

Venture Out at Mesa Comprehensive Long Range Plan



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Preface

We are at a crossroads, of sorts, in discussions about retirement living and age-restricted communities. Since the time of Venture Out of Mesa's initial comprehensive planning decisions in 2002-03 society has seen both a major recession (2008-2010) and the first wave of the Baby Boomer generation reaching retirement age. As the results of this report will clearly portray, VO has done very well over the past 14 years in both addressing the needs and requests of its current residents and planning for the influx of a new generation of retirees whose attitudes, interests and perspectives about retirement considerably contrast those of the Silent generation (in their 70's) and Depression era (80+).

At the back of this report I have included copies of several articles that will help VO residents and staff understand the attitudes and behaviors of three generations: Boomers, Generation X, and Millennials. I include this information because one of the primary reasons Venture Out has remained a vibrant community is its ability to plan for the future and follow through with the plans.

In 2002/03 there were very few 55+ communities in the Valley who considered the need to think about the future and their community to the degree that VO did. Since the 2003 report was published word has spread and a handful of communities of similar age have realized the benefits of such planning. Competition is what often makes us stronger...as we seek ways to solidify benefits and then share them with ourselves (since word of mouth will always be the strongest marketing tool) and others...in the pursuit of building an even stronger community.

I encourage all who use this document in planning for VO's future to take the time to read the articles in the Appendices before reading the results of the planning process. This will allow you to read about "who you are" with a proper reference toward "what you need to become." That last statement needs to be considered with a strong caveat: It is imperative that planning efforts never dismiss the importance of addressing equally the needs and interests of current residents in conjunction with the adaptations that may be needed to both attract future residents and serve the current population as it ages.

Executive Summary

1291 residents participated in the Needs Assessment Survey compared to 1181 in 2003.

The average age of residents has decreased from 75 in 2003 to 70.65 in 2016.

Key highlights from the survey and focus groups

- 17 resident focus groups were held along with 2 Board/Committee focus groups. In 2003 27 focus groups were conducted.
- 116 residents took part in the Planning workshop in 2016 compared with 150 in 2003.
- The VO Outlines remain the primary means of communication with residents. 94% read it always/frequently.
- At least ¼ of the residents use the VO website at least a couple times a week. 41% of those under 65 years do so.
- The VO website is not used to its potential.
- Enforcement of Code Compliance is still a concern of residents.
- There was a tremendous increase in the “excellent” ratings since 2003 in residents’ attitudes had toward VO’s attention in areas, facilities, and services.
- 94.2% felt a sense of community at VO because of resident friendliness, the multitude of clubs/activities, and commonality with others.
- Moving to VO was a couples’ decision for 85%
- There were large increases in positive attitudes about vehicle security passes, having opinions heard, and opportunity to be a board member
- Bathhouses remain important for residents and their guests
- Technology is well used by VO residents of all ages. Over 90% use personal computers. Almost 80% have personal Wifi routers.
- 48.2% indicated they would support a special assessment for Sports-Plex. Over 50% consider the Sports-Plex as one factor in their decision to purchase at VO.
- The Golden Corridor must continue to show activity in the park.

- Almost 1/3 strongly support use of Capital Funds to move/improve club facilities. Over 50% were supportive of using Capital funds for new projects.
- Four areas need much more consideration: water and sewer, streets, drainage, and parkwide Wifi.
- Almost 2/3 of the residents volunteer, up from 48% in 2003
- Drainage concerns are a very real problem. Residents felt the responsibility should be shared between residents and VO
- 74% have tried new activities since retirement. 77% belong to at least 1-2 clubs
- Purchasing tickets at the activity office jumped 60% since 2003.
- There was a large increase in bocce, pickleball, exercise classes, water aerobics, country western dancing and drama participation since 2003

VO Hot Spots addressed at the Working Group Session

Details about each are presented within

- Marketing
- Drainage
- Club/Facility usage
- Visual appeal of VO
- Internal communication
- Use of finances
- Code compliance
- Staffing

Comprehensive Long Range Plan Venture Out of Mesa

VO's 2016 Long Range Plan: Why the planning continues

After the first Comprehensive Long Range Plan was completed in 2003 and the results shared with the community, the VO administrative staff and association boards realized they had a great deal of work to do in order to allow Venture Out to become the type of revitalized community they imagined. Eight focal areas were identified and placed on a prioritized time line. They were: housing, land use, recreation center/community center, security/front and back gates, RV overnight area, understanding the Boomer generation, services, and real estate and marketing. By 2014 all eight had been completed and the administrative staff and condo board knew it was time to continue the process of identifying a new set of directives for the community. Generalizing from the data, only 17.6% of the residents who were here for the 2003 survey remain at VO. That is a relative turn over of at least 82% of homes. However, the number of home sales is probably higher as a number of residents chose to move from one VO home to another. As a result of the changes made over the past 13 years the percent of homes available in the community has dropped to an enviable rate of around 5%! In June of 2015 it was time to begin again! Approval was granted and a schedule identifying action points and dates was developed.

The Planning Process

Comprehensive long range planning involves much more than indicating what needs to be accomplished in the next 5-7 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 an 18-month period.

Stage 1 - Gathering data from residents

Survey Development

September 2015- January 2016

From September through December of 2015 Wendy Hultsman, in close concert with the Condo and Social Boards, the Long Range Planning Committee, and the heads of various key committees at VO drafted and then finalized a resident needs assessment survey that would be available to all homeowners, renters, and long-term RV lot residents in late February. This time frame was chosen so that the on-line version would not be confused with requests to vote on-line for the 2016-17 Board membership. The intent of the survey was to garner resident input on a wide variety of issues related to life at VO. The areas included:

- *Communication with residents*
- *Potential areas of focus for the Condo Board*
- *Attitudes toward VO policies*
- *Traffic control and safety within the park*
- *Legislation*
- *Space allotments for club/group use*
- *Flood control and drainage*
- *RV and vehicle storage*
- *Bathhouses*
- *Technology*
- *Sports-plex*
- *Finances*
- *Potential projects*
- *Potential future facilities*
- *Weekend facility service*

- *Decisions about your home*
- *Community life at VO*
- *Activity involvement*
- *Volunteerism*
- *Demographics*

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

Focus Groups

January-February 2016

Seventeen (17) resident focus groups allowed community members to elaborate on points collectively. Two questions were asked of each focus group:

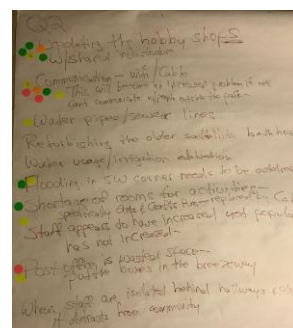
1. What is it about VO that makes it a “model” community compared to other age-restricted owner RV condo resorts?
2. What should be the focus of the Condo Board to keep VO a top-rated community?

The focus groups were held in one of several locations at VO (dependent on availability) during late January through early February. 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 VO (< 5 yrs., 5-9 yrs., 10-15 yrs., 16-19 yrs., 20+ yrs.), citizenship (US or Canada), or renters/RV overnight area. Any resident who wanted to take part was assigned to a focus group. They signed up via a short form available at the Administration building. All focus group participants were contacted via email or



phone message regarding their assigned time slot. When conflicts arose residents were placed into a group that closely matched their characteristics. There was little need to reschedule. Segmenting the residents allows them to be more comfortable discussing issues that have relevance to their particular experiences at VO. This was definitely true for long-term residents. Each focus group had between 8-14 members.

At each focus group all suggestions were written on large sheets of paper. Once the group exhausted their suggestions then each participant was given stick-on dots and asked to choose their top 4 responses to Question 2. When all of the focus groups were completed a summary list was compiled of all results and then the items that received the dots were tallied.



Board and Committee Focus Groups

In addition to the resident focus groups individual focus groups were held with the Planning Committee members and the Social Board members. Each of these groups was asked two questions.

1. Why would someone want to be a member of this board/committee?
2. What are the areas where the respective board should focus for the next 5 years?

A few of the board/committee members had also taken part in the resident focus groups, as they are homeowners too.

Survey Distribution

February – March 2016

The 116-question survey was made available in two formats: on-line and paper.

Through the VO Outlines residents (n=3170) were made aware of these options. The link to the online survey (using QUALTRICS, an online survey tool) was sent to every

individual email address that VO had (approximately 1375 residents). The list was crosschecked against the 2015-16 VO phone directory. Email addresses were added to the original list if they were in the directory. When there were two persons in a household using the same email address the second owner was directed to a duplicate copy of the survey. In total, approximately 2262 invitations were sent out for the on-line survey. All on-line surveys were fed into a database (SPSS) that would allow analysis using statistical software. Eight hundred and eighty-four (884) people (39%) completed the survey on line. Residents had until March 25th to complete the on-line survey.

For those residents who wished to complete the survey via a paper version (even if they had an email address), copies were made available for pick up at the Administration Building. Additionally, the week before the turn in deadline volunteers went to each house where there were no recorded email addresses and asked residents if they needed a survey. All those completing paper surveys were given an envelope addressed to Wendy Hultsman at Arizona State University to seal their survey and drop it into a box in the Administration Building. Wendy Hultsman collected the contents of the box twice over a 3-week period. If residents/owners were not on site they could mail their survey in as well. There were 407 usable paper surveys bringing the total completed survey count to 1291, representing 40.7% of the 3170 VO residents. Only 400 surveys were needed to be able to statistically generalize about the population. A copy of the survey and discussion of findings is in the next section.

Stage 2 - Draft presentation of results

September 12, 2016. A draft of the results from the needs assessment survey and the focus groups was sent to VO. Initial presentation of the 8 items for further discussion in the planning workshop was also made at this time.

Stage 3 – Planning Workshop

November 7, 2016. After analyzing the survey data and responses from the focus groups eight (8) items presented themselves as key issues for additional discussion and input from community residents. One hundred sixteen (116) residents participated in the planning workshop.

Stage 4 – Additional Data Gathering

In 2015 Venture Out staff conducted their own Renters survey. Results of the survey are presented in a section of the Needs Assessment that discussed renters.

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 Venture Out.

Stage 5 – Presentation of the Long Range Plan

December 13, 2016. A presentation was given to Board and committee members summarizing the data collection stages and presenting options for the future. There were dialogues that captured the additions that VO would like to see in the plan before presentation to the community.

January 10, 2017. A presentation was given at a Town Hall that summarized the full process and shared the outcome of all phases with VO residents.

Venture Out Needs Assessment Survey Results

(N=1291 survey participants, n=185 for those 65 and younger)

The 116 questions of the 2016 VO Needs Assessment survey were broken into several different categories. Each category will be discussed in detail in the sections below.

Where appropriate, comparisons will also be made with sub-groups of the resident population as well as responses from the 2003 and 2007 studies.

Communication with residents

VO uses a variety of means to inform residents about meeting minutes, activities, policies, etc. Since the 2002-03 and 2007 studies were conducted Venture Out has begun to post information in both paper and electronic formats. The table below shows the percentage of residents who read each of these items “always” or “frequently”.

| Item | <u>2016 Paper (all <+ 65 yrs.)</u> 2003 | | On-line (all <+ 65 yrs.) | |
|------------------|---|---------------|----------------------------|---------------|
| | Always | Frequently | Always | Frequently |
| VO | 70.6% 62.2% | 23.8% 28.6% | 2.7% 4.3% | 17.6% 21.6% |
| Outlines | 92.4% | 6.5% | | |
| VO Voices | 25.9% 13.4% | 28.5% 31.3% | 1.0% 1.7% | 7.8% .3% |
| | 63.6% | 16.7% | | |
| Bd. Mtg. | 8.4% 7.1% | 27.0% 31.9% | 1.8% 2.7% | 12.8% 17.0% |
| Minutes | | | | |

It appears that the current demographic is still primarily using paper format to gain access to VO communication. This is likely to change in 5-7 years, as we are already seeing an increase in on-line readership by those 65 years and younger. Over 94% of the

residents read the Outlines at least frequently. This is clearly the primary way to reach residents. One third of the residents read the meeting minutes at least frequently.

Channel 17

Channel 17 is VO's in house cable channel and is used to broadcast live coverage of meetings as well as a variety of programs

The frequencies listed below indicate that Channel 17 does serve a valuable role in the community. It is also evident that Channel 17 is viewed more often by those over 65.

| | All respondents | <= 65 yrs. |
|-----------------------|------------------------|----------------------|
| Condo Board meetings | 44.4% | 31.4% |
| Social Board meetings | 32.7% | 24.3% |
| VO this week | 26.3% | 30.3% |
| Grapevine | 23.8% | 28.9% |
| Worship service | 8.6% | 5.9% |

An open-ended question about Channel 17 usage indicated that two other shows receive some attention. They are "Ask Eldon" as well as video of VO activities and events. Many people shared they watched whatever is on when they are flipping through channels because they have a hard time locating a schedule.

Rarely do residents watch Channel 17 daily (3.2%/2003-4.5%). It is much more likely to be watched a couple times per week (34.7%/2003-6.9%) or rarely (44.8%/2003-30.0%).

VO Website

When residents were asked about their usage of the VO website only a few logged in every day. However, usage increases among younger residents.

| | All respondents | | <= 65 yrs. |
|-----------------------|-----------------|-------|------------|
| | 2016 | 2003 | |
| Everyday | .7% | .5% | 1.1% |
| Couple times per week | 24.6% | 6.9% | 40.4% |
| Rarely | 59.5% | 30.0% | 55.2% |

Bulletin boards

VO administration and residents share information through the use of bulletin boards. There is a set of boards at the Post Office. Additionally, the information from the bulletin boards is available on line. It appears that the Post Office bulletin boards are viewed much more frequently than those on line by those over 65 yrs. (in parenthesis). This may change in the next 5-7 years as we see on-line viewing more than doubled for weekly viewing by younger residents.

| | Post Office | On-line | |
|-----------------------|---------------|---------|---------------|
| | 2016 | 2003 | |
| Everyday | 3.0 % (1.1%) | 8.6% | .8% (.5%) |
| Couple times per week | 30.5% (32.4%) | 53.9% | 11.4% (24.2%) |
| Rarely | 55.5% (56.8%) | 34.8% | 38.0% (45.1%) |
| Never | 11.0% (8.1%) | 2.6% | 49.7% (30.2%) |

VO Boards and Committees

Residents were asked if they would be willing to serve on Boards or Committees at VO. Almost one third (30.4%) indicated they would be willing to serve on standing committees. However, only 6.9% would serve on the Condo Board and 7.8% would serve on the Social Board. Given that over 5% (equates to 158 out of 3170 residents) of

the residents said they would be willing to serve on a standing board, this is a good indication that VO should be able to field a slate of candidates for several years to come.

Questions for Condo Board

There were many suggestions as to what areas the Condo Board should address over the next several years. The full set of responses is in the Appendix. Responses fell into the following categories:

- *Pickelball and Tennis Courts*
- *Security*
- *Back Gate*
- *Calendar*
- *Activities*
- *Black street dust*
- *Construction needs*
- *Maintenance*
- *Resident behavior and needs*
- *Pets*
- *Utilities*
- *Education opportunities*
- *Staffing*
- *Traffic regulations*
- *Landscaping*
- *Technology*
- *Economic factors*
- *Recreation facilities and programs*
- *Food service*
- *General*

Attitudes toward VO's attention to areas, facilities and services

Perceptions are a very important part of "community culture." The residents were asked to rate the attentiveness of the VO staff on a variety of items. Below are the percentages of respondents who rated each item. The second row in each cell is the percentage for that item from the 2003 study.

| | Excellent | Good | Average | Fair | Poor |
|--|------------------------------|------|---------|------|------|
| | Percentages 2016/2003 | | | | |
| Overall responsiveness | 33.7 | 52.9 | 10.8 | 1.9 | .8 |
| | 12.4 | 60.6 | 22.2 | 4.0 | .8 |
| Information about activities & programs | 52.2 | 41.1 | 5.1 | 1.4 | .2 |
| | 25.4 | 58.4 | 13.8 | 2.2 | .2 |
| Service by administrative staff | 59.6 | 33.1 | 6.2 | .6 | .4 |
| | 39.9 | 50.8 | 8.1 | 1.1 | .2 |
| Recreation office | 53.2 | 39.6 | 5.5 | 1.2 | .5 |
| | 37.8 | 52.0 | 8.5 | .8 | .9 |
| Maintenance | 50.2 | 42.1 | 6.7 | .8 | .2 |
| | 15.5 | 53.3 | 22.7 | 6.1 | 2.3 |
| Real estate | 28.4 | 47.0 | 18.9 | 4.1 | 1.5 |
| | 3.7 | 31.2 | 30.9 | 19.9 | 14.3 |
| Security | 44.2 | 39.8 | 11.9 | 3.2 | .7 |
| | 7.6 | 41.9 | 26.7 | 15.7 | 8.1 |
| Code compliance | 19.1 | 45.4 | 24.3 | 8.0 | 3.3 |
| | 5.6 | 38.8 | 33.2 | 13.7 | 8.7 |
| Courtesy of volunteers and monitors | 51.4 | 41.4 | 6.2 | .8 | .2 |
| | 27.8 | 56.6 | 14.1 | 1.5 | .1 |

| | Excellent | Good | Average | Fair | Poor |
|---|--------------|--------------|--------------|------------|------------|
| Information about board policies & actions | 29.6 17.1 | 50.1 53.6 | 15.3 21.3 | 3.1 5.1 | 1.9 2.9 |
| Quality of classes, activities and programs | 46.7 25.7 | 45.6 58.7 | 6.8 14.1 | .4 1.2 | .4 .4 |
| Cost of classes, activities and programs | 41.4 18.5 | 44.5 50.2 | 11.5 23.4 | 1.9 6.4 | .7 1.5 |
| Variety of classes, activities and programs | 55.6 28.8 | 37.8 54.6 | 5.0 14.9 | 1.2 1.5 | .4 .2 |
| Time programs meet | 28.9 10.1 | 54.8 61.9 | 14.3 23.9 | 1.5 3.4 | .5 .7 |
| Proper set up of facilities | 43.4 15.9 | 47.8 65.4 | 8.0 16.6 | .3 2.1 | .5 |
| Landscaping of common areas | 56.4 20.2 | 37.6 56.3 | 4.9 16.7 | .8 5.0 | .2 1.8 |
| Quality of building maintenance | 53.1 18.9 | 39.0 58.8 | 7.1 17.9 | .5 3.9 | .3 .4 |
| Quality of bath houses | 51.8 30.2 | 39.8 50.2 | 7.7 15.7 | .7 3.2 | .4 .6 |
| Quality of pools and spas | 60.5 28.2 | 34.2 54.2 | 4.5 14.6 | .4 2.4 | .4 .7 |
| Quality of exercise facilities | 70.3 20.8 | 23.4 55.9 | 3.0 17.1 | .1 4.7 | .4 1.5 |
| Design and function of buildings | 40.6 15.6 | 49.0 58.9 | 8.3 21.6 | 1.4 3.3 | .8 .5 |

| | Excellent | Good | Average | Fair | Poor |
|--|-----------|------|---------|------|------|
| Cleanliness of facilities | 53.8 | 39.2 | 5.8 | .9 | .2 |
| | 28.7 | 55.8 | 11.7 | 3.1 | .6 |
| Replacement or program facilities | 28.5 | 53.0 | 15.7 | 1.9 | .9 |
| | 8.4 | 55.5 | 29.6 | 5.5 | .9 |
| Timeliness of maintenance | 39.7 | 50.5 | 8.5 | 1.1 | .5 |
| | 10.0 | 54.8 | 28.6 | 5.8 | 1.8 |
| Recycling | 38.4 | 45.3 | 12.5 | 2.6 | 1.3 |

While service by administrative staff received strong approval, there is concern related to actions or lack of actions taken by code compliance and monitoring personnel. Code compliance appears to be the area most bothersome to residents. These same comments appear in areas where the condo board should place their focus. Also mentioned as a condo board focal area, and demonstrated by lower overall attitudes are real estate, information shared about board policies and actions, and replacement of program facilities.

