

QUESTIONS YOUR REALTOR WON'T ANSWER

CHICAGO (MarketWatch) – Steve Roddel was walking through a house in Fort Wayne, Ind., when he wondered aloud if there were any sex offenders living in the neighborhood.

Instead of commenting on her own, the real estate agent showing the home quickly pulled out her cell phone, connected to its Web browser and brought up Family Watchdog, a national sex-offender registry Web site. Little did she know that she was standing with the site's founder and CEO.

A real estate agent can be a wealth of information about a house. So a home buyer who asks what crime is like in the neighborhood might be surprised when the agent defers the question, directing a client to the Web or the local police instead. "The Realtor will be the one that has the most contact from beginning to end. Because of that accessibility, the consumer feels that they can give them all the information that they need," said Alex Chaparro, president of the Chicago Association of Realtors.

But there are some pieces of information that an agent simply can't speak about due to fair housing laws, including demographic statistics. And they often prefer to leave some characteristics, such as the quality of the school district or crime stats, answered by other sources.

The conservative approach is often taken in order to avoid a lawsuit popping up in response to frank neighborhood talk, said Ralph Holmen, associate general counsel of the National Association of Realtors. Agents are forbidden from giving any information that could be considered "steering," directing a client toward or away from a particular property in a discriminatory manner.

And some of this information will make or break a decision to buy. The quality of school systems, for example, has long been of importance to home-buying families. Luckily, there are a variety of sources buyers can use to get at the information on their own.

Checking on the schools

Unless a realty agent has hard data at his or her fingertips, the agent may decline to answer school-district questions. And even if they are willing to share some information, a home buyer might want to do some fact-finding – or maybe even complete the research before deciding which neighborhoods to consider in the first place.

A national database of school demographic information can be found on the National Center for Education Statistics Web site.

For a snapshot of academic performance and to compare schools, a prospective homeowner might browse the School Matters Web site, a service of Standard & Poor's.

Another site, Great Schools, offers similar tools.

“People who are really attracted to (School Matters) are people who are moving,” said Susan Shater, director of marketing and communications for Standard & Poor’s School Evaluation Services. “It’s a good starting point,” she said, but it still isn’t a substitute for an actual tour. Of course, some districts and state departments also post information online. It might be worthwhile to look at an individual school district’s site, especially for large systems.



Crime Matters

Roddel’s Family Watchdog Web site allows users to enter a street address, which pulls up a map of the area that plots out where sex offenders live. Click on one of the squares that indicate an offender’s home, and often an address and a photo are available to view.

Information is updated at least once a day, and is culled from state registries, Roddel said. The idea for the site came about a year and a half ago, after 9-year-old Jessica Lunsford was assaulted and killed by a convicted sex offender in Central Florida in 2005, he said. “(Realtors) tell me that their buyers tell them where they do and don’t want to look for houses based on the density of sex offenders (in the neighborhood),” Roddel said.

Roddel hopes to create another tool that will help people learn about other neighborhood crimes. In Chicago, there already is such a site; ChicagoCrime.org, which allows visitors to search for crimes by city block.

For now, he suggests that people scout out the neighborhood the old-fashioned way.

“Talk to the police department and see if they’ve got any statistics. If you’re in a city that has a department of safety, see if you can get some information,” Roddel said.

Judging the environment

Another issue that comes up occasionally in a housing search is the environmental characteristics of a neighborhood, Holmen said. The association typically advises

members not to make judgment calls based on the health of an area, and to leave that to experts.

The U.S. Environmental Protection Agency Web site has a tool that allows visitors to search a community by ZIP code for environmental facts about the area, including pollution statistics, the location of hazardous waste sites and information about the area's watershed.

Another site dedicated to helping the public retrieve information about local environmental health is Scorecard.org, which generates a pollution report card at the county level, giving information on such topics as air and water quality.

Learning the demographics

If agents don't shy away from any other question, they most likely will when it comes to those regarding demographics – and for good reason. Fair housing laws forbid issues of race or ethnicity to be a consideration in the minds of real estate agents, who mustn't steer a client toward or away from a particular area based on the neighborhood's makeup.

