 Alive

Cafe Baby Boomers

Life Over 50

Suddenly Senior

It's Boomer Time

Boomer Babes Rock

My Prime Time

My Boomer Place

Third Age

Bummed Out Boomer

Baby Boomers Central

Redwood Age

Cranky.com

BoomerZest

Power Surge

The Gimpy Girls

*Don't feel like typing these long web addresses?
Just visit
www.CreatingResults.com/resources
and find handy hyperlinks and additional resources!*

NANCY GUNNING, THE SINGLE, 50-SOMETHING PRESIDENT OF CHESAPEAKE RESOURCES reflected on her future: "I came from a humble background and thought I would have to work until I dropped dead. Now I have a choice. I know I'm going to do something, but I just don't know what I want to do when I grow up." In the next five years she plans to leave her current job, but she's not retiring. She sees a future full of opportunity, meaningful work, flexibility, travel, and a spacious no-maintenance condo.

Working
for a

Life (Not a Living!)

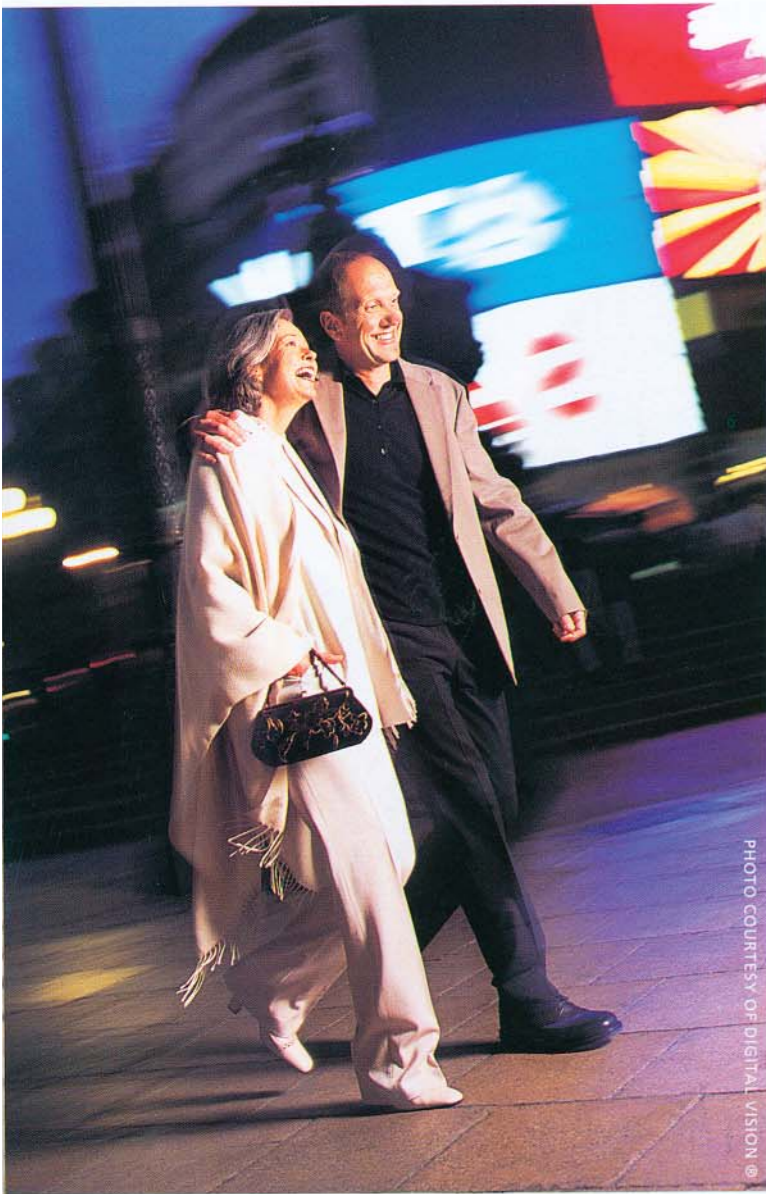


PHOTO COURTESY OF DIGITAL VISION ©

HOW PEOPLE WHO Refuse to Retire ARE CHANGING 55+ COMMUNITIES

Builders and developers would be wise to pay attention to Nancy. Research shows that she is more typical of future buyers than the traditional couples who have retired and moved across the country to active adult communities. Monster.com recently surveyed people age 50+ and discovered that 70 percent say that they plan to work past age 65. Half expect to be working into their 70s, and 18 percent see themselves working into their 80s.