The dramatic increase in the percentage of residents who feel that VO is doing an excellent job in their attention to those areas is impressive and certainly a group of statistics about which the community should feel proud. The most noted improvements (those with at least a 25% improvement) have taken place in: Information about activities and programs; maintenance; real estate; security; cost of classes, activities and programs; variety of classes, activities and programs; time programs meet; proper set up of facilities; landscaping of common areas; quality of building maintenance, quality of pools and spas; quality of exercise facilities; design and function of buildings,

cleanliness of facilities; and timeliness of maintenance. The impact of the new EPC resulted in a 50% increase in those indicating VO's attention to the facility is "excellent."

There is a great deal of respect for the staff's attention to information provided by the recreation office, including program variety and quality, and the courtesy of volunteers and monitors.

The care and maintenance of facilities was also noted. Residents appreciate the quality of maintenance and cleanliness in general, as well as the quality of the bathhouses, pools and spas, and exercise facilities.

Venture Out as a Community

Residents were asked several questions about their decision to move to VO and what, if anything, might VO focus on to make the community even more attractive to prospective buyers and renters.



Why move to an age-restricted community?

There were two categories that stood out far more than others when this question was asked.



1. The activities offered are diverse and age-appropriate
2. I/We wanted to be in a community where we had things in common with other residents.

These responses reflect residents' desire for an active

lifestyle that can be shared with others who share similar views about life...due to their previous experiences. Another fairly repetitive response related to the easy of making friends and the number of good friendships developed in the community.

Reflective of these comments, 92.4% of the residents felt a sense of community at VO.

The primary reasons include:

- Friendliness of the residents
- Activities/Clubs that are participated in together
- Commonality of age and interests
- The neighborhood feel of the community layout
- Volunteer opportunity that bring residents together
- Ease of making friends
- A sense of security

Further, when asked what residents have in common, five responses stood out:

- The active lifestyle
- Age
- Desire to be involved in activities and opportunities
- Sincere actions that indicated looking out for each other (in times of need)
- A desire for a sense of community (in what was a second home for most residents)



When residents were asked why they chose a gated community the vast majority responded that it seemed safer. They wanted security while they were there as well as knowing that their home and belongings would be safe for the many months when they were not at VO.



When making the decision to move to VO, 85% of the time it was a “couples” decision. This reflects the fact that around that percentage of residents are living at VO with a partner.

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

- *Fix the roads (black dust problem)*
- *Better street lighting*
- *Upgrade older units*
- *Use park ambassadors more effectively...perhaps working with the realtors*
- *Offer open house tours and have activities going on*
- *Require clean yards and reduce yard clutter*
- *Keep condo fees down yet competitive*
- *Upgrade to park wide Wi-Fi*
- *Keep the palm trees and greenery*
- *Advertise more effectively...linking videos about Venture Out to YouTube*
- *Keep activities near the entrance*

There is a Legislative Action Committee that focuses on ensuring that issues external to VO that effect the VO community receive attention. Sixty percent (60%) of the residents indicated they were aware of this committee. The percentage can be increased via an internal communication effort.

VO Policies (2016 on top row/ 2003 results on second row in each cell)

| | Percentage | | | | |
|--|----------------|-----------|---------|---------------|--------------------|
| | Very Satisfied | Satisfied | Neutral | Dis-satisfied | Very Dis-satisfied |
| Parking around centers | 21.6 | 56.4 | 17.4 | 4.2 | .3 |
| | 5.5 | 54.0 | 31.8 | 6.7 | 2 |
| Check-in at Administration Building | 39.3 | 50.3 | 8.0 | 2.2 | .2 |
| | 23.2 | 61.8 | 13.5 | 1.2 | .2 |
| Quarterly fees | 18.5 | 49.4 | 20.8 | 9.6 | 1.8 |
| | 8.3 | 60.1 | 23.6 | 6.7 | 1.4 |
| Facilities provided | 42.2 | 50.0 | 6.8 | .6 | .2 |
| | 20.1 | 68.9 | 10.0 | .7 | .4 |
| Wearing name badges | 29.8 | 48.8 | 15.2 | 4.4 | 1.7 |
| | 16.3 | 65.9 | 13.8 | 3.1 | 1.0 |
| \$2 guest fee | 27.0 | 44.9 | 17.5 | 5.9 | 4.7 |
| Vehicle security passes | 44.5 | 45.6 | 7.9 | 1.3 | .7 |
| | 16.7 | 67.5 | 12.0 | 2.7 | 1.2 |
| Speed bumps | 15.1 | 37.6 | 22.2 | 13.4 | 11.7 |
| Posted speed limits | 24.4 | 49.8 | 16.6 | 7.1 | 2.0 |
| | 13.3 | 63.4 | 13.7 | 6.9 | 2.7 |
| Radar signs | 21.6 | 42.6 | 26.5 | 5.6 | 3.7 |

| | Very Satisfied | Satisfied | Neutral | Dis-satisfied | Very Dis-satisfied |
|--|----------------|-----------|---------|---------------|--------------------|
| Enforced speed limits | 11.7 | 35.7 | 27.4 | 15.6 | 9.6 |
| | 5.2 | 43.6 | 24.6 | 19.3 | 7.3 |
| Pedestrian safety guidelines | 16.5 | 46.9 | 26.0 | 7.7 | 2.8 |
| Opportunity to have opinions heard | 22.7 | 48.2 | 21.3 | 5.1 | 2.7 |
| | 9.4 | 61.4 | 26.0 | 2.1 | 1.1 |
| Opportunity to be a Board member | 28.6 | 44.0 | 25.8 | .8 | .8 |
| | 12.0 | 55.6 | 31.1 | .9 | .5 |
| Opportunity to chair a club/committee | 27.5 | 44.0 | 27.2 | .8 | .4 |
| | 12.1 | 57.1 | 29.8 | .7 | .3 |
| My quality of life as a VO resident | 59.4 | 34.4 | 5.0 | 1.0 | .1 |
| | 52.5 | 44.1 | 3.0 | .2 | .3 |
| Quiet hours | 42.8 | 46.4 | 9.0 | 1.6 | .3 |
| | 33.5 | 60.1 | 5.6 | .6 | .1 |
| Cable TV | 9.1 | 26.6 | 23.7 | 25.7 | 14.8 |
| | 10.3 | 41.3 | 24.3 | 14.9 | 9.1 |
| Sewer connections | 21.7 | 50.4 | 25.1 | 2.1 | .7 |
| | 11.8 | 58.9 | 25.4 | 3.5 | .4 |
| Appearance of lots/landscaping | 24.5 | 53.7 | 16.5 | 4.3 | .9 |
| | 12.4 | 63.8 | 15.7 | 7.2 | .8 |
| Personal storage | 16.3 | 50.4 | 27.3 | 5.3 | .7 |
| | 8.4 | 59.6 | 24.8 | 6.1 | 1.0 |
| Garbage collection | 56.0 | 39.5 | 3.4 | .7 | .3 |

| | Very Satisfied | Satisfied | Neutral | Dis-satisfied | Very Dis-satisfied |
|-------------------------------|----------------|-----------|---------|---------------|--------------------|
| RV washing facility | 23.5 | 34.3 | 40.2 | 1.1 | 1.0 |
| | 19.9 | 59.3 | 19.8 | 1.0 | .1 |
| Car washing facility | 28.6 | 46.6 | 21.5 | 1.0 | 1.4 |
| | 21.2 | 51.3 | 21.7 | .5 | .2 |
| Retention of palms | 35.7 | 40.7 | 15.3 | 5.6 | 2.7 |
| Back gate closing time | 30.9 | 45.3 | 13.5 | 8.2 | 2.1 |
| Recycling | 37.7 | 46.3 | 10.9 | 3.9 | 1.1 |

There are a few areas where satisfaction with VO policies has changed quite a bit since the 2003 survey. Most noted is the attitude about vehicle security passes, opportunity to have your options heard, and the opportunity to be a Board member. The percentage of residents who are very satisfied have increased quite a bit. On the opposite end, VO's Cable TV options remain an area of contention with the percentage of residents who are very dissatisfied increasing.

Three items stand out as being most bothersome to residents. They are:

- Speed bumps
- Enforcement of speed limits
- Cable TV



Speed bumps were also considered an issue when residents were asked about the different methods used at Venture Out for controlling traffic. Open-ended comments about this topic reflected that residents were also bothered by the lack of enforcement of speed limits for people who chose to ignore the intention of the speed bumps and go too fast on the VO roadways.

| | Percentage | | | | |
|------------------------------|-----------------|----------|---------|------------|-------------------|
| | Highly Adequate | Adequate | Neutral | Inadequate | Highly Inadequate |
| Speed limits | 28.3 | 53.0 | 6.9 | 8.9 | 2.9 |
| Stop signs | 26.0 | 52.5 | 11.3 | 7.9 | 2.3 |
| Yield signs | 24.0 | 55.5 | 10.5 | 8.4 | 1.6 |
| Speed bumps | 20.0 | 38.8 | 25.3 | 8.9 | 7.0 |
| Pedestrian guidelines | 19.9 | 48.3 | 20.1 | 9.2 | 2.6 |

Additional questions were asked about the streets and street lighting in general. When asked if the streets were in the condition one would expect, 48.5% of the residents indicated they disagreed or strongly disagreed. Only 40.7% agreed.

Relative to street lighting, 33.7% disagreed that the lighting is adequate while 52.5% agreed or strongly agreed that Venture Out had adequate street lighting.

When asked if the 100-400 block of Aztec should be replaced like the 500-900 blocks before street repairs the residents felt as follows:

Strongly Agree 18.2% Somewhat Agree 11.9% Neutral 33.3%
 Disagree 14.8% Strongly Disagree 21.9%

It appears that residents more residents are against this decision than supportive.

Provision of adequate space for clubs

Since Venture Out is a land locked community there will never be the option to expand the acreage available. That being said, over the years the number of clubs and activities

at VO has increased substantially. In 2016 the issue of space provision is once again addressed with some different results than in 2003!

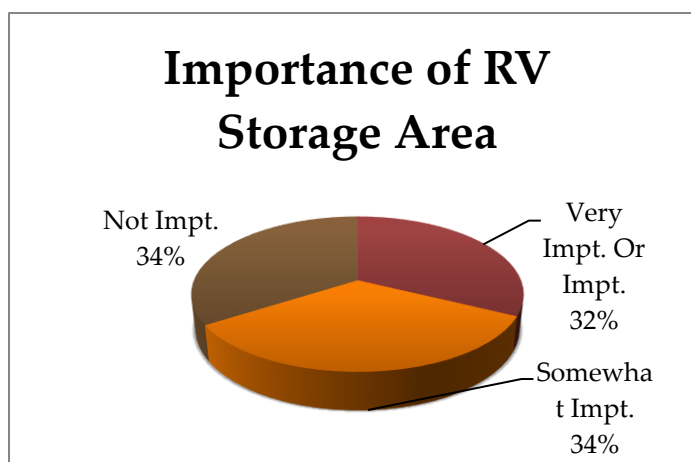
| | Yes | No | Don't Know |
|-------------------------|------------|-----------|-------------------|
| Woodworking | 18.8 | 10.2 | 71 |
| Meeting rooms | 66.7 | 8.2 | 20.6 |
| Card rooms | 46.1 | 4.2 | 46.7 |
| Glass arts | 38.8 | .6 | 57.8 |
| Woodcarving | 22.2 | 2.1 | 73.9 |
| Silversmithing | 21.4 | 2.9 | 73.6 |
| Handyman | 19.1 | 5.5 | 75.4 |
| Lapidary | 18.8 | 6.3 | 74.9 |
| Ceramics/pottery | 18.3 | 6.4 | 73.3 |
| Sewing | 23.6 | 8.6 | 65.6 |
| Fitness | 77.9 | 1.7 | 16.2 |
| AV | 20.9 | 4.0 | 73.1 |
| Electronics | 36.6 | 5.3 | 54.9 |
| Administration | 53.8 | 21.0 | 21.6 |
| Library | 78.0 | 5.9 | 11.4 |
| Shuffleboard | 43.5 | 2.6 | 51.3 |
| Tennis | 48.1 | 3.3 | 48.6 |
| Lawn bowling | 37.5 | 1.9 | 57.9 |
| Horseshoes | 30.5 | 1.5 | 65.8 |
| Bocce | 47.9 | 6.3 | 42.3 |
| Pickle ball | 37.7 | 18.8 | 39.7 |
| Table tennis | 19.2 | 5.2 | 75.6 |

| | Yes | No | Don't Know |
|-----------------------------|------|------|------------|
| Fine arts/painting | 14.4 | 4.1 | 80.2 |
| Darts | 12.9 | 2.7 | 83.2 |
| Ham radio | 17.7 | 2.4 | 79.9 |
| Party room w/kitchen | 67.7 | 12.3 | 16.4 |
| Laundry | 60.3 | 4.6 | 35.1 |

What is reflective here is that for 19 of the facilities over half of the residents did not know about the adequacy of the space allocation. There were two facilities that at least 18% of the residents indicated had insufficient space. These are Administration Building (21%) and Pickelball (18.8%). Others should be considered though.

Storage and RV Facilities

Since VO is primarily a second home for many of the residents, storage of items, including extra vehicles, is often a concern when residents leave for the summer as well as when they are in residence. Four questions were asked relative



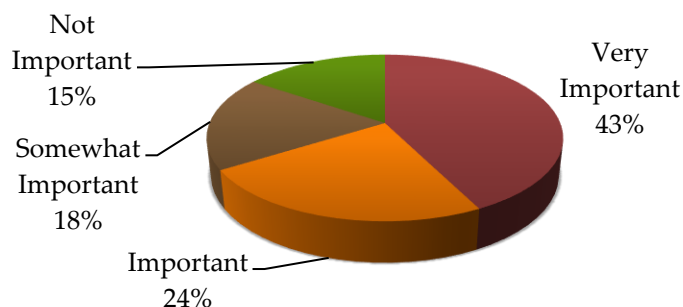
to these concerns. When residents were asked how important it was for VO to keep the RV storage area 59.1% indicated that it was at least somewhat important. (32.2%

indicated very important or important). Sixty-six percent (66%) of the residents indicated that they thought the RV storage space should be used for other purposes. For those who store cars at VO over the summer a question asked residents if they stored a car/vehicle off site in the summer (meaning they did not take it back to their primary residence). Only 16.7% indicated they did. When asked about the possibility of installing shade structures to keep vehicles shaded over the summer 24.6% were in favor.

Bathhouses

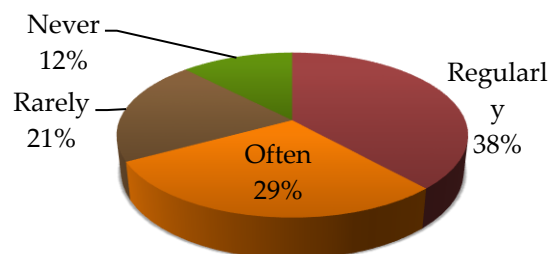
There are eight bathhouses at Venture Out. They receive quite a bit of use. Residents were asked three questions about the bathhouses in order to garner information about their importance and actual usage.

Importance of Bathhouses

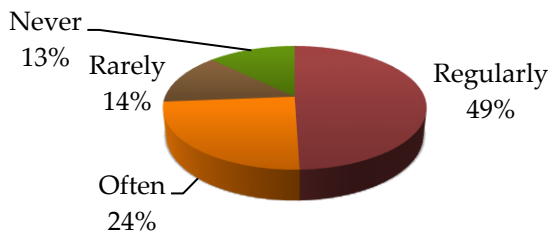


Two thirds (66%) of the residents indicated that the bathhouses were very important or important. Thirty-eight percent (38%) said they used them regularly while an additional 29% used them occasionally.

Use of Bathhouses by residents



Use of Bathhouses by guests



As far as guest use of the bathhouses, 49.5% indicated guests used them regularly and an additional 24.2% said they were used occasionally. These figures demonstrate that the bathhouses do indeed play a vital role at VO.

Technology

Surprisingly, personal computers are highly used at VO with 94.6% of the residents indicating they used them! One third of the residents have taken a VO computer-related class, and 12.4% have taken other technology classes at VO. The most popular classes have been on how to use an iPad, followed by cell phone usage.

94.6% of the residents indicating they used personal computers

Many residents own multiple forms of technology.

- Cell phone 90.4%
- iPad 70.7%
- Wi-Fi router 79.3%
- Smart phone 63.4%
- Fitbit 22.0%

Since the park does not have parkwide Wi-Fi, five hot spots were set up. Their usage varied.

- Community center 48.7%
- EPC 22.6%
- Oasis 17.8%
- Electronics 17.7%
- RV overnight 3.4%

With 79.3% indicating they owned a Wi-Fi router it is not surprising that the usage of hot spots is relatively low in several areas.

Nine areas were designated as the primary Internet uses by at least one third of the residents.

- Email 94.7%
- Surfing the Web 68.4%
- Facebook 58.6%
- News 58.0%
- Shopping 55.1%
- Games 38.6%
- YouTube 38.2%
- Amazon 36.7%
- Skype/Google chat 36.4%

The primary Internet service being used is Dish (42.1%) followed by Century Link (33.0%).

When asked about how often they streamed programs over the Internet, half the residents indicated they did not stream any. Twenty-one percent (21%) streamed program for less than 2 hours a week, and 20.2% streamed programs for 2-10 hours a

week. One quarter (25%) of the residents felt the amount of program streaming they did would remain the same in the future while one third felt it would increase slightly. Twenty percent (20%) felt it would increase a lot!

Close to half the residents expect to do more streaming.

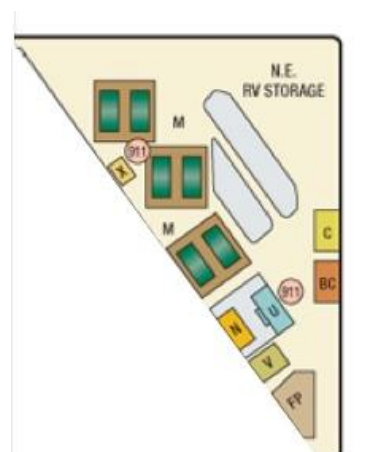
Cable TV

Venture Out has a cable package that is available to all residents. Through open-ended comments it was learned that many residents are not satisfied with the option. Several questions addressed resident present use of cable and potential switches to Internet TV. Fifty-one percent (51%) indicated that they do not see themselves moving from Cable TV to Internet TV, 15.3% said they would switch, and 7.2% already have. The remainder is uncertain.

Over three-quarters of the residents indicated they would continue to pay \$36/quarter for a cable TV package. The most expensive part of the package (50%) is ESPN. Half of the residents indicated they do watch ESPN and 40.7% are in favor of retaining it as part of the package. Thirty-one percent (31%) of the residents subscribe to additional content (beyond the package).