When Anne Kennedy, a Realtor in Austin, Texas, turns down a question about neighborhood demographics, clients "completely understand," she said. She suggests searching the Census Web site for statistics about an area's demographics; the Census' Quick Facts page breaks down the information easily, by city and county. Visit the site.

"That would also show general socioeconomic data, too," she said.

Walking the neighborhood

Finally, even though there's a wealth of information online, there are some questions best answered by walking around the area and making a note of observations.

For example, in Chicago, sometimes a client will ask what parking is like on a particular block, Chaparro said. If the showing is at 10 a.m. in the morning, when many cars are off the street because their owners are at work, he doesn't have an answer to give them.

Several trips past the home at various points of the day – noting whether there are special parking restrictions marked on the street – will probably provide a more informed answer.

Amy Hoak is a MarketWatch reporter based in Chicago.



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Retirees reviving Crossville

Marketing move made 25 years ago paying off

By **KELLI SAMANTHA HEWETT**

CROSSVILLE, Tenn. – While baby boomers were still grooving to *Saturday Night Fever*, Crossville leaders realized that retirees could be a ticket to reviving their sagging town.

They were ahead of their time.

Twenty-five years later, Crossville and Cumberland County bask in a national reputation for growth, anchored by retirees. Area leaders have become economic Yodas, tutoring other towns in becoming Jedi masters of a new retirement bonanza fueled by aging baby boomers.

The Crossville-area newcomers have brought “gray gold” into this hill-country town of 9,000. Long gone are the 25% unemployment and desperate need for new industry. The draw of the weekend flea market has stretched to a shopping hub with busy downtown stores and new strip malls, many of them senior-friendly.

One in three Crossville residents is 55 or older, census numbers show. They spend at the Sugarless Shack candy store, the Cadillac dealership and Cato’s clothing. In this county of 48,000, folks take their grandkids to the miniature golf course, the wilderness museum or the bowling alley. Seniors partake of everything from hot tubs to hearing aids to hospice care.

The Cumberland area sales-tax base is so solid that local officials haven’t had to raise property taxes in decades. Industry has come knocking, providing jobs for younger families and balancing the economic mix.

The retirees haven’t confined themselves to the 11 golf courses or the paved walking trails. In remarkable numbers, they have revolutionized the area by volunteering in schools, launching businesses and specialty shops, filling churches and organizing service groups.

A new mecca

Ed Morrow, 73, had every intention of learning to golf after he and his wife, Maggie, moved here to escape North Carolina hurricanes. “Every place my wife and I lived, I guess we were selfish,” Morrow said. “The Lord said I should be doing something with my life.”

The retired Marine captain revived Crossville’s Young Marines program, which teaches discipline and self-esteem to kids age 8 to 18. It’s been almost four years and Morrow has yet to pick up golf. There’s no time.

“We have a lot of programs because of the retirees that we could never afford otherwise,” said Beth Alexander, of the Greater Cumberland County Chamber of Commerce. “It’s added so much to the community.”

In addition to spending, retirees are often easier on the city budget. Because they rarely have children at home, there’s less demand for government services, such as public schools.

Morrow's assistants are William and Mary Ann Brown, retired Ohio auto factory workers who bought 5 1/2 acres in Cumberland County. Like Morrow, they visited one of the area's several time-share homes and felt the tug of Tennessee. They came for the weather, no state income tax and Southern hospitality.

Brown said she had heard stories about Northerners being treated badly by "rednecks."

"It's not true," Brown said. "The people are friendly. You can look at a person in the face in the South, and they will talk to you."

Retirees are pouring into all the Southern states, said Mark Fagan, professor at Jacksonville State University in Jacksonville, Ala., and author of *Retirement Development: A How-To Guidebook*. Their reasons are similar to the Browns'.

"Retirement development is an industry that is growing exponentially," Fagan said.

