



*In the warmer months, dinners are served in the courtyard garden at The Hamilton.*

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# SPRING REAL ESTATE 2007 Second Section

## **Paring Down While Living Well The Hamilton provides amenities, as well as location.**

by Katharine Lu

When Sam and Kim Webster lived in their home on a half-acre lot in Palo Alto, the daily upkeep had become overwhelming: Squirrels kept nesting in the roof, the oak trees fell over and boxes of dirt were cluttering up the yard. Keeping up the 430-square-foot kitchen alone was enough to keep Kim busy the whole day, as she ended up spending most of her time cooking and cleaning in what she said became her "Cinderella corner."

Although Sam Webster considered moving to a local retirement community, none of the complexes seemed to offer what he wanted, which was a place that provided large living space and less structural rules. So he, along with four other friends nearing retirement, decided to build their own senior living community, The Hamilton, which would be completely managed by its residents.

"It was always the goal for The Hamilton to be managed by residents. We wanted to build the nicest place that we could to spend the rest of our later years," Webster said.

Built by seniors for seniors, The Hamilton is a non-profit organization that is managed by a board of nine directors, all of whom are residents. Operating under a 100 percent reserve fund, it is a smaller community with just under 70 residents and 36 units, and it's conveniently located a couple of blocks from downtown Palo Alto. There is no entrance fee, and eligibility requirements simply ask that one spouse be at least 55 years old.

The board is responsible for a number of management duties, including calculating the monthly homeowners' fee, which covers gas, water, garbage, gardening, tree, pest and window-cleaning services. Also, safety call pendants are included, and free transportation is offered Monday through Friday for destinations within 10 miles.

Based on the number of residents in the complex and square footage of an individual's apartment, this monthly homeowner's fee ranges from \$3,300 to \$4,000 per month. Homeowners are expected to pay the monthly charge even if no one is currently living in the condo, but it is the only fee required at The Hamilton. All other services such as food or housekeeping are optional.

Recently, the board voted to install handicapped entry to the complex's indoor pool, and they are currently working on upgrading equipment in the gym. For those not on the board, there are other ways residents can participate, such as on the building, finance, marketing, house, garden, library and social committees.

Unlike many other retirement communities, The Hamilton does not offer health care. Although it has developed a referral network of nurses and physicians from its residents, The Hamilton's view is that residents should independently determine and manage their own needs, hiring health aides or seeking medical assistance by their own choice. However, each resident is given a "panic pendant" if immediate help is needed.

Webster said that the lack of health care is one of The Hamilton's defining features. "The idea was to keep ourselves in familiar places," he said. "The last thing you need at this time of life is regimented change."

Not only are residents free to make their own personal medical arrangements, but living at The Hamilton affords a considerable amount of financial freedom. Homeowners can list their condo at any price and with any Realtor, and The Hamilton will not require any percentage of the profit. If a resident does sell their condo, there are no exit fees.

But buying a condo at The Hamilton can get pricey, as the average price for units was \$1 million in 2006. Generally, the turnover rate is roughly three units a year.



Sam Tenney

*Peter and Barbara Fande's home is among the 36 units at The Hamilton senior living community in Palo Alto, which was built by seniors, for seniors.*

One boon for senior housing is applying Proposition 60, which allows homeowners who are 55 years or older to transfer the capped property tax rate of their previous residence to their new primary residence at The Hamilton.

As two- or three-bedroom condos range from 1,350 square feet to 2,574 square feet, The Hamilton is attractive to those who have lived in larger homes. When Gilbert and her husband thought about retiring, she said that they wanted to live in a place that didn't require as much daily maintenance.

"If you're from a large house, you still want your space. We lived on a third of an acre, and you had to get in the car to do everything. You have to realize that at some point, you can't do that anymore," she said. "We didn't want to wait until we were at that stage, saying 'Someday, someday—but not now.'"

Today, Gilbert doesn't have to worry about fixing things around the house like putting in a shelf or replacing a shower head. For a nominal fee, the facilities staff is available for any general work that needs to be done around the house, whether it's changing a light bulb, hanging pictures, moving furniture or unclogging a drain. If a resident decides to have contractors come and replace their hallway with stone tiling, as Gilbert recently did, the facilities staff can supervise hired contractors.

The housekeeping staff is also available to house sit for residents when they are out of town—and even feed the fish.

For residents who opt to include meals in their monthly fee, dinner is served in the dining room five nights a week, in which a Club Table is also set up for those who are single or would just like to meet new people. Dinner at The Hamilton is no simple meal though. It's a full five-course meal, and residents can choose from a variety of savory entrees and enjoy the wine selection with no extra corkage fee. One Saturday evening menu featured a poached pear salad, cream of asparagus soup, and a choice between petit filet mignon or grilled Hawaiian mahi mahi with mango, not to mention the last course of berries with angel food cake. If requested, arrangements can also be made for vegetarians or persons with special dietary needs.

Gilbert said she was not disappointed with the food when she first moved in.



*The Hamilton co-founders Sam Webster and Carol Gilbert pause in the community dining room, where dinner is served five nights per week.*

Sam Kenney

"I love cooking gourmet food, but having done it all my life, I wanted to be taken care of. I wanted someone who cooked like me," she said, adding that she's no easy critic when it comes to food, as she's had her own recipes printed in the culinary magazine, Bon Appetit.

Besides dinner five nights a week, The Hamilton also provides social events for residents to get together. Every week, there is a Monday movie night, and every month, there is at least one social program like The Hamilton Happy Hour, where drinks and hors d'oeuvres are provided for the spontaneous sing-alongs that often happen. Other times, talks are given by residents in their field of interest or expertise, and friends are always welcome to come and stop by.

In February, the social committee also organized a Valentine's Day event that involved residents turning in pictures of their wedding day, in which they had to guess their neighbors' young, but familiar faces in the photos. Piano music was playing, some neighbors were singing old favorites like, "Let Me Call You Sweetheart," and the prize of a box of See's Candies and bottle of wine were awaiting the winner of the game.

Pat Mozena, who's now lived at The Hamilton for almost eight years, won the contest by guessing correctly all 20 pictures. She said residents choose The Hamilton over other senior living complexes because of its small community.

"At a place like the Hyatt, it's like living in a hotel," she said. "We know most of our neighbors here, and we get together for cocktail parties. You always see everyone, and yet you have your privacy. There's not something planned for you every minute."

There are few rules for living at The Hamilton, but that's how the residents like it. Dogs and cats are welcome in the community, and residents are encouraged to use the many amenities, including an indoor spa, a heated, indoor pool with a retractable roof, gym, two community lounges, library, outdoor garden, courtyard and two hotel rooms for overnight visitors. There's also 24-hour security and concierge service, leased underground parking and transportation services.

Webster said that living at The Hamilton strikes a good balance between socializing and privacy. "We have a great bunch of people in here, but it's nice that we're not crowded in three times a day with our neighbors," he said. "It's nice to have privacy but still be around other people. Nobody here worries about keeping up with Joneses."