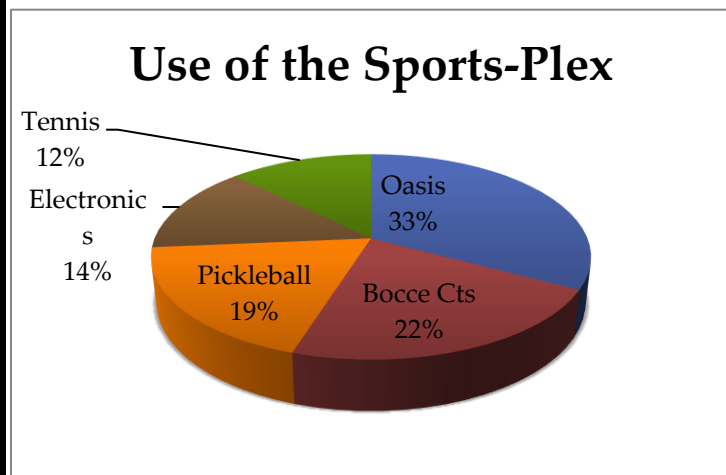
Sports-Plex

Currently many, but not all, of the very active sports facilities are located in the northeast corner of Venture Out. The description and purpose of the complex is as follows:



Sports-Plex is the name that the current Condo Boards determined would be used to describe what the corner will include. It will include tennis courts 1-6, bocce ball, and development of a new Pickle ball area. It's also been determined that sufficient space remains for the Batting Cage and the Golf Driving Cage. One of the main goals driving this project is the need to provide peace and quiet for residents living in close proximity to sports that can be very noisy.

When asked if they would support a special assessment of all lot owners for the development of this area 48.2% indicated "yes". Similarly, the residents were queried about the importance of this sports corner in their decision to own or rent at VO. 14.4% indicated it was extremely import, 15.3% said it was important, and 22.4% thought the corner was somewhat important in their decision. Thus, over 50% looked upon the Sports-Plex as one of the factors that assisted their decision to purchase a home in VO.



Biking is by far the most common way (44.5%) that users of the area get there, followed by traveling in a golf cart (26.1%). This question was not applicable for 12.1%) of those completing the survey, indicating that the Sports-Plex area

is in fact used by many for some purpose. A question was also posed regarding means of transportation used to reach the current pickle ball courts. Half of the survey respondents answered not applicable while 30.7% used a bicycle to get there.

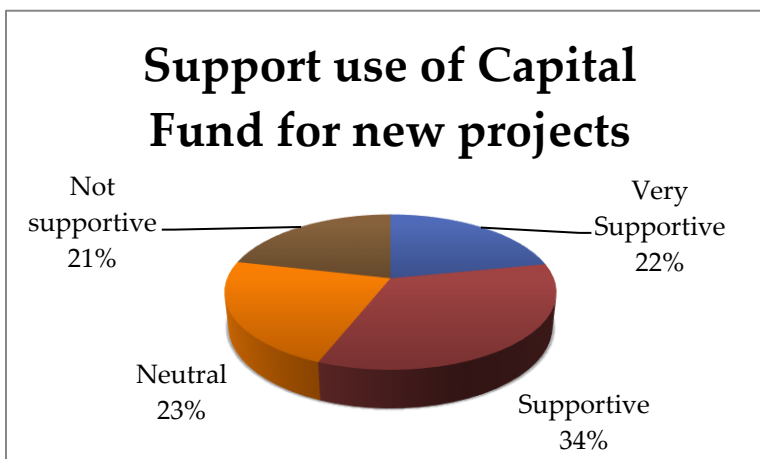
Finances

Residents were asked, "To what degree do you support allocating VO capital funds to move/improve club facilities such as the woodworking shop, pickle ball courts, hobby shops, etc.?"

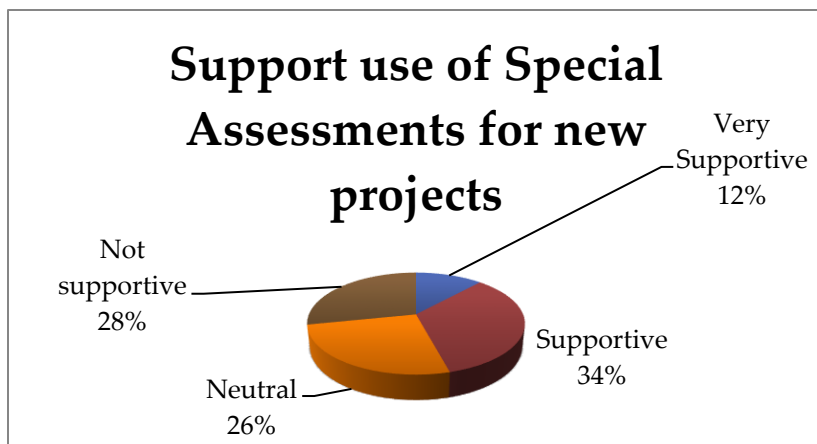
Finances are one of the hot topics for the 2016 long-range plan. As VO facilities continue to age there are a number of issues that will need to be addressed sooner, rather than later. Residents were asked "To what degree do you support allocating VO capital funds to move/improve club facilities such as the woodworking shop, pickle ball courts, hobby shops, etc.?" Thirty-one percent (31%) of the residents strongly support this measure while 34.6% somewhat support it. That means that almost 2/3 of the residents are in favor. Twenty-four percent (24%) were not strongly supportive or against the measure.

From the survey... *"The Condo Board presently has only two options to fund capital projects, with a special assessment or a combination of a special assessment and reserve funding. It is possible to form a separate capital fund through regular quarterly payments. This would reduce or possibly eliminate the need for a special assessment when a new project is approved. As always, lot owners would approve any spending for above the allotted \$90,000."*

Relative to supporting use of the Capital Fund for new projects, 21.9% were very supportive, 34.1% were supportive, and 21.4% were not supportive.



For use of a special assessment related to new project development, 11.8% were very supportive, 34.0% were supportive, and 28.2% were not supportive.



Two-thirds of the residents were in favor of this concept for funding capital projects in the future. Of those, 7.8% were willing to increase dues by \$75/quarter, adding \$524,700 to the capital fund annually; 13.4% were willing to increase dues by \$60/quarter, adding \$419,760 to the capital fund annually, and 40.3% were willing to increase dues by \$30/quarter adding \$209,880 annually to the capital fund.

There are two other funds at VO, the VO foundation and the VO Memorial fund. Sixty-nine percent (69%) were at least somewhat familiar with the VO Foundation and 62% were at least somewhat familiar with the VO Memorial Fund. These numbers can easily be increased through additional communication with residents.

Internal Projects

A variety of areas of concern have been mentioned thus far in this report. A question was posed that asked residents how important each of the projects were to them while living at VO.

| | Percentage | | | |
|--------------------------------------|------------------|-----------|--------------------|---------------|
| | Highly Important | Important | Somewhat Important | Not Important |
| Streets | 46.3 | 42.5 | 9.4 | 1.9 |
| Water and sewer | 37.0 | 44.9 | 13.5 | 4.7 |
| Internet | 47.1 | 34.2 | 11.1 | 7.7 |
| Drainage | 30.4 | 44.4 | 19.9 | 5.3 |
| Communication | 24.3 | 42.3 | 24.8 | 8.5 |
| Electricity and street lights | 28.2 | 38.1 | 20.7 | 13.0 |
| Cable TV | 25.8 | 39.7 | 19.5 | 15.0 |
| Irrigation | 15.8 | 44.7 | 30.4 | 9.1 |
| Exterior walls | 18.2 | 40.1 | 30.3 | 11.5 |
| Solar | 16.5 | 38.0 | 29.6 | 16.0 |
| Telephone | 14.6 | 26.5 | 21.6 | 36.3 |

It is clear from this chart that there are four areas that are considered much more important than the others: water and sewer, streets, drainage, and Internet. Each of these areas is considered highly important or important by at least three-quarters of the residents. These same areas came up as areas that the Condo Board should address.

Relative to drainage, residents were asked whose responsibility flood control was when homes were repeatedly affected. Forty-three percent (43%) said it was the individual owner's responsibility while 46.4% indicated the responsibility needs to be shared by both the homeowner and VO.

Future facilities

Even though VO is land locked it is possible to repurpose some of the areas to accommodate other needs and/or augment some existing areas to include new dimensions. Residents were asked their opinion of considering a variety of potential facilities.

| | Percent supporting | |
|---|--------------------|------|
| | 2016 | 2003 |
| Security of pedestrian gates | 71.4 | |
| Rental of space off season | 48.7 | |
| Restaurant/coffee shop | 45.0 | 42.2 |
| New hobby shop | 36.2 | |
| Shade structure for summer | 35.3 | |
| Shuttle service | 32.4 | 51.2 |
| Clubhouse lounge/tiki bar | 32.2 | 24.8 |
| Additional pedestrian gates | 27.4 | |
| Vending area | 25.8 | 22.8 |
| Enhanced common area landscaping | 24.6 | 38.3 |
| Basketball hoop | 18.9 | 13.2 |
| Sports bar | 17.3 | |
| Expanded media/library | 15.9 | 33.0 |
| Storage locker facility | 10.0 | 15.5 |
| Racquetball court | 8.0 | 12.8 |
| Retail/pro shop | 5.0 | 9.9 |

Security of pedestrian gates is clearly supported, as is rental of space off-season and development of a restaurant/coffee shop.

A new hobby shop, shuttle service, shade structures for summer, and a club house/ tiki bar are supported by 1/3 of the residents

Upgrades made to the library have been well received as it is no longer a high priority but instead well used!

On the Renters survey Coffee Shop and Convenience store also rated very high as potential future facilities

Venture Out turns 50 very soon! With age comes a variety of updates that are needed. Residents were asked the importance (to them) of several different projects related to aging structures. Three items: attention to roadways, telecommunications, and drainage should receive additional attention.

| | Percentage | | | |
|---|----------------|-----------|--------------------|----------------------|
| | Very Important | Important | Somewhat Important | Not at all Important |
| Road Replacement/ Maintenance | 45.1 | 41.2 | 11.6 | 2.1 |
| SW Drainage | 28.7 | 40.7 | 25.2 | 5.4 |
| Telecommunications | 31.7 | 35.2 | 21.7 | 11.4 |
| New street lighting | 17.8 | 30.8 | 30.8 | 20.6 |
| Relocate pickle ball courts | 25.4 | 21.5 | 21.3 | 31.7 |
| Sonoran Café/Café | 15.1 | 22.9 | 18.9 | 43.1 |
| Development of Desert Terrace for meetings, parties | 10.7 | 24.1 | 28.9 | 36.3 |
| New Hobby Center | 10.3 | 22.1 | 31.1 | 36.4 |
| Replace/Remodel Admin. Building | 11.8 | 19.5 | 27.5 | 41.2 |
| West pool remodel | 6.7 | 21.5 | 42.5 | 29.3 |
| Additional RV overnight spots | 5.4 | 13.6 | 27.7 | 53.3 |

Weekend services are offered in a variety of places. Over three-quarters of the residents were Very Satisfied/Satisfied with the weekend services provided by recreation (78.8%), maintenance (78%), security (85.2%), swimming pool service (79.9%), and bathhouse service (78.3%).

Your home and Venture Out

While many people live at Venture Out, the community is not for everyone...nor is continued residency as people age. When residents were asked if they were considering selling their home in the future 21.4% indicated they were. Of those, 8.9% would be selling in 0-3 yrs., 7.6% in 4-6 yrs., and 11.1% in 7+ years. The vast majority of these moves were being made because of increased age and declining health of the owners. A much smaller percentage was due to the value of the Canadian dollar and cost of Canadian health insurance, and increasing Condo fees. A relatively small percentage, 15.7% saw themselves living at VO year round.

In 2002-2003 safety was considered one of the eight "hot points" for VO to focus. In 2016, 71.6% of the residents indicated they always felt safe at VO, and 27.1% said they usually felt safe. For those who did not feel safe (which were very few), the reasons most often given are: anyone could hop over the walls, anyone could walk in through the pedestrian gates, it was dark walking at night, and drivers do not pay attention to the traffic messages.

Learning about VO

When residents were asked how they first heard about Venture Out 61.6% indicated it was through a resident referral. Twenty percent (20%) indicated they had relatives and friends that lived at VO. Eight-eight percent (88%) of the renters listed friends/relatives as how they heard about VO. Another popular reason (13%) was through VO's

reputation and word of mouth. Forty-five percent have convinced others to move to VO. They did it by inviting them to come to VO, suggesting they rent, and describing the activities and programs at VO in detail.

Volunteerism (2016|2003)

Volunteering is an integral part of life at VO. Almost two-thirds (63%) of those completing the survey in 2016 indicated they currently volunteer, compared to 48% in 2003. One-quarter volunteer 2-4 hours per week (51% in 2003), 17% volunteer an hour or less per week (11.2% in 2003), 12.7% volunteer 5-8 hours per week (24.7% in 2003), and 9.2% volunteer nine or more hours a week (12.3% in 2003). There are more residents volunteering now.

Almost two-thirds (63%) of those completing the survey indicated they currently volunteer, compared to 48% in 2003.

Apparently the interest in becoming volunteer starts early in one's residency at VO. One quarter of the residents started volunteering immediately. However, 30.8% got used to VO their first year and started 1-3 years after they moved to VO. Only 3% waited seven or more years to start volunteering.

By far special events are the most popular activities for attracting volunteers (41%), followed by being a club/committee officer (23.7%). Ten percent (10%) volunteer as hobby shop monitors/instructors. Twenty-two percent (22%) indicated they volunteered in other areas, primarily food events, handyman and in the library.

Reasons for volunteering varied. The three most popular reasons were "I enjoy the work" (44.5%), "I want to help others" (42.5%) and "I enjoy the company of others" (41.0%). Other popular reasons included "I have a skill to share" (28.7%) and "I want to help a cause" (25.3%).

One's health status was the top reason for not or no longer volunteering at VO. Other popular reasons were: my age, I am busy with other commitments, I am a caregiver, I don't want to be committed, I volunteer elsewhere, and I'm not here long enough during the season. Residents were asked if they would be more apt to volunteer if there was a shorter time commitment. Twenty-three percent (23%) indicated they would be! Relative to those who volunteer elsewhere...15.3% indicated they volunteered outside of VO while they were residing in AZ. The most common places were at church, health-related organizations, thrift shops, cultural activities, and sports.

While quite a number of residents indicated that their lives were too busy to volunteer, only 8.4% (12.1% in 2003) indicated that they would rather pay for services than volunteer.

Club involvement

Retirement is a time, for many, of learning new skills and taking part in new activities. Residents were asked if they had tried any new activities since retirement. Seventy-four percent (74%) indicated they had! The same held true for the renters. The most often mentioned activities included: bocce, pickle ball, electronics, aquatic activities, exercise, glass arts, cards, woodworking, and hiking. Many of the activities at VO operate through club management. When asked to how many clubs do you belong over half (52.4% in 2016, 58% in 2003) indicated 1-2 clubs while 27.8% (28% in 2003) belonged to 3-4 clubs. Even with all of the clubs at VO, 18.3% did not belong to any! Residents are allowed to use many of the club facilities even if they are not a member. When asked "if you are not a member of a club do you feel comfortable using the facilities?" 51.5% indicated they did. This number doesn't necessarily indicate that the other half do not feel comfortable,

74% indicated they had started at least one new activity since moving to VO!

but instead probably reflects that fact that many residents have not chosen to use club facilities if they were not a member of the club.

Three quarters (75%) of the residents felt that the spaces allocated for clubs was sufficient. However, there were five club areas that were deemed too small: Electronics, handyman, woodshop, pickle ball and sewing.

A series of questions were asked about participating in recreational activities with a spouse. Thirty-one percent (31% in 2016, 29% in 2003) indicated they participate in activities together 1-2 times a week, 23% (23% in 2002) spent 3-4 days participating together and 22% (27% in 2003) spent five or more days participating together. This question was not applicable for 9%. Participating together was at least somewhat important to 81.4% (85% in 2003) of those surveyed. While many couples participate together several times a week, most of them (49.1% in 2016, 50% in 2003) belong to 1-2 clubs together and 10.2% (15% in 2003) belong to 3-4 clubs together.

When the couples are not at VO 38.6% (24% in 2003) spend 1-2 days participating in recreation with their spouse, and 18.5% (39.5% in 2003) spend 3-4 days together.

Twenty-three percent (23% in 2016, 16% in 2003) do not spend any time together in recreation activities.

Over time it is typical for people to discontinue participation in activities for a variety of reasons. One third of the residents indicated that they have stopped doing at least one activity. The primary reasons for stopping participation are health and age, involvement in other activities, and not spending enough time at VO to get involved in activities/clubs intensively.

Services of the activity office

Residents use the activity office for a variety of reasons. The top services used are:

| | 2016 | 2003 |
|-------------------------------|-------|------|
| Ticket purchases | 83.9% | 21% |
| Accessing general information | 68.6% | 17% |
| Using the video library | 43.3% | 17% |
| Purchasing ice | 31.4% | 10% |
| Borrowing equipment | 25.6% | 8% |
| Copying documents | 19.8% | 13% |
| Seeking assistance of the | 17.7% | 5% |

Purchasing tickets and accessing general information are the primary reasons that residents go to the Administration Building

Activity Director

VO has several rooms/areas that can be rented for private parties. Thirty-four percent (34%) indicated they used facilities 1-2 times a year. Eleven percent (11%) used them 3-6 times a year and 53.1% never used them. These same facilities are also used for club parties. Thirty-nine percent (39%) attended club parties 1-2 times per year, 26.8% attended 3-6 times per year. Twenty-four percent (24%) never attended club parties at VO facilities.