Well-placed bedroom communities stand to benefit from the migration if they market to these new residents. One theory says the average new retiree household has the same economic impact on a community as about four factory jobs, according to Fagan's book. Aging baby boomers want slower-paced, inexpensive places to retire, Fagan said. In many cases, the rural South is friendly fit.

Older retirees are fleeing cold Northern states and the retirement mecca of Florida, too. They come for the changing seasons and accessibility to grandchildren, experts say. It's a 21st-century spin on this hideaway of waterfalls and fishing lakes that was a relaxation spot for Native American tribes.

Between 1990 and 2000, Crossville's population jumped from 6,930 to 8,981, census figures show, fueled by free exposure on several "best retirement cities" lists, such as Rand McNally's *Where to Retire* magazine and the book *The 50 Best Small Southern Towns*.



The new culture

Local leaders say the secret to a great bedroom community is pretty simple. Location: Crossville is about 120 miles east of Nashville and about 75 miles from Chattanooga and Knoxville, so cosmopolitan amenities are within easy access. Then, showcase local history and package details about nearby health care, attractions and shopping.

“If you are great with tourism, sooner or later they are going to come here and live,” said Alexander, who has marketed Crossville since the slump of the 1970s.

Crossville had four stoplights when the change began. Alexander and other business folks scraped together some money and piggybacked on national magazine ads for Fairfield Glade, a new time-share resort development aimed at retirees. More planned resort communities followed.

Yankee tourists visited, decided to stay and were baptized as honorary Southerners. “If people don’t know about it, they are not gonna come,” Alexander said. “I had to stay at it because (Crossville) was so poor. We were desperate.”

No more. Crossville and Cumberland County now deal with the challenges of growth, such as how to manage progress so it doesn’t destroy the hometown feel.

“I think we need to put a moratorium on people moving in,” said Crossville resident Emma Vaden, because newcomers are pushing up land prices. “It has caused local folks to have a hard time buying land in their own chosen places.”

A rise in crime and traffic, so common with population jumps, also has concerned some locals.

A triangular intersection at Highways 127 and 68 in a historic part of town is being considered for four additional lanes by the Tennessee Department of Transportation. Area residents such as Vaden are livid that TDOT would plant up to six lanes of traffic near the Cumberland Homesteads, a collection of picturesque stone houses that were built as part of Franklin D. Roosevelt’s New Deal program in the 1930s.

But other residents, such as Edna Stubbs, 87, aren’t worried. She and her husband moved from Texas and bought their historic Crossville home in the 1950s.

“I’m for change,” Stubbs said. “You get still if you just sit. The (increase in) crime, I don’t like that part of it. But outside of that, I’m very happy.”

Cultural mix

Younger newcomers are happy, too. Kathryn Cowley, 22, from Bronxville, N.Y., joined her grandparents in Cumberland County. Cowley, her sister and cousin have all found new lives and loves in the South. “We are all New Yorkers, and we all found Tennessee boys,” Cowley said with a grin.

She says they used to miss the culture New York offers. While Crossville doesn’t have the art museums or opera as New York does, it includes a mix of people from all over the world who bring their cultures with them. “There is culture here,” Cowley said, “if you just open up your eyes.”

Cowley’s bosses are an example. She is a hostess for Gondola Pizza House, run by Bill and Memka Drainas from Greece. They moved to Crossville in the early 1970s after friends told them about the place. The restaurant is a hot spot where it’s not unusual

to see grandparents, parents, children and grandchildren sharing a pizza or gyros. “We love the people of Tennessee,” Memka Drainas said. “They are friendly people – like Greek people.”

The entrepreneurial spirit has long lived in Crossville and the variety of residents supports a variety of businesses less characteristic of small-town living, said Miles Clark. Restaurants boast Chicago-and Detroit-style specialties, as well as a collection of international foods.

Clark helped launch the economic revival when he opened the Cumberland General Store in the 1970s. The shop has become a landmark, an international catalog empire and even a source for set items for old Western movies.

A history of missionaries to the mountain people, Northern visitors, interstate travelers and hometown folks contribute to the mix that is Cumberland County, Clark said. “All these influences come together,” Clark said, “for a very interesting community.”



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