

## WHERE TO RETIRE

America's Best and Most Affordable Places

JOHN HOWELLS

FOURTH EDITION

**Crossville** East from Nashville along Interstate 40 or southeast on Interstate 24 brings you to the foothills of the Blue Ridge Mountains and the town of Crossville. While doing research in Crossville, we noticed that it looked somehow different from similar Tennessee towns. Much of the downtown construction seemed to be fairly recent, with fewer old buildings than one might expect. Farms surrounding the town lacked older-looking houses and barns, the kind built before the Civil War. When we asked about it, a young lady who worked in a local business disagreed that the buildings are new, saying, "No sir, Crossville is a very old town. Almost nothing hereabouts is new." When we asked, "How old?" She replied, "Well, I understand that many buildings here date back to the days of the Franklin D. Roosevelt Administration." We had to agree that was indeed a long time ago.

It turns out that until the Great Depression Crossville was pretty much woods and empty countryside. Despite rich soil and abundant rainfall, the district had been all but ignored. FDR's New Deal administration, searching for worthwhile projects to bootstrap the country out of the depression, seized upon a plan to develop the Crossville region as a model agricultural center. Government workers cleared forests, and homesteaders were given loans and seed money to get started. The plan evidently worked, because this is a very prosperous area today. Cheap electricity from the Tennessee Valley Authority Project lured industry into the area, adding jobs and even more prosperity.

As do most larger-sized towns in the South, Crossville enjoys friendly neighbors and inexpensive housing. The level of services for senior citizens is as good as anywhere in the state, with enthusiastic and imaginative folks running programs.

The town is dry, with residents routinely making the trek to Knoxville for alcohol—a 70-mile drive each way. When I expressed dismay that drunks should be free-wheeling down the interstate for their supplies, residents cheerfully assured me that bootleggers are plentiful in Crossville. "Why, you can buy anything you want, right here!" This weird custom of a community supporting prohibition and bootleggers at the same time never fails to puzzle me.

Property is quite affordable in Crossville and environs. Homes in town are usually on large lots with plenty of mature shade trees. On the town's outskirts, larger lots are the rule, with small farms commonly used as retirement homes.

**Fairfield Glade** When retirement writers speak of Crossville, chances are they have one of the special country-club developments in mind. There are several. Fairfield Glade is the oldest and the largest in the area, possibly the largest in the entire state. It's about 15 miles from Crossville and has been under development for two decades. Its year-round population is between 4,500 and 5,000, but thousands more enjoy the facilities on a vacation and part-time retirement basis. The corporation that put the package together has lots of experience—they have similar operations throughout the retirement areas of the nation.

Over the years, Fairfield Glade has matured gracefully. It has changed from a glitzy promotion into a series of stable, pleasant neighborhoods scattered throughout the 12,000 acres. Eleven lakes and four championship golf courses with all the adjuncts—such as tennis, swimming pools, and restaurants—uphold the original country-club tradition.

Unlike some developments, all promised facilities seem to have materialized. A large gymnasium offers everything from basketball to billiards to bicycle rentals. A riding stable presents complete equestrian facilities and miles of hiking and riding trails. Finally, there is a fully functional shopping mall (20,000 square feet under one roof) and a range of good-quality restaurants. Of course the better establishments serve cocktails to members of Fairfield Glade. A bus service takes residents into Crossville.

Homes surrounding this lake/golf course complex are well built, attractively priced, and architecturally pleasing. Acres of wooded and green space separate the various tracts. The closer to the golf course, the more expensive the homes.

**Holiday Hills** Closer to Crossville, just a few miles from the downtown section, is the retirement development of Holiday Hills. It spreads over 1,200 acres of prime land around a lake and a golf course. Apparently, this one also started as a time-share resort, but retirement homes have become the style. The tennis and clubhouse facilities are excellent.

Holiday Hills is newer than Fairfield Glade and more convenient to town. Homes are priced comparably to those in Fairfield Glade, and its natural setting is just as beautiful. An interesting feature is the Cumberland County Playhouse, located just outside the development's main gate. Dramas, musicals, and ballets draw visitors from all over the nation.

Nearby is another retirement development, a no-frills place called the Orchards. In recognition of retirees' propensity for recreational-vehicle travel, they build carports high enough to accommodate RVs. The Crossville area attracts retirees from Indiana, Ohio, and Illinois, but the hottest place of origin is Michigan, particularly from the Detroit areas, which is an especially popular place to be *from*.



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