Recreation participation is a very big part of the VO lifestyle. The table below shows how many days per week residents used various VO recreation facilities.

| | 0 days | | 1-2 days | | 3-5 days | | 6-7 days | |
|---------------------|--------|-------|----------|-------|----------|------|----------|------|
| | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 |
| Sauna | 86.7% | 78.1% | 10.1% | 14.4% | 2.5% | 5.4% | .6% | 2.0% |
| Putt green | 74.8% | 50.6% | 23.9% | 44.4% | 1.3% | 4.0% | 0% | 1.0% |
| Driving cage | 86.1% | 71.5% | 13.2% | 25.1% | .5% | 2.7% | .1% | .7% |
| | 0 days | | 1-2 days | | 3-5 days | | 6-7 days | |

| | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Spas | 63.8% | 39.6% | 17.6% | 26.8% | 12.6% | 23.0% | 5.9% | 10.7% |
| Batting cage | 91.3% | 92.2% | 7.3% | 5.1% | 1.2% | 2.1% | .2% | .6% |
| Video checkout | 60.5% | 29.5% | 35.8% | 61.5% | 3.2% | 8.5% | .4% | .5% |
| Library | 34.3% | 23.3% | 53.3% | 60.3% | 10.7% | 13.4% | 1.7% | 3.0% |
| EPC | 35.0% | | 33.5% | | 23.1% | | 8.3% | |
| Solar Panel parking | 62.8% | | 28.3% | | 6.0% | | 2.9% | |
| Community Center | 8.6% | | 45.5% | | 33.5% | | 12.5% | |
| Oasis | 39.8% | | 54.3% | | 5.4% | | .5% | |
| Cabana | 61.9% | | 34.7% | | 3.1% | | .2% | |
| Pool | 23.7% | | 31.6% | | 27.8% | | 16.9% | |
| Admin. Office | 35.5% | | 61.6% | | 2.6% | | .2% | |
| Activities Office | 21.2% | | 68.9% | | 9.5% | | .4% | |
| Tennis Veranda | 83.1% | | 9.5% | | 4.6% | | 2.7% | |
| BBQ areas | 89.7% | | 8.4% | | .7% | | 1.2% | |
| Desert Terrace | 79.1% | | 18.7% | | .9% | | 1.3% | |
| Laundromat | 82.4% | | 15.3% | | 1.1% | | 1.2% | |

Within the facilities we are interested in seeing how often residents participated in various activities.

| | 0 days | | 1-2 days | | 3-5 days | | 6-7 days | |
|------------------------|--------|-------|----------|-------|----------|-------|----------|-------|
| | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 |
| Lap swim | 80.3% | 80.6% | 5.7% | 9.9% | 4.7% | 6.9% | 2.1% | 2.7% |
| Water walking | 67.6% | 59.2% | 13.9% | 21.5% | 7.9% | 14.6% | 3.1% | 4.7% |
| Sitting by pool | 46.4% | 43.3% | 29.9% | 35.1% | 12.9% | 17.7% | 4.0% | 3.9% |
| Weight lifting | 64.0% | 64.3% | 15.4% | 21.1% | 11.1% | 12.2% | 2.1% | 2.4% |
| Shuffleboard | 82.7% | 75.5% | 7.7% | 18.8% | 1.6% | 4.6% | .7% | 1.1% |
| Tennis | 79.0% | 75.9% | 3.2% | 7.8% | 6.5% | 10.2% | 4.2% | 6.1% |
| Lawn Bowling | 86.6% | 89.7% | 2.9% | 4.9% | 2.0% | 4.1% | 1.3% | 1.3% |
| Horseshoes | 90.3% | 95.7% | 1.4% | 3.1% | .3% | 1.0% | .3% | .2% |
| Bocce | 60.5% | 80.7% | 25.7% | 13.2% | 5.6% | 5.1% | 1.8% | 1.1% |
| Walking | 15.9% | 9.1% | 31.9% | 29.2% | 30.0% | 37.6% | 17.3% | 24.1% |
| Woodworking | 81.9% | 81.9% | 5.9% | 11.7% | 3.6% | 5.6% | 1.5% | .9% |
| Billiards | 74.2% | 75.5% | 14.2% | 15.3% | 3.0% | 5.7% | 1.8% | 3.3% |
| Pickle ball | 60.5% | 84.4% | 13.1% | 9.7% | 11.0% | 3.8% | 8.7% | 2.2% |
| Table Tennis | 88.5% | 94.8% | 3.1% | 4.2% | .5% | 1.0% | .3% | |
| Lapidary | 87.5% | 92.0% | 2.4% | 3.7% | 1.6% | 3.6% | .9% | .6% |
| Silversmithing | 88.1% | 91.4% | 3.0% | 5.0% | 1.4% | 2.8% | .4% | .7% |
| Ceramics | 89.1% | 88.6% | 2.4% | 7.8% | 1.1% | 3.1% | .3% | .5% |
| Glass Arts | 80.4% | 87.2% | 6.5% | 9.0% | 4.7% | 2.8% | 1.4% | 1.1% |
| Sewing | 83.4% | 83.5% | 5.0% | 10.8% | 2.9% | 4.6% | 1.2% | 1.1% |
| A/V | 86.3% | 84.2% | 4.3% | 13.4% | .8% | 1.8% | .5% | .5% |
| Fine Arts | 90.5% | 92.0% | 1.5% | 6.6% | .2% | 1.2% | .2% | .2% |

| | 0 days | | 1-2 days | | 3-5 days | | 6-7 days | |
|---------------------|--------|-------|----------|------|----------|------|----------|------|
| | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 |
| Wood carving | 89.2% | 95.7% | 1.8% | 2.9% | .9% | 1.1% | .8% | .3% |
| Darts | 90.8% | 95.7% | 1.8% | 3.9% | 0% | .3% | .2% | .1% |
| Ham radio | 90.5% | 96.3% | 1.5% | 1.4% | .4% | 1.7% | .3% | .5% |
| Croquet | 88.2% | | 3.5% | | .4% | | .4% | |
| Hiking | 71.6% | | 17.1% | | 2.6% | | .4% | |
| Golfing | 66.3% | | 22.3% | | 3.7% | | .4% | |
| Biking | 47.0% | | 19.5% | | 14.8% | | 11.5% | |
| Card Games | 57.5% | | 23.7% | | 10.4% | | 2.0% | |

There was a definite increase in participation in two areas since the last survey... bocce, which saw a jump in 20% more involvement and pickleball, which saw a 16% climb.

Several other activities saw increases around 10%.

The VO activity office coordinates a lot of programs for residents. Survey respondents indicated how often they participated in various events.

| | Never | | Rarely | | Occasionally | | Frequently | |
|------------------------|--------------------|------|--------|------|--------------|------|------------|------|
| | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 |
| | Percentages | | | | | | | |
| Exercise class | 48.2 | 66.2 | 17.2 | 12.0 | 13.5 | 19.2 | 15.4 | 2.6 |
| Water aerobics | 61.5 | 71.9 | 12.2 | 11.5 | 9.9 | 12.2 | 10.7 | 4.3 |
| Softball league | 85.5 | 93.7 | 1.7 | 2.4 | 1.5 | 3.5 | 4.1 | .4 |

| | Never | | Rarely | | Occasionally | | Frequently | |
|------------------------------|-------|------|--------|------|--------------|------|------------|------|
| | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 | 2016 | 2003 |
| Theater outings | 62.8 | | 13.7 | | 14.3 | | 2.9 | |
| Country western dance | 72.3 | 91.5 | 8.6 | 7.9 | 9.0 | .3 | 3.5 | .5 |
| Round dance | 87.9 | 92.9 | 3.2 | 6.1 | 1.9 | .6 | .3 | .4 |
| Square dance | 88.6 | 96.5 | 2.5 | 3.0 | 1.8 | .4 | .3 | .1 |
| Creative writing | 88.6 | 94.0 | 2.5 | 4.8 | .8 | .7 | 1.1 | .5 |
| Bridge | 83.6 | 79.3 | 3.7 | 14.8 | 2.3 | 5.0 | 3.5 | .9 |
| Bible studies | 80.0 | 77.1 | 4.4 | 19.2 | 2.9 | 3.2 | 5.9 | .5 |
| Drama | 80.4 | 91.5 | 6.0 | 6.2 | 5.2 | 1.6 | 1.6 | .7 |
| Bus trips | 67.5 | 59.7 | 17.5 | 38.6 | 7.8 | 1.0 | .6 | .6 |
| Computer classes | 69.8 | 63.4 | 15.5 | 30.1 | 6.5 | 5.1 | 1.1 | 1.5 |
| Casino trips | 79.3 | 77.1 | 8.2 | 22.2 | 5.0 | .4 | .9 | .3 |
| Solo outings | 85.8 | 93.2 | 2.5 | 5.4 | 2.2 | 1.2 | 2.4 | .2 |
| Choir | 87.5 | 91.5 | 1.4 | 6.6 | .6 | .7 | 2.9 | .2 |

Several programs saw a marked increase in resident participation since 2003. These include: exercise classes, water aerobics, country western dancing, and drama activities. Renters involvement mirrored that of VO residents in all categories.

There are a wide variety of events that take place at VO. Some events are produced by the Activities Office, some by clubs, and others by individuals. Residents were asked how often they participated in these events.

| | Never | | Rarely | Occasionally | Frequently |
|-----------------------------|--------------------|------|--------|--------------|------------|
| | 2016 | 2003 | | | |
| | Percentages | | | | |
| Pot lucks | 23.6 | 49.3 | 29.6 | 33.1 | 9.9 |
| Private parties | 10.1 | 16.6 | 21.9 | 45.8 | 17.8 |
| Vendor sales | 19.6 | 22.4 | 25.8 | 40.3 | 9.9 |
| Craft sales | 19.1 | 25.0 | 26.4 | 41.2 | 9.1 |
| Movies | 52.8 | 69.5 | 20.3 | 14.8 | 5.7 |
| Special events | 8.0 | 12.2 | 18.7 | 51.4 | 16.8 |
| Ice cream socials | 28.0 | 35.7 | 28.3 | 33.5 | 5.5 |
| Planned happy hour | 38.1 | 52.0 | 22.3 | 24.2 | 10.2 |
| Educational seminars | 28.1 | 47.7 | 31.4 | 29.0 | 6.4 |

| | Never | | Rarely | Occasionally | Frequently |
|-----------------------|-------|------|--------|--------------|------------|
| | 2016 | 2003 | | | |
| State parties | 29.1 | 39.2 | 19.3 | 27.9 | 19.0 |
| VO dinners | 17.9 | 25.9 | 23.3 | 36.2 | 17.7 |
| Weekly dances | 56.3 | 71.0 | 15.9 | 15.0 | 7.4 |
| Flea markets | 22.2 | 26.5 | 25.9 | 36.3 | 11.3 |
| Grapevine | 45.6 | | 23.1 | 15.3 | 10.9 |
| Gabfest | 70.4 | | 12.7 | 5.7 | 5.1 |
| Concert series | 28.1 | | 19.9 | 24.3 | 16.2 |

The majority of these events are quite popular among the residents and renters. Due to their popularity they should definitely be continued. The least popular event was Gabfest, although over one quarter of the residents participate in it. Private parties, VO dinners and craft sales were the most popular.

In the 2003 survey participation in these events was asked relative to the number of times they attended per month. Thus, a direct comparison cannot be made. However, it is still possible to compare the percentage of residents who do not participate at all. Attendance at educational seminars has increased by 20% since the 2003 survey. The number of residents who show interest in educational programs will increase with the influx of the Boomer population. In addition, exposure to the ASU Osher Lifelong Learning Institute program options should be of interest to many residents too.

There are several activities that could be offered at VO. Residents were queried about the likelihood of participation in each of them.

| | Never | Rarely | Occasionally | Frequently |
|------------------------------------|-------|--------|--------------|------------|
| Lifelong learning | 26.7 | 22.1 | 34.9 | 7.2 |
| Concerts on site | 12.6 | 20.0 | 43.4 | 16.2 |
| Digital photography classes | 44.5 | 20.3 | 19.0 | 4.1 |
| Website design classes | 61.7 | 12.8 | 10.1 | 2.9 |
| Wellness programs | 22.6 | 26.5 | 34.6 | 5.9 |
| Cooking classes | 37.2 | 21.0 | 22.7 | 6.8 |

One program that is likely to be of significant interest to those who are interested in Lifelong learning is the Osher Lifelong Learning Institute (Olli)

<https://lifelonglearning.asu.edu/>



for the love of learning
university-quality, short courses and lectures for students 50+

Fall 2016 Schedule

register/login **membership** **give to OLLI**

Welcome to the Osher Lifelong Learning Institute (OLLI) at ASU

We invite you to explore our website and discover the many benefits that the world of lifelong learning offers to anyone age 50 and up. No tests, grades or educational requirements. A \$20 per semester membership fee entitles you to enroll in university-quality non-credit short courses and lectures. Most courses are only \$40 and lectures only \$10. As an OLLI at ASU member, you'll discover new interests, new opportunities and new friends!

Nationwide, there are 119 university-affiliated Osher Institutes, from Maine to Hawaii. For information about the OLLI network, educational trips and travel, and other resources, visit the Osher Lifelong Learning Institute National Resource Center.

Lifelong learning is a prominent interest of Boomers. The closest courses are held at the Tempe Public library and Friendship Village in Tempe, and on the Polytechnic campus.

Four styles of dance were the primary interests of residents. They indicated that they would like to see more 50-60's dances (48.1% in 2016, 19.5% in 2003), country/western dance (31.7% in 2016, 14.6% in 2003), 70's (24.2%), and Big band (22.7% in 2016, 27% in 2003).

Not everyone is able to participate in every activity they want to. Forty-six percent (46% in 2016, 59% in 2003) of the residents indicated that this was true for them. Three reasons stood out above the others for lack of participation. The primary reason was that the hours of the activity did not fit their schedule (26.7%), followed by not having enough time (20.6%), and personal health problems and physical condition (15.6%).

As residents age they are often unable to take part in many of the activities in which they once did. When asked if VO should provide activities for elderly residents 33.6% indicated they should.

There are a great many activities that attract VO residents and take place in the greater Phoenix area. There are increasing means of traveling to many of these areas via mass transit. Ten percent (10%) of the VO residents indicated they used the city bus system and 26.8% used light rail. There are plans to extend light rail further east, which would make riding it even more accessible.

Demographics of survey respondents

Of those who completed this question there was a fairly equal split between the genders: female 45.8%, males 43.8%. In 2007 the split was 53.5% females and 46.5% males. In 2003 there were 63.5% females and 36.5% males. Either the demographics are changing significantly, or many more males are interesting in completing the survey than in earlier years, which is likely!

Age groups

| | |
|------------|-------|
| < 55 yrs. | .7% |
| 55-59 yrs. | 4.2% |
| 60-69 yrs. | 38.2% |
| 70-79 yrs. | 36.3% |
| 80-84 yrs. | 10.1% |
| 90+ yrs. | .5% |

Mean age = 70.65 yrs.

Comparison of age groups across VO's three CLRP

| Age Groups | 2003 | 2007 | 2016 |
|------------|------|------|------|
| Percentage | | | |
| <50 yrs. | .5 | .5 | .7 |
| 50-59 | 7 | 8 | 4.2 |
| 60-69 | 34 | 30.9 | 38.2 |
| 70-79 | 41 | 40.8 | 46.3 |
| 80-89 | 15.5 | 17.8 | 10.1 |
| 90+ | .8 | 2 | .5 |

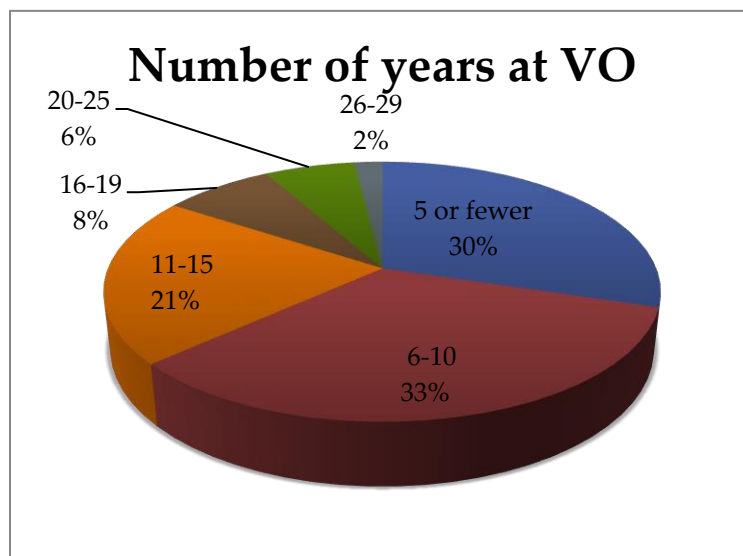
This chart shows a large change in demographics for several age categories. The percentage of those in the 50-59 year old category is about half of what it was 9 years ago while the 60-69 year old group has increased by approximately that amount. The drop in percentage from the 80-89 year old group in 2007 to 2016 is similar to the increase in the 70-79 year old group. Overall the average age of residents has continued to decrease although it is stabilizing around 70-71 years old. What these numbers

appear to represent is the loss of many of the original homeowners. Likewise, while some residents appear to be aging in place, judging from the chart below that depicts number of years at VO, older individuals, as a whole, are not remaining at VO for extended periods of time as they did a decade ago. The drop off seems to be occurring after residents have lived at VO 16+ years. Thus the decrease in overall age would be natural as there are not many individuals who move into communities such as Venture Out when they are in their late 70's and 80's.

The largest group (45.9%) was in the 61-70 age group, followed closely by the 71-80 yr olds (37.1%). The 80+ age group comprised 11.3% of the renters, indicating that they, too, are a diverse group. Many renters indicated they have been coming to VO for a long time.

Number of years at VO

| | |
|-----------------|-------|
| 5 yrs. or fewer | 29.1% |
| 6-10 yrs. | 32.8% |
| 11-15 yrs. | 20.5% |
| 16-19 yrs. | 7.4% |
| 20–25 yrs. | 6.1% |
| 26-29 yrs. | 1.9% |
| 30+ yrs. | 2.2% |



| Years at VO | 2003 | 2007 | 2016 |
|-------------|------|------|------|
| Percentage | | | |
| 1-5 | 26.3 | 31.2 | 29.1 |
| 6-10 | 28.9 | 24.6 | 32.8 |
| 11-15 | 15.7 | 17.1 | 20.5 |
| 16-19 | 13.1 | 9.1 | 7.4 |
| 20-25 | 11.7 | 10.0 | 6.1 |
| 26-29 | 3.6 | 4.9 | 1.9 |
| 30+ | .7 | 3.0 | 2.2 |

Ninety-three percent (93%) owned their homes, 5% were renting, and the rest were staying in the RV overnight area. Of the renters, 10% anticipated purchasing a home at VO in the future. 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



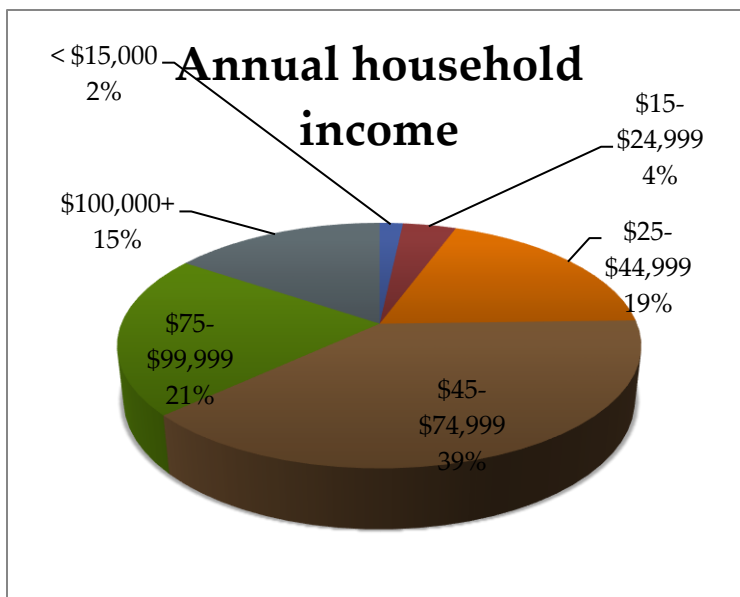
http://snowbirdtrailer.com/info_buy_rent/renting_buying.php

http://arizonasnowbirdparks.com/buying_renting.php



Annual household income

| | |
|-------------------|-------|
| < \$15,000 | 1.7% |
| \$15,000-\$24,999 | 3.9% |
| \$25,000-\$44,999 | 18.9% |
| \$45,000-\$74,999 | 38.5% |
| \$75,000-\$99,99 | 21.3% |
| \$100,000 or more | 15.5% |



Number of months spent at VO

| | 2016 | 2003 |
|------------|-------|-------|
| 2 or fewer | 8.9% | 5.0% |
| 3-5 | 58.8% | 50.0% |
| 6-9 | 24.5% | 35.0% |
| 10 or more | 6.6% | 9.0% |

Citizenship or survey respondents

| | | | | | |
|----|-------|--------|-------|-------|-----|
| US | 55.5% | Canada | 42.0% | Other | .3% |
|----|-------|--------|-------|-------|-----|

Home residence

Canada

| | |
|------------------|-------|
| Alberta | 14.5% |
| British Columbia | 13.0% |
| Saskatchewan | 8.4% |
| Ontario | 2.9% |

| | |
|---------------------------------|------|
| Manitoba | 2.0% |
| Yukon | .1% |
| <i>Pacific Northwest/Alaska</i> | |
| Washington | 7.5% |
| Montana | 3.4% |
| Oregon | 2.9% |
| Alaska | .7% |
| Idaho | .5% |
| <i>Rocky Mountains</i> | |
| Colorado | 1.8% |
| Nevada | .6% |
| Wyoming | .5% |
| Utah | .3% |
| <i>Southwest</i> | |
| Arizona | 7.3% |
| California | 1.2% |
| <i>Great Plains</i> | |
| North Dakota | 1.7% |
| South Dakota | .9% |
| Nebraska | .8% |
| Kansas | .2% |
| Oklahoma | .1% |

Midwest

| | |
|-----------|------|
| Minnesota | 7.5% |
| Iowa | 3.9% |
| Illinois | 1.9% |
| Michigan | 1.8% |
| Wisconsin | 1.6% |
| Ohio | .8% |
| Missouri | .5% |
| Indiana | .4% |

North/Northeast

| | |
|---------------|-----|
| Pennsylvania | .3% |
| Vermont | .1% |
| New Hampshire | .1% |
| New York | .1% |

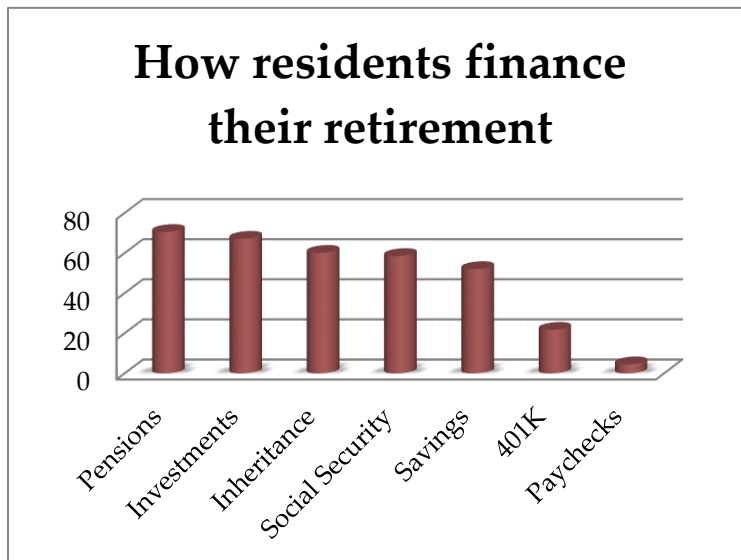
South/Southeast

| | |
|----------------|-----|
| Alabama | .2% |
| North Carolina | .2% |
| Virginia | .1% |

Seven and a half percent (7.5% in 2016, 4.4% in 2003) of the residents are employed while living at Venture Out. Of these, 3.1% work full time and 4.4% work part time. Four percent of those employed work via the Internet. This number will change significantly in the next 10 years will many more Boomers working longer.