One thing is clear. It isn't business as usual. While the old-style, heavily amenitized communities in resort locations will continue to have some appeal, even they will have to adapt. The good news is that niche communities that are narrowly targeted to the highly desirable mature worker bees will thrive.

The trend toward active adults working longer is already in full swing. In many communities, more than half of the residents work full-time jobs. This is a significant change from only a few years ago when only a small minority even held part-time jobs.

A common misconception is that people are working because they need the money. Many studies, including AARP's (see inset), show that money ranks at the bottom of the list of motivators.

The maintenance-free aspect of active adult communities often attracts those who are planning to start their own business.

Staying Alive

"My mom ended up with dementia," said Sandi Manelski. "I saw her just sitting in front of the TV wasting away. I don't want that to happen to me." After a 32-year career in telecommunications, Sandy is now retired and works 50 to 70 hours a week as a REALTOR®. "I could stop right now if I wanted to," Sandy said, "but I'm having too much fun helping people and staying active."

When asked why she chose The Parke at Ocean Pines, Sandy smiled. "I chose the community because of the indoor pool, but I've been too busy to use it," she says.

Like many others, Sandy is working for the challenge and excitement it offers. Some find this through work, some through volunteering, and others within the community. It is critical to recognize that people are more concerned about losing their mental capabilities than anything else. Debbie Donaway, the lifestyle director at The Parke at Ocean Pines, keeps a full and exciting range of activities, excursions, and events going at all times. There really is something for everyone at all hours of the day. Debbie rattled off the schedule for the week. She said, "It's the fountain of youth here. I can't keep up with them!"

I Did it My Way

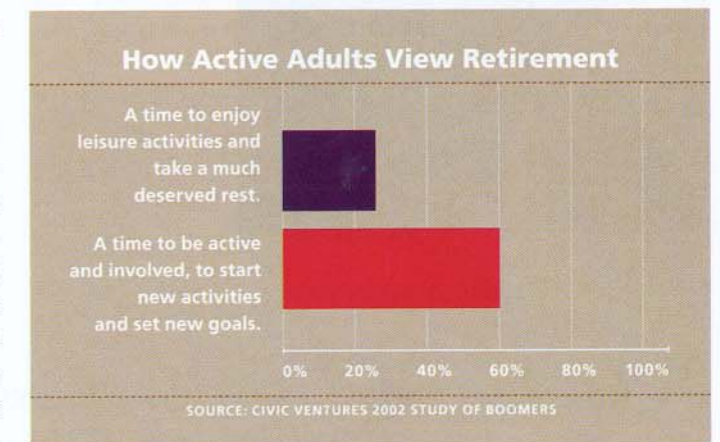
In 1992 Larry Kalbfleisch retired from the Navy as a Captain. Now he delivers flowers. He works six to seven days a week helping his wife manage the florist business she started in 1990. Of course he has a full pension, but that's not the point. Asked what's next, Larry replied, "I don't think that I'll ever stop doing something until my health or mind stops me." Larry and Carol were the eighth household to move into Four Seasons at Historic Virginia. They liked the idea of the master on the first floor and maintenance-free living. Considering how hard they work, it's no surprise.

The fastest growing group of entrepreneurs is comprised of people age 50+. According to a *USA TODAY* study there are now 5.6 million entrepreneurs who are at least 50 years old. This is up 23 percent in the last ten years.

James Challenger, president of Challenger, Gray & Christmas, the renowned H.R. consulting firm, observed, "Aging baby boomers will lead a surge in start-ups." They have the financial security, the experience, and difficulty finding employment that provides them with the freedom that they desire.

Monster.com's survey of people 50+ found that 15 percent are planning to start their own business. The previous generation, who grew up during the depression, was less inclined to take such risk.

This means that the messaging in the advertising and the program in the clubhouses need to recognize that many people are looking for a launching pad for their new ventures. They will love the maintenance-free aspect of active adult communities. But realize that these busy entrepreneurs probably won't have time to be too involved in activities. Think about programs on starting your own business, networking, and support groups for business owners.



Is There a Doctor in The House?

