

Oceanside

Southern California hot spot shines with sunny weather, miles of beaches and active 'life in paradise' for retirees

By Carole Jacobs

Their ZIP code defines home now as Oceanside, CA, but former Chicago residents Barb and Ed Olson still get a feeling they've actually retired to Fantasy Island, that exotic escape portrayed in a popular '80s TV show. "My wife is still wondering when she will hear some short guy yell out, 'Ze plane, ze plane is landing!'" says Ed, 63.

Ed worked as a high school librarian and admits he hasn't gotten his head around Oceanside's idyllic Mediterranean clime. "There aren't any mosquitoes here, I haven't seen many flies, and we have flowers

blooming every day, everywhere. If someone in Chicago had told me I was going to retire to a place that looked like a Greek fishing village, I would have said, 'Yeah, right.'"

With two children living in San Diego, about 40 miles south, and a desire to retire far from the Chicago snowbelt, the Olsons began searching online for homes in San Diego County last summer, finally visiting in September for a firsthand look. After checking out several communities, they stopped at Ocean Hills Country Club and were bowled over by its relatively affordable prices, spacious homes, secure setting and natural beauty.

"I was against moving into a 55-plus community at first, but Ocean Hills changed my mind," says Barb, 62, a retired homemaker. "We've always had a big



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house, and we loved Ocean Hills' open floor plan, high ceilings and large bedrooms and kitchen. Because we're new to California, we also liked the idea of living in a gated community with 24-hour security. But the real clincher was the ocean view from the upstairs balcony."

Since moving to Ocean Hills in November, the couple has been, in a word, busy. "If you're bored living here, it's your own fault," says Ed. "Ocean Hills has more than 50 clubs, and their newsletter is the size of Time magazine."

In fact, having a state-of-the-art health club and swimming pool only steps from their home has been just the motivation they needed to turn over a new leaf fitnesswise, says Ed. "I'm hitting the gym and pool on a regular basis, riding a bike for the

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first time since grade school. Barb's gotten into water aerobics, and we both love walking along the beach. This winter — if you can call this winter — we've gotten some putters and are learning to golf."

While Ed and Barb were both longtime residents of Chicago and understandably concerned about starting over in a new town far from home, "making friends here has been ridiculously easy," says Barb. "All you have to do is show up to something and you're accepted." Says Ed, "What we didn't know before moving to Ocean Hills is that if we had bought into a

years ago, Gloria says Alan, 62, a former salesman, has never been busier bowling, swimming and golfing, while she has changed her tune about retiring. "I never thought I'd hear myself say I want to retire," says Gloria, who still works as a customer service representative. "But now when I come home and Alan says, 'I did this and this and this today,' I actually feel jealous."

Although Gloria says she isn't sure when she'll retire, she knows exactly where she wants to live when she does. "Ocean Hills is my last stop," she says.

Former El Cajon, CA, residents



CHELSEA ANNE PHOTOGRAPHY



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family community, we probably wouldn't have fit in as well because we don't have kids. It's nice to be around so many fascinating and well-educated people our own age. Your neighbors could be engineers, have two Ph.D.s or be from as far away as South Africa."

Like the Olsons, Gloria and Alan Lipitz also decided to leave the snowy winters and frigid temps of Chicago behind for what Gloria calls "life in paradise" at Ocean Hills. Unlike the Olsons, they were no strangers to Oceanside or the community.

"My son was a Marine at Camp Pendleton, and our daughter-in-law's parents already lived at Ocean Hills, so when it came time to retire, moving here was a no-brainer," says Gloria, 57, explaining they had already visited the community several times and been active in the newcomers club.

Since moving to Ocean Hills three

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Melody Kessler and Pat Latham had no intention of leaving San Diego County when they retired because their family and two children live here. But they were anxious to downsize from their large house, pool and half-acre lot in suburban San Diego to a condo with maintenance-free living, explains Melody, 55, who worked as a human resources director at California State University San Marcos. "The last thing I wanted to spend my retirement years



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doing was landscaping the yard and cleaning the pool," agrees Pat, 60, who retired from a sales position and is an avid angler and reader.

After checking out several 55-plus communities in the area, Melody says they finally found what they were looking for at Ocean Hills. "Some of the other communities felt sterile, too

OCEANSIDE, CALIFORNIA

Population: 179,681

Location: Oceanside is on the coast of Southern California in northern San Diego County. It's about 40 miles north of San Diego and 85 miles south of Los Angeles.

Climate: High Low

January 64 45

July 72 63

Average relative humidity: About 70%

Rain: About 11 inches annually

Cost of living: Above average

Housing cost: In 2009, the median sales price of single-family homes was \$315,000 in the farthest inland area of Oceanside and \$342,250 close to the coast, according to the North San Diego County Association of Realtors. Median prices for townhomes and condos were \$135,000 and \$322,500, respectively.