There are many ways that residents can finance their retirement. Most residents used multiple methods.

| | |
|-----------------|-------|
| Pensions | 70.5% |
| Investment | 67.1% |
| Inheritance | 60.1% |
| Social Security | 58.5% |
| Savings | 52.0% |
| 401k | 21.7% |
| Paychecks | 4.5% |



General Health

| | | | | | |
|-----------|-------|-----------|-------|------|------|
| Excellent | 36.4% | Very Good | 48.2% | Good | 8.8% |
| Fair | 6.2% | Poor | .4% | | |

Highest level of education

| | 2016 | 2003 |
|-------------------|-------------|-------------|
| High school | 17.7% | 29.6% |
| Technical school | 9.3% | |
| Some college | 22.5% | 33.2% |
| College degree | 29.1% | 22.4% |
| Post grad. Degree | 21.3% | 14.8% |

Additional insight from renters

In the 2015 Renters survey a series of questions were asked relative to the importance of 11 factors in choosing to rent at VO. They rated each item on a 5-point scale with 5 being the highest.

| Item | Mean | Largest percentage(s) |
|-------------------------|------|-----------------------|
| Price | 3.85 | 3-27.9 4-33.6 5-31.4 |
| Ability to own | 2.96 | 1-26.3 5-24.8 |
| Geographic Location | 3.89 | 4-34.5 5-33.1 |
| Size of resort | 3.80 | 4-39.7 |
| Amenities | 4.60 | 5-78.4 |
| Pet friendly | 2.4 | 1-54.5 |
| Parking | 3.2 | 3-33.3 |
| RV accommodations | 1.95 | 1-60.7 |
| General appearance | 4.41 | 5-62.7 |
| Reputation of community | 4.58 | 5-71.3 |
| RV storage | 1.80 | 1-70.2 |

The areas that were most appreciated/inspirational to renters were the tremendous amount of activities, very happy and friendly residents, very helpful and friendly staff, and excellent security. Like the residents, the poor condition of the streets was mentioned by quite a number of the residents.

In addition to supporting a coffee shop and convenience store there was also support for more pickleball courts, a café, place to purchase stamps, poolside/regular bar, and a hair salon. Some other interesting suggestions, which could benefit all were bike/golf cart rentals, car pool options, loaner toys for grandkids, ironing board in laundry.

Children of VO residents survey results

Survey participants were asked to speak to their children and then indicate whether they would be willing to take part in a children of residents survey that focused on their perspectives of VO and potential move to VO. Two hundred (200) email addresses were supplied by residents, presuming that each resident actually made contact with their child to ask about their interest in survey participation. The long range planning committee in conjunction with Wendy Hultsman and Mary Schmit developed a short survey. The survey was only distributed via email since email addresses were given for all 200 potential participants. Of those 200 emails 44 completed the survey and an additional 10 responded that they did not know about the survey. Of the 44, eight (8) indicated that they had no interest in moving to VO at all and they completed only small sections. That left us with 36 useable surveys. This is not enough to generalize about future owners but it does provide some perspective about the interests of those whose parents current reside at VO. Responses from a couple of the pertinent questions are below.

When they move to VO (those that do move), 38.34% would no longer be working and 50% might be. Of those working, 90% of them would be working part time, and 37.5% of them would be working via the Internet from home. This statistic falls in line with the modes of work of many of today's 30-50 year olds...dependent on computer access for their work environment.

Sixty-one percent (61.75%) would probably stay at VO from 4-6 months while 23.53% would stay 1-3 months.

Initial exposure to Venture Out

One third of the respondents have been visiting VO since 2000-2005, while another quarter have been visiting since before 1990. Twenty-eight percent (28.2%) have visited infrequently, 48.7% visit annually, and when they come, 95% come to visit family and relatives, which makes sense. Fifty-five percent are considering purchasing and 39.5% indicated that they might purchase. If they purchase a house at VO 78% indicated it would not be for at least 7 years or more from now. Fifty-nine percent (59.5%) would reside seasonally and 30% have not decided yet. Their knowledge of VO comes from visits and talking to their parents as 53% never look at the website and 47% rarely do.

They were knowledgeable about the bathhouses. Over half (75.14%) felt they were either very important or important. Forty-one percent (41.18%) would use them regularly and 26.47% would use them occasionally. However, 52.94% anticipated that their guests would use them regularly and 26.47% felt their guests would use them occasionally. So over all, the bathhouses are still popular.

Electronics

It was not surprising that 100% of the respondents had a cell phone (94.29% were smart phones). What was surprising is that 100% also had a Wi-Fi router at home! Only around half (51.52%) used a Fitbit type device, and 85.71% had a tablet device.

Forty percent (40%) saw themselves definitely moving from Cable to Internet based TV in the next 1-2 years. Eleven percent (11.43%) already have and 37.14% thought they might be interested, but weren't sure. Two thirds (64.71%) would support a TV Cable package if it were included in the condo fees for \$36/quarter.

Streaming programs was popular with this group as 45.71% streamed programs 2-10 hours per week and 20% streamed more than 10 hours per week. Almost half (45.71%) thought they would increase their streaming activity a little in the future and 40% thought it would increase a lot.

Over two-thirds (68.57%) felt that the RV storage area was not important and 63.64% felt the land could be used for other purposes. The responses were totally opposite when asked if VO should install shade structures in common areas for cars/vehicles with 65,71% indicating yes!

There were no overall specific responses when asked what VO could do to make the community more attractive. Several did indicate that they hoped VO would keep up with the upgrades and not be passive about it. A couple mentioned it would be nice to see golf memberships. There was one response that clearly reflected the lifestyle that many of them live in now...they suggested that a car-sharing program be created!

Their perceptions of importance, or lack there of...of the Northeast Corner Sports complex was interesting. Fifty percent (50%) of the respondents felt its development was highly important or important and 50% felt it was only somewhat important or not important at all! Eighty-one percent (81.25%) would support a special assessment for development of the area.

Seven of the potential future facilities received a favorable nod from at least half of the respondents. These include:

| | |
|--------------------------------|--------|
| Shuttle service | 78.13% |
| Clubhouse style lounge | 74.19% |
| Restaurant/coffee shop | 71.88% |
| Security at pedestrian gates | 68.75% |
| Sports bar | 59.38% |
| Space rental during off-season | 56.25% |

Interest in an age-restricted community

The children of residents expressed the same views as their parents regarding why they would choose to move to an age-restricted community and why a gated-community is important to them. Not all are considering moving though. The primary reasons for not moving are the Canadian dollar exchange rate, the close proximity of houses to each other, the Arizona heat, and a desire to be closer to water.

It was a fairly equal split whether or not they would rent (48.48% “yes” versus 51.52% “no”) a home before purchasing one. Of those who would rent, the park model option was the overwhelming choice. The primary reasons for renting first were “we would rent until we inherit our parents place” and “by renting we can better decide where we want to purchase.”

Demographics of survey respondents

Fifty-three percent (53%) of those completing the survey were between 40-49 years old (GenX), 29% were 50-59 years old (late Boomers), 12% were younger than 40 (GenX and Millennials), and 6% were 60+ (Boomers and Silent Generation). Sixty-three percent (63.64%) plan to retire in 11+ years while 30.3% will retire in 5-10 years. Sixty percent (60%) had an annual household income of \$100,000+, while 20% had an income of \$75-\$99,999.

FOCUS GROUP RESULTS

Resident Focus Groups responses

There were two questions asked in each of the resident focus groups. The first question looked at the qualities that make Venture Out an outstanding community. Results fell into seven specific categories and one miscellaneous category. Many of these responses were indicated multiple times.

The people

- Friendships made
- Status is not made a priority with all of our backgrounds
- Residents are very helpful in helping you learn new things
- Closeness of the people
- Concern for our neighbors
- Cooperation among residents....from celebration to governance
- An expectation you will get along
- Classless society
- Pride in our community
- Commonality of the type of person that types to come
- You can still be young and active in your retirement
- There are a number of residents who are very good leaders and contribute greatly
- Sense of family...the best place we can be in times of need
- People put in what they can and take out what they need from the park
- Residents are good at respecting others' limitations
- Friendliness is not superficial
- What happened in our other life is not an issue
- No one is "retired"
- No dichotomy of owners vs. renters
- Most of the people in the park are "invited" by those here, Nice people invite nice people
- Many meals available so you don't have to cook so much

The physical structure

- Architecture requires us to have 75% of front exposed
- Angling of the lots

- Ease of physical exercise – you can see others frequently and exchange communication
- Neighborhoods formed
- Front porches encourage interaction
- Staggered streets mean you are not looking into neighbors homes
- Block parties encourage getting to know your neighbors
- Design means no one is too far from the center
- Utilities are all included and underground
- Lack of internal vandalism – due to ownership respect
- Variety of housing styles
- We are all giving up something to stay here because of how close we are physically
- Visual entrance...palm trees...add to quality appearance
- 1700 lots is a good size
- Number and cleanliness of bathhouses

Communication

- Video broadcasting of meetings
- We are well informed through writing and open communication
- WE get to authorize capital spending through voting
- Residents can be involved in decision-making process by board – opportunity to speak
- Participation in VO governance
- Many committees that feed into governance
- Lots of problem solving “allowed”
- Staff guidance and competence
- There are a number of residents who are very good leaders and contribute greatly
- Lots of safety features in the park.
- We plan ahead
- Attitude that with each improvement we improve our value
- Management is willing to share their knowledge to move things forward
- Problem resolution method is effective
- Monday morning grapevine

Activities

- Lots of things to do
- Costs of activities is reasonable
- You get to TRY many things
- If you are bored it is your own fault

- You can be who you want to be and it's all here for you
- Lots of flexibility...everything is open 24 hours
- Lots of opportunities for social interaction and activity involvement
- Pet owners association has done a great job

Volunteerism

- Opportunities for volunteering
- When you belong to a large club you must volunteer to raise money
- The ways the clubs operate under the social board inspires volunteerism

Security

- Security keeps us safe
- Easy for single women to feel safe

Home ownership

- Residents own part of VO
- Owing cuts down on resident turnover
- When we own...we do buy in
- Ownership promotes pride...we want the park to be "looked after" ...we get frequent "yesses"

The staff

- Wonderful staff
- The employees are friendly and willing to interact
- Maintenance staff to do set up and take down
- Theresa does a great job of communicating

Other

- Younger generation likes to come because of the energy
- RV overnights are hosted, drawn in to community
- Rules allow for family visits so you get to know your neighbors families

The second question asked residents what VO should focus on for the next 5-10 years.

Several items were mentioned across multiple focus groups. These items are:

- Monitor Club space use...growth and decline
- Develop a plan for storm water management
- Continue to focus on safety and security and courtesy of security to residents
- Evaluate street safety and enhancement

- Improve access to media over the park
- Consider Hobby center replacement
- Consider bringing back miniature golf
- Continue current structure of governance
- Enhance telecommunications...Wi-Fi, fiber optics, Channel 17*
- Conduct a survey to assess actual usage (times, # of people) all facilities
- Actualize the streets plan
- Look at a plan over maintaining/removing costly palm trees. And replanting
- Offer better lighting of street signs
- Complete NE sports complex
- Bring in a management consultant to look at workload of Directors
- Administrative office needs better appearance and enlargement

Most of these items are the same ones that were voiced in the survey when asked what the focus of the Condo Board should be.

Social Board Focus Group responses

Why would someone want to be a member of this group?

- Preserve the integrity of the social clubs
- Sharing your ideas and skills with others
- To help the community
- To learn about how your community operates from the inside
- To give back to the community
- To solve problems
- Enjoyment of others and the tasks
- Getting to know more people
- Making a difference in the community in which you live
- To influence change
- To bring new ideas
- Because you are a “team” player
- Supporting each other and the clubs
- Squelching rumors

What should the Social Board be focusing on over the next 5 years?

- Educate residents to the broad spectrum of the Social Board’s responsibilities
- Having money before it is spent
- Better communication about how money is used
- Helping with the Hobby Center development
- Making sure the Social Board is involved in the planning of new facilities. Form follow function!
- Honest assessment of land use in relation to amount of activities on it and cost to keep it up.
- A new funding model is needed

Planning Committee Focus Group Responses

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

- Giving back to the community
- Sharing expertise with the community governance
- Keeping our minds active
- To “better” our community
- If you have not contributed you cannot complain!
- To protect our investment
- To have a “say” in our investment
- Our opinions matter
- “We” are the government
- We continue to strive to make VO better
- There are still things that need to be done
- Striving for constant and consistent improvement
- We have an obligation to those who developed the park before us to continue moving forward
- It’s our turn

What should the Planning Board be focusing on over the next 5 years?

- We need to articulate the future vision based on the diverse interests and needs of VO groups...and communicate it to the VO community! This involves continuous conversations!
- Be cognizant of activity interest changes of future generations
- Plan what the resident survey suggests
- Foster the continece that we vote for the good of the park. Communicate that “cultural thought collective”
- Be the keepers and maintainers of a rolling 5 year plan

- Recruit new blood
- Change our ration of time...spending more time on planning efforts

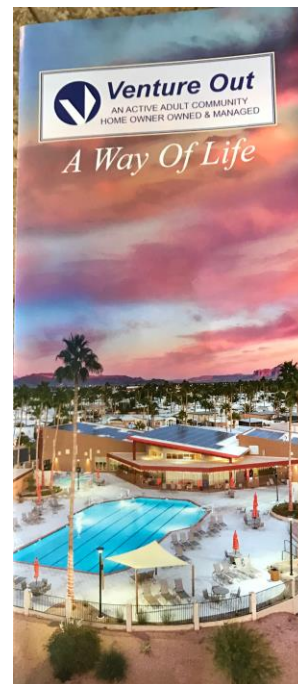
The perspectives of each Board and committee regarding their efforts over the next five years should be the basis for development of goals (discussed later) that become part of VO's Strategic Plan.

VO HOT KEYS

(Topics from the Working Group session)

Marketing

While VO does not appear to have difficulty attracting new residents to the community it remains important to have a solid marketing mix to maximize reach from multiple markets. In 2016 VO's primary print collateral flyer was redone. This colorful piece portrays the active lifestyle, variety of program/activity options, and diverse community facilities at Venture Out. The brochure should be made easily available to realtors locally as well as in key domestic markets.



VO Website

The primary marketing tool, other than word of mouth, should be the VO website. In essence it should mirror the brochure, sharing visuals, to create a uniform themed marketing mix. In addition, the website should include the following, serving two primary stakeholder groups: current residents seeking information they need as well as information they want to share and potential residents.

- A reflection of age diversity, including visiting families
- Links to clubs where specific information about the club, its activities, events, calendar and services can be viewed in detail
- Current information about entertainment, including how to get tickets, links for electronic ticketing (if this becomes available)
- Information about the VO Ambassador program, including an on-call Ambassador list of names, especially for weekends. Security can make the calls.

- A fillable form so that potential residents can make appointments with VO Ambassadors. This would be a great customer service
- Video or links to YouTube that show clips of events, programs and an aerial view of VO.
- Links to meeting minutes, announcements, and documents, such as CC & Rs.
- Removal of the current music from the site, or at least provide an easily identifiable means to turn it off.

Websites require continuous attention. There are a couple of alternatives for managing the website:

- Hire a part-time webmaster
- Recruit a knowledgeable resident/residents from the community to maintain the website. There are definitely skilled individuals who can do this.
- Outsource the redesign of the website and organize a resident committee to keep it updated.

Use of Social Media

Facebook is the primary social media platform for those 50-75



years old. Fifty-nine (59%) of the residents indicated they used Facebook. VO should continue to use Facebook to increase awareness and look to possibly include some ads that will appear on the right side panel for selected demographic users. This is an inexpensive marketing technique. Residents should be encouraged to share items about the community on Facebook. In essence, when residents share VO items with their

Facebook friends VO receives free marketing! A resident committee can keep the VO Facebook page up to date.

To reach those younger than 45 there are other social media platforms that can be used. The younger Gen X generation and most of the millennial generation use Instagram (pictures with links) and LinkedIn (professional network), as well as Twitter.

Knowing that word of mouth is the most effective marketing tool, residents can be educated about Meet Ups, which are designed around a diverse group of leisure interests, valley wide. Through involvement in these groups residents would be able to share the benefits of living at VO. In addition, VO residents indicated that they readily shared information about VO with friends and family to convince them to move to VO. An effective aide for these efforts would be the compilation of a “take home” marketing package whereby residents could take back home a folder that included a VO brochure, copy of the Outlines, and additional information sheets.

Drainage

The importance of addressing drainage concerns is to protect and safeguard VO residents and the property. It is a continuous process to share the knowledge gained about drainage. The primary efforts should go toward endorsing the Engineer's Study to reduce storm water damage and manage water flow. This includes:

- Modifying the west retention basin to increase its holding capacity
- Lowering the existing wall base
- Improving the entries into the basin



In addition, lowering the elevations of the roadways around the area would allow water to be directed away from the homes where drainage problems most often occur. The working committee and survey participants felt that the responsibility for storm water management falls with both the homeowner and Venture Out. If/When storm water management adjustments are made they should be coordinated with street repairs that are also scheduled.

Water erodes surfaces because the velocity of the water had been allowed to build up. To decrease damage from water flow it must be determined where the water is picking up speed in route to the drainage area and slow the speed down. Standing water does not erode, only moving water erodes! ALL residents should be encouraged to decrease use of hardscaping (pavers) and solid concrete slabs that restrict water percolation. This will help greatly in the reduction of water collecting on the surface. Soft Xeriscaping (granite, loose stones) and synthetic grass are two viable surface materials for our desert environment for homes that seek low maintenance and good drainage. However, without decreasing the velocity of the water movement these surfaces will also be washed away. Water must have a chance to percolate into the ground.