While the idea of taking early retirement often tempts people in their 50's, the painful reality of paying for health insurance often stops their daydream. People who have worked for organizations with generous benefits programs are often shocked and disappointed to discover just how expensive health insurance is for healthy active adults. Those with existing medical problems often have no choice but to stay employed. Even when someone turns 65, they discover that Medicare does not cover everything.



PHOTO COURTESY OF TODD HARFE, CREATING RESULTS, LLC

Lifestyle amenities at Central Parke at Victoria Falls still attract working active adults. They only want more time to use them. INSET: This national award-winning community is convenient to major employment centers.



Unfortunately, a number of people we interviewed expressed disappointment that they were still working for insurance. Either they or a family member had health problems that prevented them from retiring.

For builders there is an opportunity amongst all the disappointment. These reluctant workers very much want to enjoy life even though they feel trapped in a job. They have more income and a greater desire to spoil themselves than their peers who retired early. Because they have delayed retirement, they typically buy more expensive homes and spend more on upgrades. The key, of course, is that the communities need to be convenient to their workplace.

“What man needs is not a tensionless state, but rather the striving and struggling for some goal worthy of him.”

Man’s Search for Meaning

The most common and prevailing reason that active adults are working is best described by Marc Freedman in his new book, *Encore: How Baby Boomers Are Inventing the Next Stage of Work*. “As they age, they are looking for more work, not less — more flexibility, yes, but also more meaning and, just as important, more impact. If the old dream was freedom from work, they are after the freedom to work, in new ways and to new ends.”

*Today’s buyers are looking for something to care about!
Take time to learn about their passions, then help ignite them.*

Resident after resident echoed this sentiment. In 1963 Viktor E. Frankl published *Man’s Search for Meaning*. In it he observed, “What man actually needs is not a tensionless state, but rather the striving and struggling for some goal worthy of him.” Many boomers are searching for their “goal,” and successful builders and developers will encourage and facilitate their efforts.

Jackie Martin, a resident of Central Parke at Victoria Falls, “retired” from practicing dentistry to become a professor at Howard University School of Dentistry. She then “retired” again, going back to school to become an Occupational Therapist for children with disabilities. Nine years later she is still going strong. When asked why, Jackie’s passion and excitement for her job was inspiring: “It’s the impact I have on families. I help them adjust their lives and find joy.”

Ronit Monzon, a recently retired CEO of a federal credit union, is starting a community supported agricultural cooperative and an online jewelry business. Her fitness center is her 3 1/2-acre backyard. “I’d rather be weeding my vegetable garden than going to a gym,” said Ronit. Her ideal home is “a sustainable, not so big home. We’re baby boomers. We want to do it our own way! We’ve lived grand. Now I want a simpler life and a home that I can feel good about.” She expects high quality. She expects to get all the details she wants, and she is willing to pay.

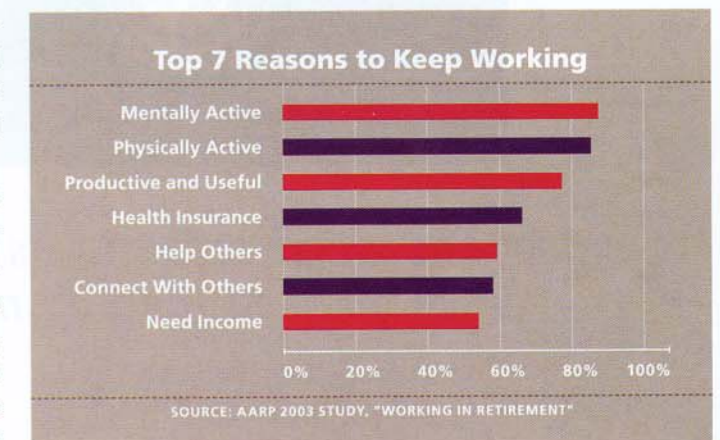
Forget the images and copy promoting carefree living. *Today’s buyers are looking for something to care about!* Take the time to learn what their passions are and help ignite them.

Don’t Leave Me Now!

Another factor that is increasing the number of 50+ workers is that companies don’t want them to retire. What a change! For years, companies actively culled their most expensive workers.

Many people took attractive buyout options and enjoyed early retirement. Today, three factors are dramatically changing this trend.

First, equal employment opportunity laws have made companies go out of their way to avoid any appearance of age discrimination. Second, the transition to a service economy means that today’s jobs are not as physically demanding as they were in the past. The reality is that a more experienced and more expensive employee is often the most productive employee.