Sales tax: 8.75%

Sales tax exemptions: Groceries and prescription drugs

State income tax: For married couples filing jointly, the rate is graduated from 1.25% on the first \$14,120 to 9.55% (plus \$4,313.07) on amounts above \$92,698. For single filers, rates range from 1.25% on the first \$7,060 to 9.55% (plus \$2,156.54) on amounts above \$46,349.

Income tax exemptions: Social Security benefits are exempt.

Estate tax: None

Inheritance tax: None

Property tax: Tax rates vary by neighborhood, but the average in Oceanside is about 1.06% of a home's market value. With the exemption noted below, annual taxes on a \$315,000 house would be about \$3,265.

Homestead exemption: There is a homeowner's exemption of \$7,000 off the assessed value of a primary permanent residence.

Personal property tax: A state vehicle license fee applies to cars, pickups, motorcycles and trailer coaches. It's 1.19% of the depreciated value as set by a state formula using the purchase price or value when acquired. In addition, a personal property tax of 1% of assessed value applies to mobile homes, boats and aircraft.

Religion: There are about 15 places of worship representing various faiths, with more options nearby.

Education: Continuing-education courses are offered in Oceanside at MiraCosta College and about 15 miles away in San Marcos at Palomar College and California State University San Marcos. San Diego has several colleges.

Transportation: Oceanside is about 35 miles from San Diego International Airport and

about 50 miles from John Wayne Airport in Santa Ana. Amtrak provides train service from San Diego to Los Angeles, and Metrolink has rail service to Los Angeles. The North County Transit District operates the Coaster train from Oceanside to San Diego and the Sprinter train to Escondido. Breeze buses link Oceanside to neighboring cities in the county. Greyhound also has a station in town.

Health care: The 397-bed Tri-City Medical Center is a designated stroke and cardiac treatment facility with orthopedic, neurological, advanced radiology and emergency services. The 138-bed Scripps Memorial Hospital Encinitas, about 15 miles south, has a stroke center, brain injury program and 24-hour emergency care. The 140-bed Fallbrook Hospital, roughly 15 miles north, offers cardiac, pulmonary and rehabilitation services. There are also many world-class health-care facilities in San Diego and Orange County.

Housing: According to local realty agents Phil Jones and Stephan McLaughlin, several older 55-plus communities are located near the beach. Condos, townhomes and row homes in existing neighborhoods also are close to the beach and downtown Oceanside. There's a large inventory of single-family homes, with the most desirable ones in established communities in outlying hillside areas. All sales in Oceanside are being handled by local realty agents. Active-adult communities include the following five with resales:

Ocean Hills Country Club has 1,663 homes on 430 acres, with condos starting at \$200,000 and two-bedroom homes at \$449,000. Amenities include a clubhouse, golf course, tennis courts, pool, 24-hour security, RV parking and free shuttle service. Situated on a bluff, **Villa Trieste** has 150 condos and townhomes, some with ocean views, from \$290,000, as well as a clubhouse, pool and bocce ball court. **Oceana**, (760) 757-7877, with 932 homes on 200-plus acres near a championship golf course, has condos from \$100,000 and two-bedroom single-family homes from the low \$200,000s. **Peacock Hills**, with 224 homes around a common area, has two-bedroom duplexes with small fenced yards from \$184,000. About five miles away, **Rancho Carlsbad**, (800) 808-8895, a gated manufactured-home community with 504 sites on 106 acres, has homes with lots from \$250,000. It offers a neighboring golf course, lake, pools, tennis courts, vegetable garden plots and RV storage. Condo and townhome communities located near the beach include San Miguel, where luxury condos start at

\$675,000; North Coast Village, with condos from \$350,000; Seacliff, a D.R. Horton community where condos start at \$300,000 and three-bedroom homes at \$500,000; Windward, with two-bedroom townhomes from the high \$200,000s; Summit Village, with three-bedroom condos from \$320,000; and Sea Breeze Cottages, where three-story townhomes start at \$475,000. Newer, attached



three-bedroom row homes in downtown Oceanside near the beach start in the \$600,000s. Single-family neighborhoods close to the beach include Southridge Estates, where five-bedroom homes start in the mid-\$400,000s; the subdivisions of Hillview and Nighthawk, with townhomes from the mid-\$400,000s and five-bedroom homes from the mid-\$500,000s; Fire Mountain, where three-bedroom homes start in the mid-\$400,000s; East Oceanside, with three-bedroom homes from the mid-\$400,000s; and Arrowood, a golf community where three-bedroom homes start in the high \$300,000s.