Club/Facility usage

Promise of a varied, active lifestyle is what brought most of the VO residents to live here. As such, it is vitally important that opportunities for involvement remain available and visible for residents across the lifespan. And while older residents may not participate as often or intensively as when they were younger, designing activity areas using Universal Design Principles assures usage for those who are permanently or temporarily disabled, and still interested in activity involvement.

Integrated Hobby Center

While the survey results regarding “not enough space” may not have reflected this need (due to lack of awareness by many residents), there are several hobby-related facilities that present significant safety and fire hazards. This is due to a combination of increased interest in the facilities coupled with insufficient space



allocation per number of people and types of equipment being used. Additionally, in some instances there are serious ventilation problems. These problems are occurring in the woodshop, silver smithing, ceramics/pottery and lapidary. Instead of developing or renovating existing or separate facilities it makes more sense (economically and logistically) to develop an integrated arts facility that provides the opportunity for shared infrastructure (e.g., HVAC, electric, plumbing), meeting space, restrooms, parking and loading areas. The building should consider:

- The ability of clubs to grow
- Adding on an upper level for other creative arts such as sewing and fine arts which have also outgrown their areas
- Universal design of doorways (internal and external)
- Building for adaptation as needs/interests may change over the next 5-10 years
- Use of a pod approach that allows shared display space, trash collection, elevators to the second floor, etc.

Desert Terrace

This area was designed as a social space, however in its present condition it is too warm there much of the year. Consider making adjustments so that it can be used in warm weather and/or repurpose the area for a different use. As is, the space is unused, and therefore inefficiently used much of the time.

Activity Scheduling

While having a predictable schedule accommodates some, it limits involvement by those who would like to be included but have scheduling conflicts across the “season” because the times never vary. Consider offering some activities at later times, such as evening. These might include cards, yoga, tai chi, water aerobics, and lane swimming. As younger people move into the park the likelihood of them working while living at VO is high. Having options for evening classes/programs allows them to be more active participants in VO offerings.

Reexamination of the East Pool Complex functionality

In the surveys and focus groups the EPC was mentioned a number of times relative to areas that are not fully serving the VO population. More specifically examination should include:

- Handicap accessibility. It is limited beyond the front entrance.
- Choice of floor tile. It should be non-slip
- Number of showers to serve the number of users
- Review and enforcement of the pool rules to include items allowed and hours for specific types of use

It will benefit all residents to prominently display NO SMOKING signs around all shared facilities. At the same time, visible, designated SMOKING ALLOWED areas should be set up where those who do smoke will feel welcoming sitting there.

Do not dismiss clubs simply because they do not have a large membership base. These clubs still serve a valuable role in the quality of life of VO residents. In some instances the space allocation may warrant of reduction or being shared with other clubs to maximize multiple use of the spaces. This should be done in coordination with the leadership of all clubs involved, and not as a punishment.

Visual appeal of VO

Over the past 12 years, since the first CLRP was initiated, there have been a number of systematic changes that have taken place inside the walls of Venture Out. The primary changes, while greatly affecting the programmatic and service offerings at VO, also provided a new, updated appearance to both residents and visitors. Updated areas include the Community Center, front entrance/security building, East Pool Complex (EPC), RV overnight area, and Glass Arts Center. Simultaneously many of the older park model homes also received exterior upgrading. All of these changes have proven to have a solid impact on the continued high level of home sales and occupancy at VO, even during challenging economic times.

There are, however, areas of VO that still can use visual improvement. During the working session this topic was discussed at great length. The suggestions proposed by residents include:

- Continue to maintain the greenery. Residents consider this to be one of the primary reasons they moved to VO

- First impressions of VO are important.

As you look down the “golden corridor”

toward the interior of the Community

Center attracts one’s eyes. It is very

important that potential residents see

activity right away to impress upon

them that we are an “active” adult community. Thus, it is important that activity

can be viewed as soon as possible.



- The primary area that lacks visual appeal along the corridor is the Administration Building. While it is not an item that received a high rating relative to “must be upgraded now,” this building is far too crowded in its existing condition. As a new resident



entering the Administration Building the immediate impression is a throwback to the 1970's instead of entering an updated resort condo property. In addition, the ability for the VO staff and boards to function efficiently is diminished by the lack of a Board Room and a tremendous lack of storage and service space.

- There are two issues with the exterior walls. First, at 6' tall, they are fairly easy to scale if someone wanted to enter VO. Second, particularly on the north side facing Main Street, there is very little to visually draw prospective owners into the community. The walls are plain block and you do not see the VO sign until you are upon it. Nothing speaks to a fun, active, community that lives inside the walls.
- VO is known for its Palm trees. Residents very much want the trees to remain. However, there is concern about the cost of maintaining those that are difficult to reach due to their height. A cost analysis is encouraged to determine if their maintenance is cost effective for VO.
- The visual appearance of unmaintained homes was mentioned often in the survey and focus groups. It would be a sound decision to take a stronger position enforcing the maintenance of homes that have remained vacant and deteriorated. In addition, while home maintenance is mentioned in the CC & Rs, there was fairly strong support for more effort given to enforcement of clean, maintained appearance of all homes throughout the year.
- Out of respect, the American flag should be lit at night

There are some additional items that will help with safety of all residents, current and future:

- Striping a bike/walk lane
- Uniform vegetation and decorative item set back distances from roadways
- Clear sight lines on every corner
- Illumination of street signs (solar). Making sure each street is signed
- Consider locating an aerial map of VO (screened on metal) at key street locations indicating, “you are here” for visitors and new residents.

Internal Communication

VO has many options already in place for communicating with residents. The issue, which is present in life anywhere, is getting residents to regularly pay attention to the information provided. Communication media available include:

- Channel 17
- Outlines
- Grapevine
- VO Website
- VO Facebook page
- Attending Board and Club meetings

Ninety-four percent (94%) of the residents use a personal computer. Seventy-nine percent (79%) own a Wi-Fi router! And 71% have an iPad. These percentages clearly indicate that the vast majority of the residents understand how to assess information from the Internet. Likewise, it is safe to say that younger residents are likely to raise those percentages in the next five years. One of the current, temporary inhibiting factor to Internet use is the lack of parkwide Wi-Fi connectivity. This will change in 2017.

Communication strategy and the Outlines

Solid communication plans typically involve the use of at least two different forms of communication to reach a common audience. Repetition of a message is fine (e.g., weekly, monthly). Replication of the same information in every form of communication is not. A definitive plan that indicates where specific streams of communication can be found would serve VO well. The most widely read information source is the VO Outlines, with 94.4% of the residents indicating they read it “always or frequently.” While color is attractive to the reader, it is also much more costly to produce in paper format. If VO were looking for ways to decrease costs,



printing in black and white might be one option. Currently the Outlines is published bi-weekly. If it was printed weekly with a smaller version printed the off week that had specific information to that week, information might be more current to the reader.

TV Monitors in facilities

Having visual information provided at key locations is often another effective form of communication with residents. This information must be updated daily to ensure that previously held events are removed.

Channel 17



VO has the opportunity to visually broadcast to the entire community. Having an updated (daily/weekly) schedule posted in the Outlines and on the website would help residents identify specific programs of interest. In addition, exploration should take place how “On Demand” options can be made available so that programs can be accessed when most convenient for those who choose to watch them. On Demand programming would allow regular Channel 17 programs to be stored in a holding position until someone chose to view them. This option could free the need to fill up daily “on screen” scheduling. Use of On Demand programming would require parkwide education relative to what is available and how to access it. This can be developed through a private YouTube video.

VO Website

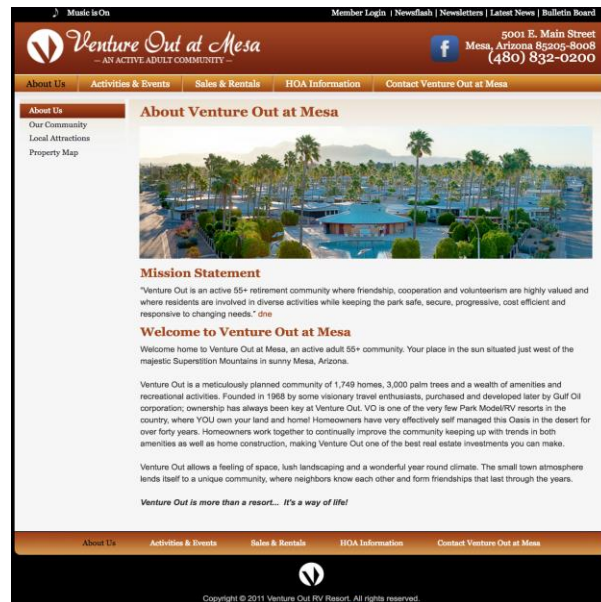
From a priority perspective more inclusive use of the VO website should rise to the top. This may require hiring a Webmaster. The website should be just as attractive as the VO Brochure and portray "A Way of Life." Internally, the website should have portals for each club. Within the club portals access can be open or by password. At a minimum clubs need to provide information about

- Club name
- Description of activities
- Meeting times
- Availability of facilities
- Costs
- Offers and contacts

Use of the website in this manner would allow VO to capture data (e.g. budget, usage, inventory) in one place as well as

the ability of the Social Board and Administration to share information with club leadership quickly and simultaneously, as portions of the portal would be assessable to those not in clubs but needing to share information. Also, clubs could use their portal to share information about their club to prospective members.

If VO chose to, training could be provided to a member(s) in each club who might be responsible for the upkeep and updating of the club's portal. Guidelines should be established regarding the types of information permissible, with leeway for creativity.



YouTube

It would cost nothing for VO to have a private (or public) YouTube channel where information could be shared with residents in visual form, such as “How to understand the budget” or “How to Access On Demand” programming on Channel 17. This could be particularly effective when systems such as new Wi-Fi or telecommunications upgrades require “training” to function effectively. Again, some residents may need instructions initially on how to access YouTube, however, once they are comfortable using it YouTube provides another effective way to easily share visual information with many people at one time.

Both the website and Outlines should have an easily identifiable section so that residents know how to get information about the administration and activities at VO with phone, email, and website addresses.

Use of finances

There are multiple areas of focus under the category of finances that warrant attention at VO. These will be addressed in the following contexts:

Options to control costs

Use of Capital Funds

Education of residents about finances/Budget transparency

Replacement and repurposing

Alternative revenue sources

Use of technology

Options to control costs

- The continued use of volunteers to fulfill key roles in VO's delivery of programs, activities and services is key to the reduction in staffing needs. Efforts should continue to use a variety of ways to encourage residents to volunteer, including in ways that may not have been offered before, such as website development and social media management.
- Whenever feasible, a bid process should be used to ensure that VO is receiving the most affordable yet quality options.
- Continue to place some of the responsibility for controlling costs on Board and Committee members
- Project forward with repair and replacement costs through implementation of a preventive maintenance schedule that employs a specific timeline. Allocate funds for specific tasks so that the money is available and the tasks 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.
- Roads and street lighting must receive attention from a safety perspective. The Infrastructure section of this report will address this further
- Drainage concerns are real at VO. The current study should become actualized as soon as possible
- Monitoring and measuring the impact of capital improvement is key to responsible use of finances. Determine how long before VO begins to see the benefits of its expenditures financially.
- Reliable telecommunication is important to current residents and will be a critical point as younger residents make decisions about purchasing a home in VO. A study is currently underway and efforts have begun to replace the existing unreliable Wi-Fi hotspots with a parkwide system.
- As mentioned elsewhere in this report the Administration Building is part of visitors (and residents) first impression of the park as it is located directly south of the entrance. While replacement of this building is never high on the residents list of “must do’s” because their interaction with the Administration Building is intermittent to rare, the tremendous lack of space and functionality is apparent once inside. The current state of this building clearly defies the magnificent upgrades occurring elsewhere in the community.
- Moving the pickleball courts and developing the North East Sports Complex is also a key item of interest for a number of residents. This is a two-edged sword. Residents clearly stated that it is very important for all who enter the community to see “activity” right away. This is one benefit to having the courts, or any active space, remain upfront. However, the closeness of these active areas to homes causes a great deal of concern due to the noise factor created by sports

participants. If all of the courts were to be moved to the North East Corner another means of portraying the community's active lifestyle should be inserted there.

Education/Transparency of the Budget

As the Outlines is the primary means of communicating with residents it should also be used as a means of educating them on how VO uses its finances. Through a weekly/bi-weekly column explanations can be offered that explain "why" rules are in place and how they impact HOA dues. Residents can also be educated on the definitions of various budgets, such as Capital, reserve and operating. Additional areas for education should include what residents can do to control costs. With specific costs information can be shared regarding what it costs per lot to implement improvements that have been requested parkwide.

Channel 17 and YouTube can also be used to offer tutorials on how to interpret the budget. Make sure that the articles and tutorials are simple/easy to understand and include both the fund definition and the difference between funds used by the Condo Board and the Social Board. Inform residents where to look or who to ask when they have questions about budgets.

Where can replacement/repurposing take place?

- Continue to use the common facilities committee to thoroughly analyze these large decisions
- Replace higher maintenance with lower maintenance items (i.e., natural grass vs. synthetic grass, LED lighting vs. incandescent lighting)

- Employ preventative maintenance techniques to extend the life of the infrastructure understand that sometimes replacement is more cost effective than continuing to nickel and dime repairs.

Development of Alternative Revenue

These need to be developed with a committee structure. However, from the survey results it should be noted that two-thirds of the residents supported an increase in HOA dues as long as there were not many other financial requests. An examination should be undertaken to determine if contracted services/outsourcing would be less expensive than some or our own in-house employees in specific areas.

Use of technology

- Explore options where by technology could help reduce the cost of:
- Security (e.g. pedestrian gate passes)
- Ground maintenance
- Sense of security (e.g., cameras in key locations substituting for security patrols)

Code compliance

Keeping up with new design trends and conveniences has made VO's appearance quite inviting to those who live here and potential owners. The desire to enhance one's property is happening more rapidly in the past five years as more as more homes are being converted to expand living space without impacting the designated square footage foot print. As homeowners continue to make renovations it is imperative that VO 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 site?

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 appearance of the overall community. More specifically, efforts should focus on:

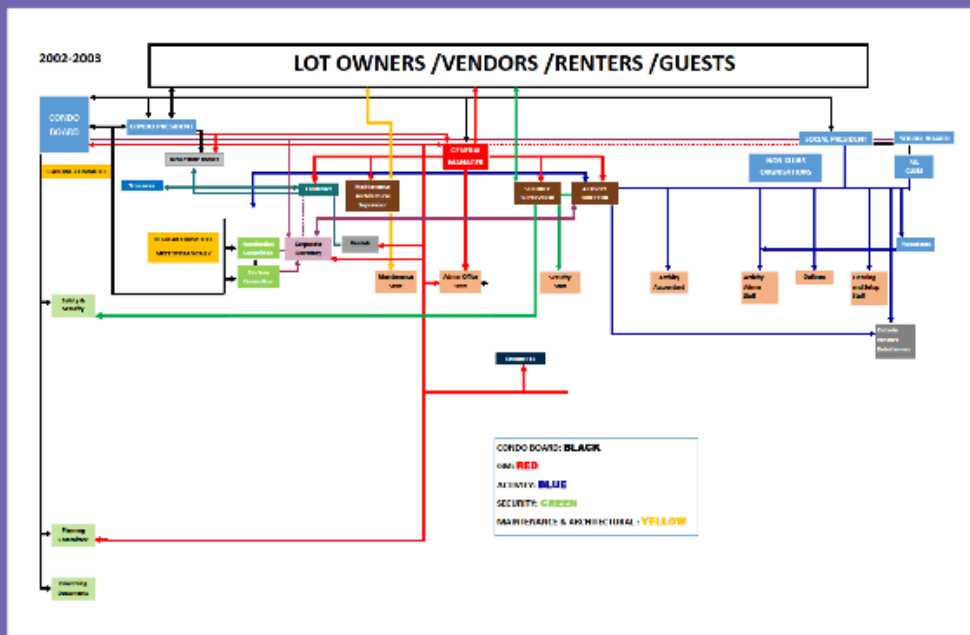
- Consistence in enforcement
- Correcting grandfathered variances and non-compliance builds that are happening in the non-park models
- Enforcement of easement use. Easements are meant to stay clear.
- Determining whether non-park model compliance issues be corrected at time of title transfer or before title transfer (e.g., pony walls, placement of sheds)
- Enforcement of fire safety on every property! Assurance that all home and common areas are serviceable by emergency vehicles.
- Have stronger penalties for unsightly properties. When home remain vacant and unattended, fines need to be enforced.
- Reexamine CC & Rs to determine which areas are broken most often and why. Is the code still appropriate? Is further education needed? Will education help reduction of code non-compliance?

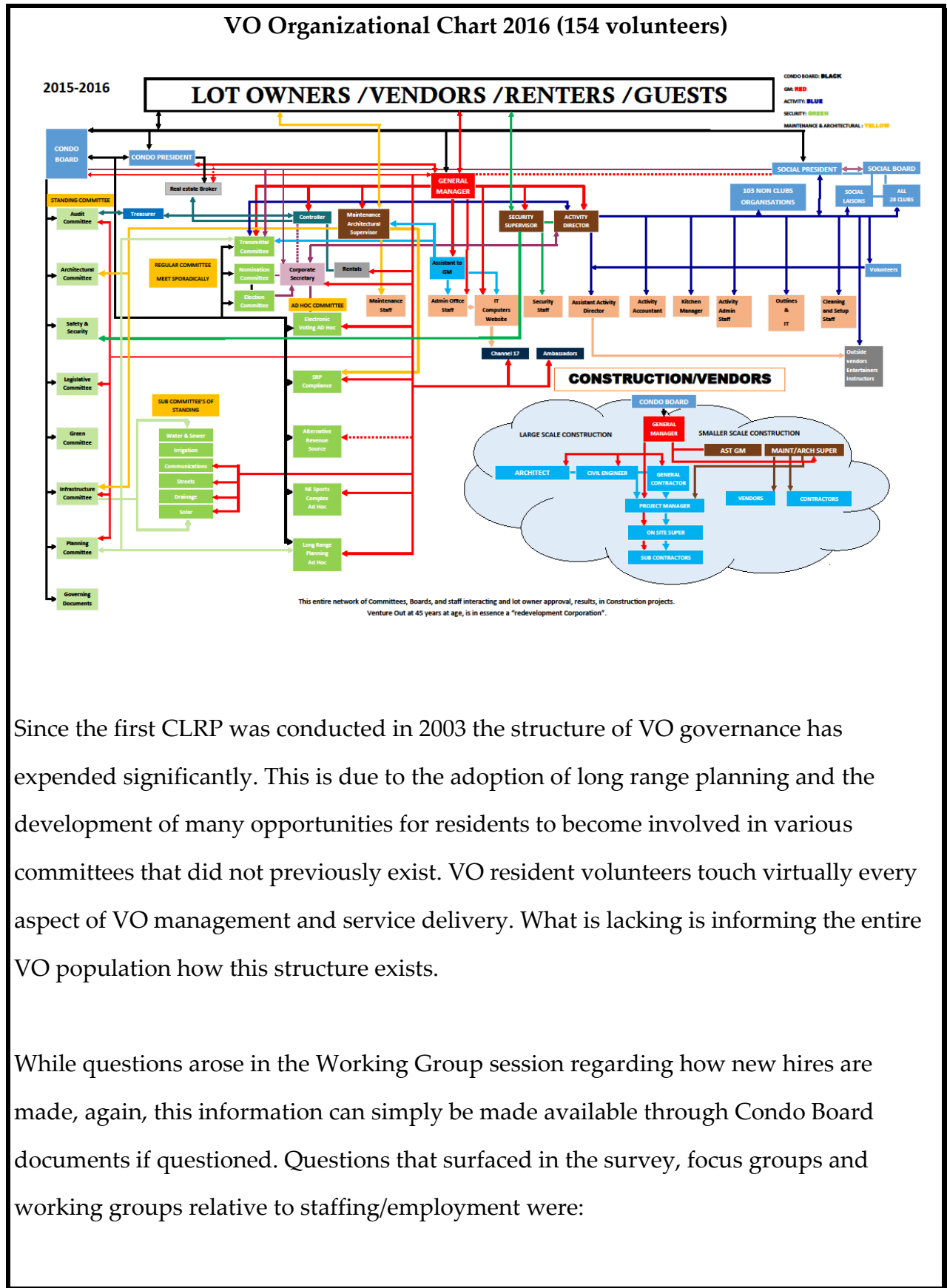
- Develop modules for YouTube/VO website that clearly show how certain aspects of the code will be interpreted. This is particularly important for renovations and new builds.
- Being very consistent in enforcement will result in fewer individuals trying to take advantage of the system.