Third and most important, companies need their experienced workers. From now to 2030, the 19 to 55 age population will increase by only 1 percent. In order for companies and the economy to grow, the 55+ workforce will need to grow. In 2012, workers over the age of 55 will represent 20 percent of the workforce, up from 13 percent in 2006. This is a huge change in only six years.

According to a survey by careerbuilder.com, over 20 percent of employers have active programs to recruit back retired



PHOTO COURTESY OF DIGITAL VISION ©

For a variety of reasons, active adults will have the opportunity, desire, and sometimes the need to work longer than ever before.

employees. Today there are dozens of Web sites devoted to recruiting 50+ workers like www.seniors4hire.com and www.retirementjobs.com. Companies have embraced flextime programs, mentoring programs, and other means of keeping older employees happy.

Dennis Escher ended a 35-year career owning and managing environmental engineering firms. He looked forward to a relaxing retirement at The Parke at Ocean Pines in 2001. So why is he working full time as a Worcester County employee? "They needed me." During his "retirement" Escher has been offered a number of jobs by private companies, local govern-

ments, and NASA. His only frustration with his "retirement" is that he's "paying all these fees and doesn't have any time to go to the clubhouse."

To capture these workers, the communities need to be close to the places where they work or be positioned as second homes where workers can take a well-deserved break. The programming in the clubhouses also needs to take work schedules into consideration and plan more activities in the evenings and on weekends. Some communities are considering fee structures that vary based on usage.

Will My Well Run Dry?

Boomers, as a whole, are not financially prepared for retirement. Massachusetts Institute of Technology's Age Lab reported that on average, boomer women will need to work until they are 74. However, it is important to remember that the target market for active adult communities is not *all* or even *average* baby boomers.

The poorest boomers will have to work just to survive and won't purchase market-rate homes. Builders need to target the more affluent boomers, but even among the more affluent, there are some clouds on the horizon. Higher debt levels, added expenses, and increased longevity mean living on a fixed income is becoming increasingly difficult.

The majority of previous retirees enjoyed the security of generous pension plans. These plans were designed with the assumption of a lower life expectancy, and companies paid out handsomely. But they also got wise and have mostly changed to defined contribution programs. These place the burden on the employee. As a whole, and particularly with younger boomers, these programs are significantly under funded. Congress' Pension Protection Act of 2006 provides some significant incentives for boomers to keep working.

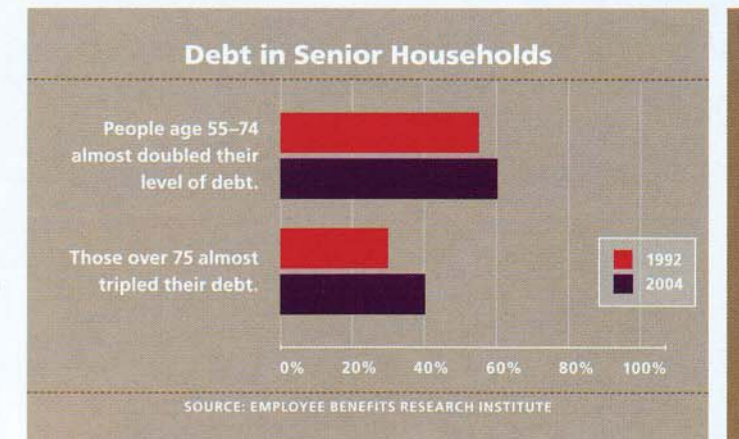
All of these financial pressures provide developers with two basic choices. First, design and develop communities that are affordable to help people stretch their money. Price the new

homes less than purchasers' previous homes, and provide them with cash to pay down debts and build their retirement funds.

The second alternative is to design communities that are close to employment centers so that residents can enjoy an improved quality of life *and* continue to work. The added incomes will allow these communities to charge prices that are significantly higher than the first choice.

Prospering in the Future

All of these trends mean that retirement is being reinvented. There is no longer a standard, predictable path. For a variety of reasons, active adults will have the opportunity, desire, and sometimes the need to work longer than ever before. Communities will need to be planned and marketed to address the working active adult.



Debbie Stiller is the lifestyle director at Central Parke at Victoria Falls, where more than half of the residents are still working. She observed, "People are looking for something meaningful to do. For many people, their job defines who they are. Our job is to help them live the life they want . . . and they want everything!" **50+**