

LOG HOME LIVING

Pre-Retirement Bonus

By: Roland Sweet | Log Home Living

If owning a log home is your retirement dream, why wait?

Build now and use it as a second home before you retire.

People who did just that told us why life's better when you plan for then but enjoy now.

1. You'll get acclimated easier.

When Midwesterners Robert and Kay Baker began thinking about retirement, they figured moving while they still had at least five years of employment ahead of them would make meeting people there easier. Kay accepted a job in Oregon, and the Bakers headed west. Once they settled in, they bought a log vacation home to spend pressure-free weekends.

As Kay began planning her own retirement, the Bakers realized their getaway wouldn't be suitable for their remaining years. They bought an acre lot in a riverside resort development and built another log home, with a main-level master bedroom suite and space for when their four children visit but not a lot of rooms to close off when not in use.

Frequent storms prompted them to install a backup generator. "Because only seven of the 23 homeowners in our development are permanent residents, many of the homes don't have an emergency generator," Kay says. "Thus, those without power gravitate to our house, where we put on a pot of soup. We delight in retelling stories of how neighbors band together to fix the potholes on our one-lane logging road that provides us access from the main highway and team up to clear the trees that have blown across the roads." This strong sense of community makes the Bakers glad they decided to get to know people before retiring to their new home.



2. Waiting to buy could strain your finances and patience.

The time right before retirement is usually your peak earning years. After you retire, income could drop substantially. Even a modest log home is likely to cost at least \$300,000, not counting the land.

Once you do retire, you don't want to wait another year or two to move into your new home, or have to rent a house or apartment to stay in while it's being built. Already having your second home means that if you're suddenly able to retire early or sell your primary residence for a pleasing price, you already have a place to move.

3. A second home makes retiring there even more special.

While their children were growing up, Danny and Valerie Albertson often vacationed at the edge of the Chattahoochee National Forest, about an hour north of their home in Marietta, Georgia. As the couple planned their retirement, they looked to that region to build a log home and bought a lot in a resort area near the recreational activities they'd come to love.

4. The older you are, the less time you'll have left to spend in your log home.

Jack and Judy McCarthy realized time is precious after Jack's brother and two of Judy's closest friends unexpectedly passed away about the same time. All three were only in their 50s. The losses showed the McCarthys that there's no time like the present to do something you've always wanted. "There are no guarantees in life," Judy says. "So we decided to get the house built, live in it and enjoy it as much as we could."

As a bonus, after they built their 5,562-square-foot home in Minnesota, they'd grown so fond of log homes that they became part-time salespeople for the company that sold them the home. "We thought about this house for so many years," Judy says, "we have to pinch ourselves every time we go home. We truly feel blessed that we've been able to do it and because of that we are sharing it with a lot of people."

5. You can plan a care-free life.

Chuck and Connie Miller left their 7,000-square-foot Tudor home for a log home half that size. Why would they ever want to give up such a showplace? "I cleaned it a lot," Connie remarks. "And there was a lot to clean."

"I was tired of raking sycamore leaves in the yard," Chuck adds. "And there was a constant need for cleaning, repairing and restoring. As we got older, we got tired of all the work the house required."

Even so, the Michigan couple upsized their original downsized plans to accommodate their lifetime collection of antiques and well-constructed furnishings. Chuck jokes that the couple's beautiful dining set for 12 caused "my 2,500-square-foot house to go to 3,400 square feet."

The growing popularity of rustic resorts appeals especially to oldsters weary and wary of chores. Amenities and services are in place, meaning few care and maintenance worries and more time for yourself.

6. Enjoy more leisure time.

People who retire rarely revamp their lives. Usually, they just devote more time to pursuits they already love. Your pre-retirement home lets you start expanding your leisure activities sooner.

Take into account hobbies, as Ken and Vickie Vogel did. Avid cook Ken knew he'd want to devote even more time to the culinary arts, so he equipped the kitchen with a stainless-steel double oven, a radiant-heat cook top, a side-by-side refrigerator with the freezer on the bottom and a 32-inch sink that allows him to wash out large lobster pots.

7. You can adjust to the size home best suited for your new life.

Pre-retirement buyers seldom design a home similar to the one they're leaving. Some go smaller, others bigger. The most common route is to downsize the house and upsize the storage space.

Bigger usually involves children and grandchildren. Michael and Gail Goode let their two children talk them into building a vacation home in Steamboat Springs, Colorado, even though the couple had never been there. "Our children truly enjoy ski vacations, and it just made sense to have a home in the mountains that could be used by our family and friends all year round," Michael says. "Thus, we designed the home to accommodate 10 people—sufficient for each of our two boys and their families."

While contemplating the dimensions of their new log home, Gail and Michael took their Wisconsin home into account, as they intended to bring their antiques and artwork with them. The result was a 4,300-square-foot home. Once they began moving their belongings to their new home, they discovered many treasures they had packed away years before, including some from when they were first married.

On the other hand, Russ and Bernie Schert realized they didn't need so much room after their four children moved away, so their Illinois log home makes do with 1,768 square feet. Going smaller didn't mean sacrificing space for their retirement passions, however. They included a secluded back porch for watching sunsets together. Bernie chose a naturally illuminated alcove in the loft for her quilting, and Russ staked his claim to the walkout basement for his woodshop. "While we were raising children we lived in homes that were very large and for the enjoyment of our family. But this home is for us," Bernie says. "Our home is as comfortable as wearing an old warm flannel shirt on a winter day."

8. You can try out a change of place.

Location is a big factor in retirement planning. Sometimes, pre-retirement and retirement preferences are at odds. Second homes work better if they're easy to drive to, so you can go often and not waste time getting to and fro. Retirement homes involve a permanent move and can take you farther away, unless you want to remain near family and friends.

For many people, retirement means throwing away their snow shovels and moving where they can bask in year-round sunshine. The Vogels did just the opposite, moving from Florida to Maine, which they fell in love with while visiting their daughter at summer camp there. They bought 1.5 acres of land in the foothills of the White Mountains. "This property is like an association without the dues," Ken says. "There are only five homes on 52 acres, and we all share access to the lake." For their design, Ken and Vicki started with a stock plan for a 2,400-square-foot home and fine-tuned it until it suited their needs for a one-level home without any stairs—a must, as they intended living in their log home for many years.

Not everyone relocates. After their children were grown, Watson and Frances Pugh wanted a log home for just the two of them. Rather than fret over the location or the design, the North Carolina couple simply moved up the road from their old log home. They kept the same basic plan but modified it to gain room, ending up with about 4,000 square feet on two levels with a basement. "We wanted a bigger master bedroom, so we added a wing, then balanced that with another wing, where we put the dining room so it wouldn't take any space away from our living room," Frances says. "We designed the loft with two bedrooms and a bath for company to stay."

9. You'll start getting more out of life sooner.

Now that Danny and Valerie Albertson have settled in, they love spending spare time just relaxing and enjoying the solitude and beauty of the surrounding woods. They have even become avid bird watchers and frequently hike in the park or canoe or kayak on nearby rivers. "We feel like we are on a perpetual vacation," Danny says. "This house is everything we planned for it to be: comfortable and cozy—and home."