Staffing

Communication and education regarding the staffing and volunteer board and committee structure of VO is key to reduction of concern about inappropriate staff designation.

VO Organizational Chart 2003





Since the first CLRP was conducted in 2003 the structure of VO governance has expended significantly. This is due to the adoption of long range planning and the development of many opportunities for residents to become involved in various committees that did not previously exist. VO resident volunteers touch virtually every aspect of VO management and service delivery. What is lacking is informing the entire VO population how this structure exists.

While questions arose in the Working Group session regarding how new hires are made, again, this information can simply be made available through Condo Board documents if questioned. Questions that surfaced in the survey, focus groups and working groups relative to staffing/employment were:

- How do VO wages/benefits compare to other parks?
- Should there be term limits on staffing as there are with volunteer positions?
- Has an efficiency study been conducted to consider whether some of our services would be better served (financially) through contracting others outside the park rather than employing within?
- Is there a succession plan in place for when those holding administrative positions retire or leave?

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 a 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.

What VO needs to do for to plan for the next 5-10 years

As is evidenced by VO's interest in Comprehensive Long Range Planning since 2002, it remains imperative that VO continue to stay involved in long range and strategic planning in spite of the fact that the vast majority of VO residents are highly satisfied with living in the community. The goal is to keep the percentage high!

It is challenging to determine how VO should look in 2020, 2025 and 2030! In addition to what may happen with the US economy as we change administrations the decreasing value of the Canadian dollar also needs to be considered. Continuous planning will allow VO to have a charted course that assures potential new residents needs will be acknowledged prior to marketing while current residents needs will continue to be satisfied. The average age of VO residents at the time of the first CLRP in 2003 was between 75-77. At the time of this report the average age has dropped to around 71. Forty-seven percent (47%) of the residents are 70+ years of age. On average, around 2/3 of the homes change hands every 10 years. Sixteen percent (16%) lived in VO 20+ years in 2003. In 2016 it is 10.2%. The trend is going downward, yet the occupancy of VO remains very high. With the weakening of the Canadian dollar since 2014 it is possible that VO may experience an increase in home sales by Canadian owners. Or, many Canadian owners may decide to spend less time at VO per season and rent their unit to gain US dollars. Regardless of the scenario it remains important for VO to observe the impact of a strong US dollar on Canadian residency at VO and have sensitivity to the challenges some may face to meet the financial obligations now posed.

Venture Out has a great deal of experience in long range planning. Regardless, the most sensible move that the Condo and Social Boards can make, in concert with the General Manager, is to develop a strong Strategic Plan that covers the next 7-10 years.

Venture Out's mission statement reads: "Venture Out is an active 55+ retirement community where friendship, cooperation and volunteerism are highly valued and where residents are involved in diverse activities while keeping the park safe, secure, progressive, cost efficient and responsive to changing needs." As such, the first step would be for VO to devise a strong Vision Statement. It is the Vision Statement that will propel VO in to develop solid strategies for the future. Perhaps it is as simple as "Venture Out strives to be Arizona's premier park model community."

After a Vision Statement is established 8-10 categories need to be identified that will be the backbone of all planning efforts over the next 7-10 years. Several options are listed below. For each of these categories 3-4 goals need 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 the action item. The goals need to be developed by the collaborative efforts of staff working with the Condo and Social Boards along with any other standing or ad hoc committees needed to execute them. Once these steps have been completed they need to 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 include (but are not limited to):

Community Awareness: attracting new residents, the VO Ambassador program, marketing efforts, website renovation

Infrastructure: roads and lighting, drainage, water use and reduction, safety

Areas and facilities: integrated arts building, renovations, north east sports complex, visual appeal

Communication/technology: Wi-Fi, Cable, internal communication strategies, website development, social media

Finances: Education efforts, use of various funds, alternative revenue development

Housing: code review and revision, code enforcement

Programs and services: schedule review, volunteer recruitment, use of technology for reservations and scheduling

Staffing: education, succession planning, volunteer recruitment,

Full responses to: *What should be the focus of the Condo Board?*

Pickle Ball/Tennis Courts

- We need more
- Move pickle ball to N.E. corner. Do not expand RV area
- Consider booking events at the courts with chairs, BBQ, and etc.
- 24 pickle ball courts
- Lights for existing courts
- New Pickleball courts at Sports Complex
- Keep the pickle ball at existing location and add more courts by two news ones in back lot
- Keep pickle ball central location
- Develop NE Corner Pickleball courts
- Complete relocation of pickleball courts.
- More pickleball courts.
- Regarding the new pickleball courts
- Leave the pickle ball courts 1 - 6 where they are...more convenient
- Increase the height of the of the wall around the perimeter of the tennis & pickleball courts.
- Install another water fountain @ the pickleball courts on 7 & 8.
- combine tennis and pickle ball courts usage (we do it here in Colorado by painting different lines on the playing surface): eliminate clubs with less than 50-75 people.
- Become more discrete in how sporting facilities are addressed. It appears pickleball and Tennis get a disproportionate amount of money for upgrades
- Illuminate properly the Tennis Court 7&8
- Relocate PickleBall courts to Northeast corner
- Too much attention is spent on larger clubs and their requests. Not everyone participates in pickleball!
- Get the Northeast Sports Complex completed so tat the noise from pickleball will cease to be an issue for the nearby homeowners/
- Pleas move the pickle ball courts asap to the sports complex. The noise and traffic is terrible in a residential area.
- Keeping our present tennis and pickleball courts in excellent condition.
- Complete the Northeast Sports Complex to include more pickleball courts.
- Create a more inviting/impressive Administration Office when the pickleball courts are moved to the Sports Complex.

- Moving the tennis & pickleball courts to an area where they will not be as noisy for the homeowners in those areas
- Relocating pickle ball into the northeast corner
- Pickle ball court improvements to continue
- Do not spend money for new pickleball courts when these are just fine.
- move the pickle ball courts
- finish the pickle ball courts in the NE corner of the park
- Less \$ for tennis facilities. Membership is going down and more interest in pickleball so back off the tennis stuff. Don't need Olympic quality tennis courts.
- we don't need 12 pickleball courts immediately
- Moving pickleball courts and destroying present ones that are still relatively new.
- That tennis and pickle ball players would engage in user pay rather than enlarging the present facilities
- Keeping pickle ball courts where they are
- completion of pickleball courts
- Less emphasize in special interest groups needs i.e. Pickleball and more on the majority of owner's want i.e. less spending on these facilities.
- In 2008 we spent money on bettering the tennis court area, in this short time we are undoing some of what was done, to spend money on pickle ball, are we just tossing all our money at who ever shouts the loudest? Why can't the clubs provide money for what they need instead of turning all money over to the board to spend as they see fit?
- Stop the plan to move the pickleball to expand the administrative offices
- not raising condo fees not put more pickle ball courts
- don't build too many pickleball courts
- more pickleball courts
- less spending on tennis
- work on the land use of that Aztec pickleball area
- do not move pickleball courts
- move pickleball ASAP
- if pickleball moved it would be nice to have part of that area for picnicking and other spaces that can be reserved for parties
- NE Complex I think we need to ensure that this park is moving forward and that the facilities we have invite new/young owners.

Security

- Increase Security
- Close gate & Call police
- Publicize thefts
- Put some security at "walk-in" paths
- Work with the city to make safe local and business people better.
- Younger and more active security
- Ensure that the guards at entrance are pleasant & helpful. They are not always. They are the first impression of the community
- Security doing regular and frequent checks throughout park
- Keep park safe from vandalism
- We need some kind of security on our walls.
- I would like to see more security involvement in stopping the sometimes wreck less, slow, inconsiderate elderly golf cart drivers.
- A more respectful and responsible security dept.
- evaluate whether our security staff is overstaffed
- Eliminate the security comments in the "VO outlines" as it pertains to the number of cars etc.!
- Continue providing the great security we have had in the past and now
- Security should clean it up perhaps then they will issue citations.
- Keep security top notch.
- Curb security speeding control down. stopping people for doing 13 mph & reading them the riot act for 5 min. is ridiculous
- Security at the front gate
- Have security begin monitoring the dog problem and citing pet owners
- Weekend Security - # of staff available
- put security gates on walk in paths
- replace security chief...too complacent...comes and goes whenever he pleases and is out of touch with the present years

Back Gate

- Make a walking/bike entrance at the back gate
- Provide foot and bike access to back gate
- Bike access to Broadway back gate
- Pedestrian pass for back gate
- Don't need iron gate at back gate during the day, or bar at front gate either.

- Emergency exit at the back gate with card access and camera surveillance. It concerns me that the front gate is the only entrance/ exit in an emergency and I do not appreciate getting off a bus and waiting for a car to enter in order to have access to my home.
- Better markings on the back gate during daylight hours

Calendar

- List events & times
- Too many meetings and activities are missed do to the two-week schedule.

Activities

- Update activities
- Variety of activities
- Children have access to at least one of the pools every day from 11:00 to 10:00pm with adult supervision
- Move the activities in the office center
- Continue to improve club activities
- free entertainment for residents
- Activities that are current and attractive to new owners
- Ensure the seasonal residents aren't subsidizing the full time resident's activities and off-season facility usage.
- newcomers need a little help joining in on activities and clubs
- To continue monitoring of park behaviors and activities, in order to preserve the quality of life we enjoy at V.O.
- ensure VO remains a desirable place for people to spend their time by having good facilities that provide a wide variety of leisure activities
- Also hire new social and admin directors every 5 years....for new ideas and activities
- Future recreational and activities needs
- the expenses of activities
- maintain the diversity of activities and don't focus only on tennis and pickelball
- outdated usage of some of the physical activities

Black Dust

- Fix the Streets
- Better sealant on asphalt to cut down on black grime on shoes, feet
- Look at what needs to be put on our roads so that black tar isn't being perpetually tracked into our homes.
- The black dust on the streets makes things dirty. NEED A SOLUTION ASAP

- Sealing the streets to help remove the black dust and dirt that covers the deck and comes in the house.
- Road repair and new top that is not so black and dirty that tracks
- The black dust is not good for our health and homes. Most cities grind up the old black top on streets, mix it with some new material and lay it back down. Something like that would work well here too!

Construction

- Street Resurfacing
- Blocking visibility at intersections
- Continue working at a paving system that will reduce the breakdown of surface to ensure we have less "black" dust tracking into buildings etc.
- Bigger Sewing Room
- Roads (Streets) Navajo
- Improve sidewalks
- Lighting on street signs
- Workshop relocation/upgrades
- Flooding s/w corner
- Meeting rooms
- Property improvements
- Revisit building codes
- Expand green spaces
- Stop building for a while.
- NE sports area / SE activity area
- Infrastructure in park
- Keep park updated
- Streets- only if our cost was included
- Add Stop-lights
- Less building/ projects
- Wheel design at pool doesn't fit, looks out of place.
- Update some older stuff instead of building more pickle ball courts
- Work to establish a cold beer & wine store with bread, butter, milk, mix.
- Boundary line markers
- Paint "yield" signs
- Extra portal for pedestrians and cyclists
- Create more green space- less concrete and tarmac

- Regular post office- where you can get stamps, mail packages (stamp vending machine)
- Toilets at Shuffleboard
- Carports at homes
- Prune tree limbs/ bushes/flowers at intersections, along sidewalks. (So we can walk on sidewalk without bushes hitting us.)
- Speed bumps
- Bike lines
- Retain storage facility
- Keep bath houses
- Street safer for golf carts
- New woodshop
- Degree to which owners are allowed to pave/brick and build to total limits of property
- Transformation from Park like setting to a RV parking lot
- Eliminate divider on Aztec- that way you cut down on water needed & palm trees being trimmed. Get rid of more palms, like the ones behind trailers
- Fix the white elephant spas (EPC)
- Don't touch west pool spas (maintenance and repairs)
- Sealants on street to prevent tracking
- Not building the N.E. sports complex with shower facilities – we have bathhouse and high rises w/bath/shower/capabilities
- Drainage improvements
- Upgrade craft facilities
- Current trends of programs in 50+ parks
- Stop construction
- Concrete streets in lieu of asphalt
- Open access to V/O for bikes and pedestrians on Broadway St.
- Restaurant at the pool
- Amenities
- Limit the size of the new units that are being built. Isn't this supposed to be a "trailer" park?
- making sure the northeast sports complex passes
- Lighted tennis courts on 7/8 - replace with new lights
- Status of planned building projects.
- Larger sewing room, as it is often crowded and the machines are not always available because of high use by those using the room and machines

- Size of homes going up on lots...too big

Maintenance

- Facility and property maintenance
- Keep facilities in top notch condition
- Trim shrubs & trees overhanging sidewalks
- No overgrowth
- Keep storage out of site
- Have water for some to clean their driveways
- Trees are very dirty and have a lot of pollen
- Maintain green spaces in place
- Work with city to clean up
- Stop complaining about water & trimming trees.
- We will take out orange tree & palm trees.
- Maintain current standards
- Enlarge the sewing room
- Walk in swipe entry for front & back gate
- Spraying (pest control)
- Keep the bathhouses clean
- Add area to do vehicle maintenance/ repair
- Keeping the streets clean
- Maintenance of sidewalks
- Treat for scorpions
- Street sweeping is not very effective. Pushes black dust onto the sidewalk
- There are buildings not being used.
- Maintenance of infrastructure
- Less palm trees
- Maintain storage lot
- Dimmer bulbs in street lamps.
- Road maintenance
- Flood lights for the American flag need to be re-aimed
- Develop an ongoing maintenance program to repair, update, and maintain existing structures and facilities in V.O. For example the Condo Board should allocate funds in each business cycle to repair and update at least one bathhouse. By doing this we could have the bathhouses renovated and updated and repaired in an 8-year time frame;

Residents

- Pay more attention to them
- Keep them informed all the time.
- Ensure the older models are kept in good street appeal
- Why don't the condo members know the salaries of the top staff
- Keep in mind the older people and their needs & wants and not just the new younger
- Let's quit taking out RV storage which makes VO money as we only have so much room for activities
- Mandatory name tags for all, especially for visitors staying in park.
- Limit the number of lots owned by an individuals
- Resident satisfaction
- Need golf carts that go away faster than 10 mph
- Information on future growth

Pets

- Enforce the rule that dog must be taken to dog walk by cart not by lease
- Full respect and compliance of rules
- Regulation on dog owner letting their pet do business on others property. Should have a law if not followed they will be ticketed.
- Rearrange facilities at Dog Park.
- Better enforcement of rules concerning dogs in the park
- A second dog park (the drain in the N.E. corner)
- Dog park black soil in grass and it is not just a catch basin for water it was a major reason we purchased in Venture Out.
- Have dog pets limited to size... (small dogs) & not use the streets to walk dogs... should be restricted to the pet walk only.
- Requiring dog owners, there are becoming a lot of them in the park, to really follow the rules like not leaving them out in their yards when not home. Too many of the pet owners are bending the rules big time!!!!!!!!!!!!!!!!!!!!!!
- Enforce pet owners presence in the park -i.e. picking up waste when walking them, encouraging them to take their pets to the dog walk area. Up until about 3 yrs. ago, no dogs were walked on our streets. It is becoming common now.
- Keep a limit on pets. Seems like there are a lot of dogs now.
- irresponsible dog owners
- take a bigger role in enforcing the dog/pets rules

- Dog defecation and urination not in the dog park. Five piles of fecal mater on 900 block of Douglas last week. Big dog. Security should clean it up perhaps then they will issue citations.
- Cleaner dog park area, result of better and cleaner streets
- Some animals are not using the dog walk. At least 5 incidents were viewed this winter
- Number of barking dogs in park
- Dogs should be walked in the dog walk area not on the streets.
- Ensure dog owners don't get any more rights (i.e. pets in public spaces at VO)
- Improve quality of the dog walk so it can be used safely after heavy run-off.
- concern about the black dirt in dog park
- People walking their dogs and depositing dog waste on neighbor's lawn. (Walking pets on streets is prohibited)
- Too dogs in the streets
- have some penalty for dogs on leashes...they should never be walked in the park, only at dog walk

Utilities

- New Cable T.V.
- Wi-Fi faster and more dependable
- Music/bar around pool. Make things attractive to younger residents
- More selection on TV
- Canadian TV
- Long range plan for basic (waterlines, waste lines, electric, i.e., utilities) infrastructure
- Telephone service
- Eliminate cable
- Free Wi-Fi park wide
- Use the internet effectively
- better /newer T V communications options
- Water usage: units with dishwashers, washing machines and year round residents water higher water consumption
- Air conditioning adjustments ... Unnecessary usage
- Get rid of Dish TV service. There are much better choices for TV that each resident can choose on their own. I own 2 lots and do not use the TV service from Dish yet I am forced to pay for it for 12 months even though I am only here for 4 months. Dish does not accept responsibility when their actions hurt our residents

- I was on the Condo Board for 4 years and President one year so I don't have questions at this time. I attend all their meetings and that is why I don't read minutes or watch very often on Channel 17. I also attend budget, special meetings, and Town hall meetings, so am very aware of their operating.

Fund Raiser

- Have Chef Ed conduct the fund raisers.

Education

- Recycling and water conservation
- Health wellness
- Art Classes
- Variety of Media
- Reduce water waste. Encouraging or fining residents accordingly
- Share more info on Finances
- The Condo Board should be represented on the committees but not chairing each of the committees. If you have Condo members chairing the committees then you have focus groups discussing the selected topics and Condo Board transparency is lost. At a regular meeting of the Condo Board recommendations are passed by a motion of the Board and insurance does no need to apply to each committee that operates in the park.
- Can the taps in the washrooms dispense a smaller amount of water each time they are pressed? Kudos to the Green committee!