Visitor lodging: Wyndham Oceanside Pier Resort has studios and suites with full kitchens and private balconies, two restaurants, a pool and fitness center. Rates start at \$98 for standard rooms or \$134 for one-bedroom condos, (800) 989-1491. Other options include La Quinta Inn Oceanside, within walking distance of the beach, shopping and restaurants, from \$90, (760) 450-0730; and Best Western Oceanside Inn, located off I-5, from \$85, (800) 443-9995.

Information: Oceanside Chamber of Commerce (Where to Retire magazine), 928 North Coast Highway, Oceanside, CA 92054, (760) 722-1534 or www.oceansidechamber.com. Oceanside Convention and Visitors Bureau (Where to Retire magazine), 928 North Coast Highway, Oceanside, CA 92054, (800) 350-7873 or www.visitoceanside.org. ➤

old or shabby, or they also didn't have the amenities and services we wanted. We didn't want low maintenance, we wanted no maintenance."

Since moving to Ocean Hills in 2003, Melody has found time to serve as president of the Doo Wop club, a social dance group for "young at heart retirees of any age," she says. When the doo-woppers aren't on the dance floor, they're likely to be riding the train down to San Diego, taking bus



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trips to visit local attractions or "finding another excuse to party," Melody says. And after years of juggling a full-time job with pool and yard duty, Pat says it's nice to finally have time to fish in area lakes and read four books a week as a member of the community's library club.

For many retirees, Oceanside's prime location and mild climate are major draws. It is convenient to big-city culture, amenities and health care in both San Diego to the south and Orange County to the north. Los Angeles is about 85 miles north. Oceanside has four rail lines, intercity bus service and easy access to international and regional airports. With plenty of sunshine and average temperatures of 70 degrees, its climate has been touted as one of the most ideal in the nation.

An active retirement mecca and legendary surf town, it offers three and a half miles of beaches, miles of ocean-front recreational trails, a beautiful pier and harbor and year-round farmers

market as well as great fishing, boating and cycling. It is home to five golf courses, with several others in the area, and attractions that include the Buena Vista Lagoon, a 223-acre wetland habitat, and Mission San Luis Rey de Francia, a national historic landmark known as King of the Missions.

While some sections of Oceanside's old-fashioned downtown are undergoing a major gentrification, with older bungalows and buildings making room for sleek high-rise towers and upscale shopping and dining, the town is still considered one of the last relatively affordable coastal destinations in Southern California.

With the word out on Oceanside, you might not want to wait too long to snap up a retirement home, says Phil Jones, an agent with Century 21 Sea Coast. He says homes on the lower end of the market are moving fast, with some drawing multiple bids. With less than a year's worth of inventory, housing prices are starting to rise in some places.

"Things are great now for buying, all the way around for first-time buyers and people who are looking to scale down," says Stephan McLaughlin, an agent with Re/Max Seagaze Realty & Seagaze Property Management. "We have 12 different 55-plus communities in the area, lots of existing condos and townhomes starting at \$200,000 and plenty of existing single-family homes from the mid-\$400,000s."

Former Los Angeles resident Dannica Wood, 62, a retired print broker, is a firm believer in active-adult communities. "I'd probably be on antidepressants by now if I hadn't retired to Ocean Hills," she jokes. "We didn't want to move to a family community where no one ever comes out of the

house. It's really lonely, and I think that makes you age faster."

Dannica says she and husband Ron, 71, a retired physical education teacher and tennis coach, relocated four years ago because they wanted to be part of an active community.

"Things really took off when we moved here," says Dannica, who serves as secretary of the large racquet club. "Pretty soon you need a BlackBerry and iCalendar just to keep track of everything." Ron is busy swimming, golfing and scooting around the neighborhood with new buddies, "and he's even threatening to start a motorcycle club," she says.

Ocean Hills also fits the bill when it comes to helping them stay sharp mentally, Dannica says. "You can walk to the community center and talk to people about investing, woodworking, computer skills, politics, world history or whatever it is you want to learn. There are lots of knowledgeable, intelligent people here who aren't going to let the world go by without putting in their two cents. And if your mate is sick, disabled or disinterested, you don't have to go far to pursue your love of hobbies or worry about leaving your mate alone too long.

"We socialize and dance like we never have before, we're both learning new things, and the network of friends we've gained could never have been accomplished in a regular neighborhood," she adds. "My son tells me it's like his parents just left for college. He says, 'Mom's in a sorority, Dad's in a frat, and when I call, they're never home anymore.'" **WR**

Carole Jacobs is a writer in Kennedy Meadows, CA, and a frequent contributor to Where to Retire.