Staff and governance

- Grow and increase cost
- Be honest and transparent in all matters
- Form a group to advise when properties get unsightly or out of code
- Take time to do things
- More acknowledgement, appreciation, and for the great benefit and importance of pickle ball to VO, not doing this makes VO fall behind other retirement communities
- Ensuring that all properties are in compliance put an end to constant exceptions
- Employee evaluations and time mgmt. efficiency study – right up to general mgr.
- We should not be in the prayer business at public meetings
- Dismiss Mary Schmit as GM
- Look into productivity of paid staff. We have not increased the number of lots but the staff number keeps getting bigger
- Listen to knowledgeable people before investing in new equipment

- Don't use up all extra parking for other things some people with one spot need them.
- Hold owners who rent to the same standards as the park rental office
- Having job descriptions and categories for staff salaries
- Communicate! You ask if I read minutes on line they are NEVER there in a timely fashion, often weeks late.
- Check workmanship of the EPC complex
- Over staffing for same amount of residents as always
- Review and delete some of the pool rules to make them a bit more child friendly
- Do not allow the rules of this park to become like being in the military.
(Restrictions)

Traffic

- Speed and Traffic regulation (Navajo)
- Traffic control still required and enforcement
- Traffic in the park - people are not paying attention to the speed and I think it is a matter of time before someone is badly hurt again.
- Focus more on bike and cart traffic violations. Enforcement needed.
- Get rid of most many stop signs

Landscape

- Plant shrubs & trees around bathhouses
- Putting greens improvement
- Keep more of the large trees & cactus that we have
- get rid of palm trees that have to be climbed to be trimmed
- Keeping the Grass Islands on Aztec.
- Review the current status of the palm trees. The tall Mexican palms are becoming too expensive to retain and need to be gradually replaced by the shorter species that re in some places in the park
- solve flooding issues in the park

Technology

- Improve audio sound
- Microphone a consistent 6 inches of spacing.
- Set power amplifier output at 70-80%
- Set power amplifier input at 30% + or -
- Telescopes or astronomy equipment for amazing night sky
- Make more use of website/email for information, administration & voting.

Economic Factors

- Control Cost
- Plan for the ongoing costs such as staffing cost
- Lower the cost
- Quit holding out hands for more money
- Why don't the condo members know the salaries of the top staff?
- All full-time residents pay higher condo fees from May- September
- Condo fee should not go higher
- No more assessments for a while
- Assessments only on must have items
- Increase fee for programs/classes to make up the increase of condo fees
- Consider some type of user fee for use of facilities. (some people don't use some of the things they pay for)
- The assessments are too high. Should be limited to no more than \$500.00 at a time
- Financial management subjects(sucks as controlling our maintenance costs)
- The runaway demands are causing the assessments to grow.
- Why are we paying an outside tree service to trim bushes and sculpt trees our maintenance staff used to do it?
- Build up reserve before spending more
- Be considerate in planning for the future- not going overboard expense wise.
- Look for minimum increases
- Fee for those using the EPC.
- Affordable changes rent
- Do not allow capitol building projects to become grandiose and very expensive.
- Once top category is reached, only cost of living increases to be given
- To keep on with small increases in the HOA fees.
- Costs of future palm tree skinning and costs
- Fiscal responsibility
- balanced by sound financial management
- Disclose ALL salaries paid by us to ALL staff including management. There is underlying current of secrecy that is very distasteful
- Find efficiencies in the park to make better use of resources and build the contingency fund
- fiscal reports
- somehow help those Canadians having trouble keeping up with the American dollar we need to pay for fees, upgrades, etc.

- Financial planning related to future expenditures/assessments
- consider some contracting out of services if cheaper and just as effective
- lowering yearly fees by 10% put some speed bumps on some roads in the park , increase fines for speeding in the park by 50%

Park

- Request speed limit within park (golf carts and cars travel fast)
- Small playground for children
- Keep all the green in the park.
- Future plans for the park
- Park should be paying for their own mistakes not the residents
- Communication the current problems in the park and how to maintain them.
- The super sizing of park models in the park. We are turning into Levitt Town
- Road rules in park must be for everyone including BICYCLES. Enforce them
-

Recreation

- Passage of sports complex
- Basketball hoop
- Close the big recreation center during the summer full time residents use the Oasis for Activities
- Making better use of the center (desert terrace close in)
- Add mini golf
- West pool complex
- Live music poolside two or three afternoons a week
- More bocce ball courts
- Keep horseshoes
- Happy hour and snacks
- Free exercising programs
- The completion of the North East Sport Complex sooner rather than later.
- Beautify the tennis area including the RV storage out and trees with walkways added
- recreation facilities
- Keep Christian religion references out of public meetings if all religions are not addresses. I find the continuous Christian prayers in public meetings very offensive and undemocratic.

Food

- Get chief ED working a café 6 days a week
- Espresso bar
- Add café
- Convenience store
- Cafe and bar at new pool
- it would be nice to have a large grill for pancakes so people do not have to stand in line for at least 45 minutes waiting to be served on Sat. They have the pancake breakfasts. Other parks do this and the lines are very fast and they only charge \$4. i feel some times we are spending too much on all these meals.
-

General Suggestions

- Ensure that committee membership is neutral and not will individuals with personal agendas
- Address the contingent liability presented by the fact of letters of compliance given to owners whose property is actually NOT in compliance. To ignore this issue, once informed of the same, is tantamount to fiduciary fraud against the owners of the HOA, especially when asking for special assessments and asking acceptance of audited financials. This is extremely grave.
- Focus on concerns of ALL residents.
- infrastructure, and activities that are current
- attractive to new owners
- Continue to make improvements to every aspect of the park (facilities, club activities, etc.) so that VO continues to be a vibrant community.
- Do not have another assessment for 5 years at least. STOP expanding...we have all we need. We are a retirement community, not a money making machine.
- stop spending so much money save more for reserve
- roads, no more constant assessments, no new admin building
- What is beneficial to all residents, not just a select club or two.
- updating web page (get rid of music and the up & down movement of the header)
- No double wide trailers in park, it will look like the cheap parks down the road
- With the age demographics changing in the last few years, I would like to see the board concentrate on bringing more options, i.e. music, dances, interests in the 55-65 year old group.

- Sewer backup every year on 900 block of Navajo/Douglas due to someone flushing down baby wipes/Depends but management will NOT distribute flyers or go door to door to find out responsible party. Many units on the block have had sewer water under trailer. This is very unsanitary. I am ready to call Mesa health department.

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

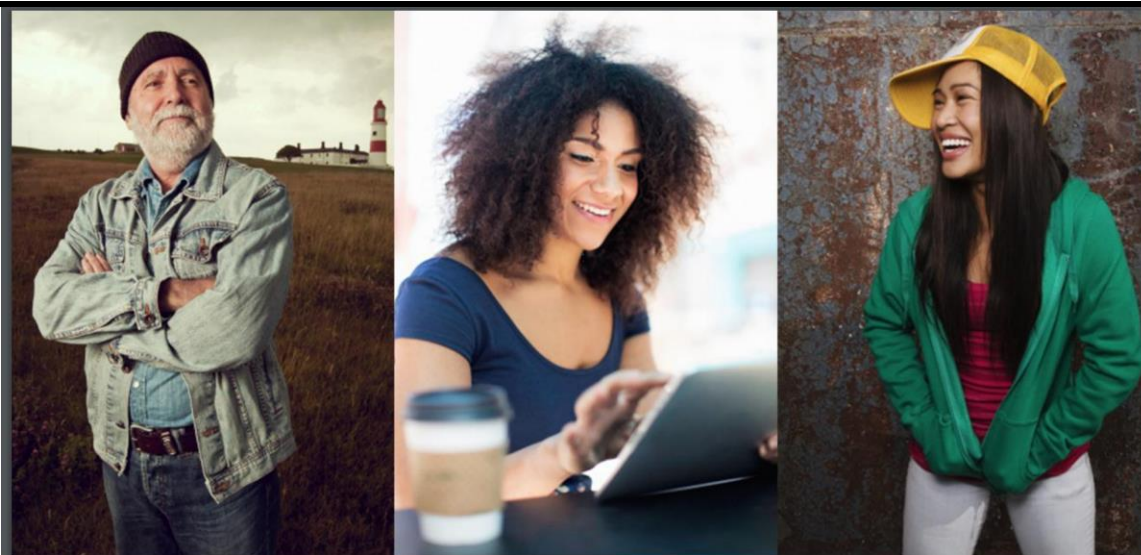
Our study uncovered four distinct stages of retirement leisure and revealed the key experiences, priorities, and connections retirees seek in each stage.

- **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.



The Retirement Readiness of Three Unique Generations:
 Baby Boomers, Generation X, and Millennials
15th Annual Transamerica Retirement Survey of Workers

TRANSAMERICA CENTER
 FOR RETIREMENT STUDIES®

April 2014
 TCRS 1171-0514

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Baby Boomers: Pioneers of a New Retirement Paradigm

Baby Boomers are pioneering a new 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 and enjoy the long-term the compounding of investments. Many were also hit hard during the Great Recession and, unlike younger generations, they have less time to financially recover before they retire. Baby Boomers are proving that working in retirement and taking time for leisure are not mutually exclusive. However, they should be more proactive in taking steps to help ensure that they can continue working and have a backup plan if retirement happens unexpectedly.

| | | | |
|--|---|---|--|
| <p>4 in 10 believe that the Great Recession has not yet ended. <i>p. 20</i></p> | <p>65% plan to work past age 65 or do not plan to retire. <i>p.31</i></p> | <p>> Half 52 percent plan to continue working after they retire and most for reasons of income and health benefits. <i>p.33</i></p> | <p>41% are proactively keeping their skills up-to-date so they can continue working past 65 or in retirement if needed. <i>p.35</i></p> |
| <p>Only 14% have a written strategy for retirement. <i>p.52</i></p> | <p>26% have a backup plan for retirement income if unable to work prior to their planned retirement. <i>p.54</i></p> | <p>\$127,000 is the amount saved in all household retirement accounts (median). <i>p.49</i></p> | <p>36% expect Social Security to be their primary source of income when they retire. <i>p.39</i></p> |

Generation X: The 401(k) Generation

Who wants to be a millionaire? Generation X estimates their retirement savings needs to be one million dollars (median). This generation entered the workforce in the late 1980s just as 401(k)s were making their first appearance and defined benefit plans were beginning to disappear. Generation X is the first generation to have access to 401(k)s for the majority of their working careers; they highly value them as an important benefit, have high plan participation rates, and, for better or worse, some have take loans and early withdrawals. They are behind on their savings, but they still have time to catch up.

| | | | |
|--|---|--|---|
| <p>\$1 Million</p> <p>is the estimated retirement savings needs (median) of Generation X.</p> <p><i>p.50</i></p> | <p>2 in 3</p> <p>expect their primary source of income in retirement to be self-funded accounts such as 401(k)s, 403(b)s, IRAs, or other outside savings.</p> <p><i>p.39</i></p> | <p>27</p> <p>is the age (median) that Generation X started saving for retirement.</p> <p><i>p.40</i></p> | <p>91%</p> <p>value 401(k) or similar plans as an important employee benefit.</p> <p><i>p.41</i></p> |
| <p>84%</p> <p>who are offered a 401(k) or similar plan by their employers participate in the plan.</p> <p><i>p.44</i></p> | <p>Seven</p> <p>is the percentage of their annual salaries (median) that Generation X participants are contributing to 401(k) or similar plans.</p> <p><i>p.44</i></p> | <p>27%</p> <p>of participants have taken a loan or early withdrawal from their retirement savings.</p> <p><i>p.48</i></p> | <p>\$70,000</p> <p>is the amount saved in all household retirement accounts (median).</p> <p><i>p.49</i></p> |

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Millennials: The Digital DIY Generation

Millennials are a digital do-it-yourself generation of retirement savers. Unlike their parents' generation, most expect their primary source of income in retirement to be self-funded through retirement accounts (e.g., 401(k)s, 403(b)s, IRAs) or other savings and investments. The good news is that they are getting an early start with their savings and are taking advantage of the latest innovations that their employer-sponsored retirement plans have to offer. And they are hungry for more information on how to achieve their retirement goals especially if it's digitally available.

| | | | |
|--|---|---|--|
| <p>Two-Thirds</p> <p>expect to self-fund their primary source of income in retirement through retirement accounts such as 401(k)s, 403(b)s, IRAs or other outside savings.</p> <p><i>p.39</i></p> | <p>70%</p> <p>are already saving for retirement in a company-sponsored 401(k) or similar plan or outside the workplace.</p> <p><i>p.40</i></p> | <p>22</p> <p>is the age (median) that Millennial investors started saving for retirement.</p> <p><i>p.40</i></p> | <p>60%</p> <p>expect to retire at age 65 or sooner.</p> <p><i>p.31</i></p> |
| <p>71%</p> <p>who are offered a 401(k) or similar plan by their employers participate in the plan.</p> <p><i>p.44</i></p> | <p>Eight</p> <p>is the percentage of their annual salaries (median) that Millennial participants are contributing to 401(k) or similar plans.</p> <p><i>p.44</i></p> | <p>71%</p> <p>of plan participants find mobile applications offered by their plan provider to be helpful.</p> <p><i>p.58</i></p> | <p>73%</p> <p>of those offered plans want more information and advice from their employers on how to achieve their retirement goals.</p> <p><i>p.57</i></p> |

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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.

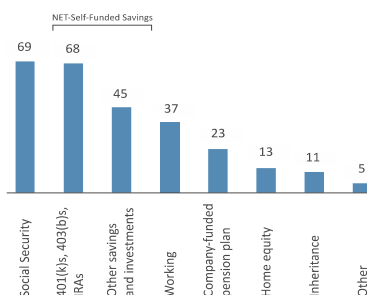
The survey found that half of workers plan to continue working, at least part-time, in retirement. Thirty-seven percent of workers expect working to be a source of income in retirement.

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

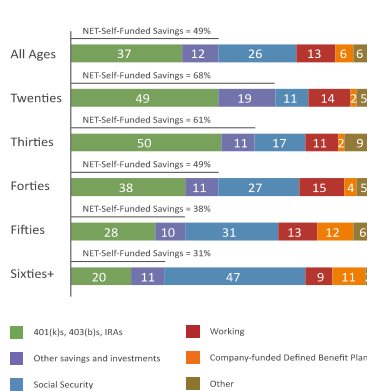
- Retirement accounts (e.g., 401(k)s, 403(b)s, IRAs) are most frequently cited by workers in their twenties (49 percent), thirties (50 percent), and forties (38 percent);
- Social Security is most frequently cited by workers in their fifties (31 percent) and sixties and older (47 percent); and,
- A noteworthy 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.

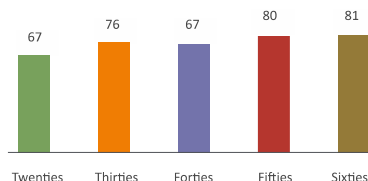
\$1 million

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

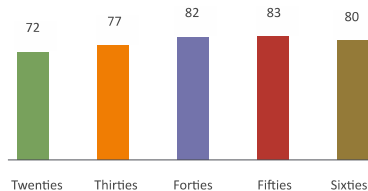
Workers who are saving for retirement through an employer-sponsored retirement plan and/or outside of work (%)



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.

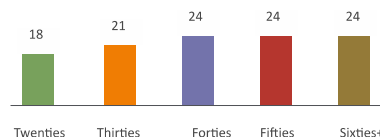
Eighty percent of fiftysomethings are saving for retirement and they started at age 31 (median). Among those who are offered a 401(k) or similar plan, 83 percent participate in the plan. Of those who participate, 31 percent contribute more than 10 percent of their income to the plan.

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.

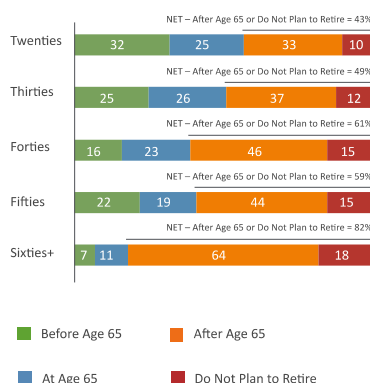
With total household retirement savings of \$117,000 (estimated median), most fiftysomething workers (59 percent) plan to work past age 65 or do not plan to retire. Forty-two percent expect their standard of living to decrease when they retire.

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

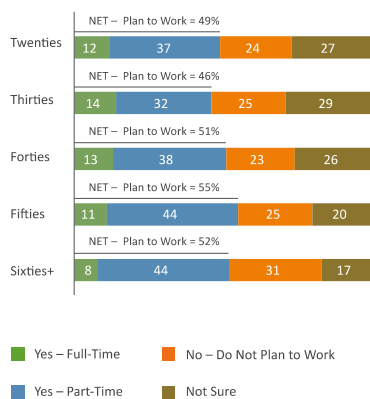
NET - Yes (%)



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



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



Sixtysomethings and Older: Transforming Retirement as They Retire

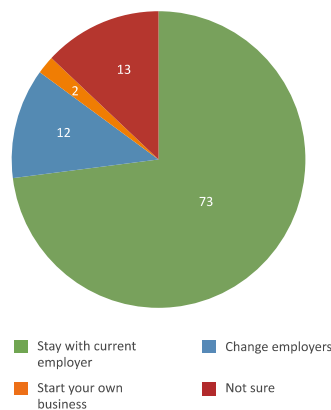
Workers in their sixties and older have cast aside long-held societal notions about fully retiring at age 65. They are literally transforming retirement as they retire. Eighty-two percent expect to or are already working past age 65 – or they do not plan to retire. Among them, 56 percent are doing so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

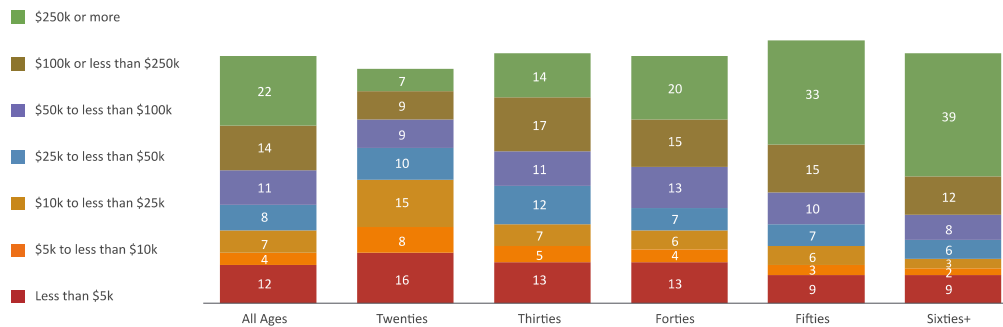


Total Household Retirement Savings

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.

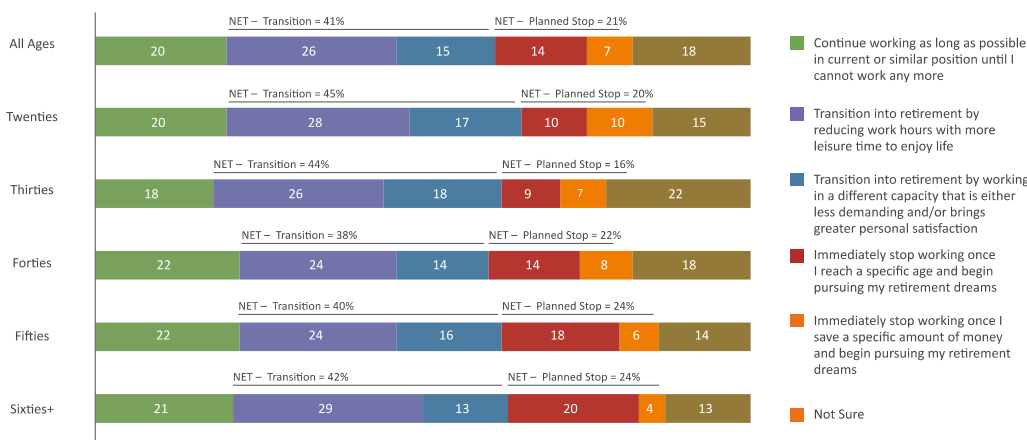
Among workers who have a retirement strategy (written or unwritten), many are overlooking critical components in their strategies. While most are considering on-going living expenses and government benefits, few are considering factors such as investment returns, inflation, tax planning, contingency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



Building on Canada's Strong Retirement Readiness

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