

Cultured towns for empty nesters

Downsizing doesn't have to be a pricey Boston condo

By Elizabeth Gehrman
GLOBE CORRESPONDENT

Home suddenly quiet? Bedrooms cleared out? Playspace not a mess? Chances are the word “downsizing” has come up in conversation, now that all the time previously devoted to carpools, meals preparation, and mountains of laundry has been freed up for some me-time.

There's just one problem for you empty nesters: Where can you downsize to — without spending all the money you've saved for this moment that has finally arrived — that will make the move worthwhile for your lifestyle and entertainment? The places are out there, you just have to be willing to compromise a little.

The median sale price for a single-family home in Beacon Hill as of September, according to the Greater Boston Association of Realtors, was \$3,175,000; in Cambridge, it was \$1,525,000. Median condo prices were \$693,000 and \$615,000, respectively. Of course, there are a few places that will not break the bank; one Beacon Street condo currently listed on realtor.com, for example, is just \$299,000 — but it's a shoebox-sized 390 square feet.

“The inner city just isn't affordable for a lot of suburban downsizers,” said Rob Harrington, a broker in Framingham and the vice president of the realtor association. “The cost per square foot is too high.” Even Jamaica Plain has climbed out of reach for many buyers, and lower-priced near-downtown options, such as East Boston, have little inventory on the most desirable streets and are still a little too gritty on other streets to appeal to many coming from the trimmed lawns and clipped hedges of Wellesley or Hingham or Andover.

But there is another option. Forget downtown. Look around the edges (sometimes the close edges, other times a little farther out) for small towns with big-city sophistication. Here are three options to consider.

Waltham

“We call Waltham the pocket of value,” said Hans Brings, an agent with Coldwell Banker on Main Street. “It's surrounded by some of the most expensive towns not only in Massachusetts, but probably in the United States.”

Once a center of manufacturing — the Waltham Watch Co. operated in the town for more than a century starting in 1854 — Waltham has shed its blue-collar image but still retains significantly lower housing prices than Belmont, Newton, and Weston, with the median price for a single-family home at \$468,000 and \$341,250 for a condo, according to the Massachusetts Realtors Association.

In part that's because Waltham's public schools aren't as sought after as the neighboring schools (it is home to an esteemed college in Brandeis), according to a 2012 report by the state Department of Elementary and Secondary Education. “But that doesn't matter to downsizers,” said Kevin Song, broker/owner of Realty Executives on Moody Street. “And the location is very accommodating to someone who needs highway access or public transportation.” The commuter rail gets to North Station in only 20 minutes, and Route 2 and Route 128 and the Mass. Pike are right at the edge of town.

But even if you can leave town easily, there's rarely a need to. Moody and Main streets are lined not only with practical businesses like banks and doctor's offices, but also with gift shops, antiques stores, and ethnic groceries; an old Polaroid site is in development, with a flagship Market Basket due to open in December, a Marshalls, a Starbucks, and more, along with 120,000



JOHN BLANDING/GLOBE STAFF/FILE 2014



MARK WILSON FOR THE BOSTON GLOBE/FILE 2011

LIVING NEAR the ocean in either Gloucester or Rockport can be an affordable reality (top), while both areas offer plenty of quaint shops and restaurants. Waltham (left) has shed its blue-collar image but still retains significantly lower housing prices than its more expensive neighbors of Belmont, Newton, and Weston. Plymouth's Pinehills village (bottom, left), which occupies a bigger area than Belmont, includes a 55+ section.



JOHN BLANDING/GLOBE STAFF/FILE 2014

square feet of office space. The restaurant scene is a cultural mix of Italian, Indian, pub food, Thai, Vietnamese, and African, the Embassy Cinema shows indie and mainstream films, and the Hovey Players and Reagle Music Theatre provide fun live entertainment. And there's great ice cream at Lizzy's.

“What's unique about Waltham is we have city life downtown,” said Brings, who also mentioned the Charles River and 252-acre Prospect Park, “yet if you head to the outskirts, you can get a very suburban, country-living feel. All in the same place.”

Plymouth

Culture is also a major draw in Plymouth, with several galleries, the Plymouth Center for the Arts, free summertime concerts on the green at the Pinehills, the Spire Center for Performing Arts and Studio G — both new this year — and the Plymouth Community Theatre and Americana Theatre Company. The town even has its own philharmonic orchestra. “It's marvelous,” said Pat Fahy, a Plymouth resident and a realtor at Jack Conway on Samoset Street. “Their holiday pops show is a close second to the Boston Pops.”

Plymouth isn't a quick shot into the city; it's a solid 45-minute drive from Copley Square (in no traffic), or an hour by



DEBEE TLUMACKI FOR THE BOSTON GLOBE/FILE 2014

commuter rail into South Station. But perhaps the best feature of its location — aside from its beautiful beaches, of course — is that it's situated between Boston and that other place Bostonians love to visit — Cape Cod, with a daily ferry to Provincetown from June to September for \$44.

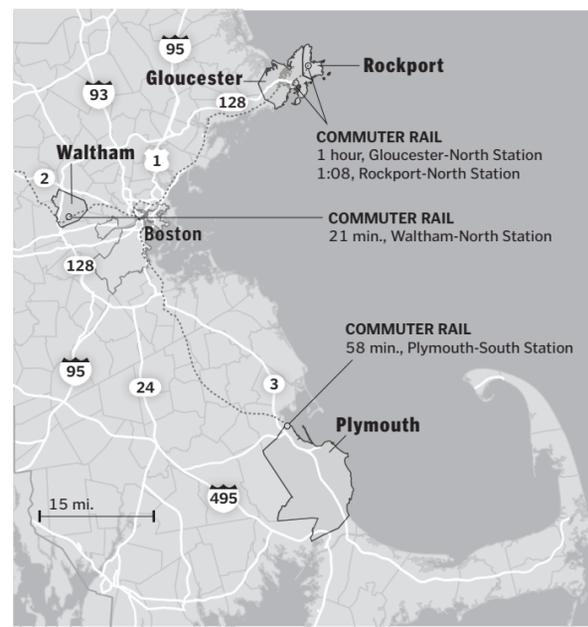
“You can get to the Cape in no time,” said Adrienne Dougherty of Plymouth Sails Realty. “There's tons of golfing, and it's a very friendly town.”

Beth Tassinari, realtor-owner of Century 21 Tassinari & Associates on Court Street, points out that there are a lot of newer modular homes, townhouses, and condos in the town. “Prices vary from the mid-100s to the 700s, depending on where you want to be.” The median, according to the Massachusetts

Realtors Association, is \$311,450 for a single-family home and \$299,000 for a condo.

And, as Tassinari points out, there is plenty to choose from. Pinehills, a village developed over the past eight years, occupies an area bigger than Belmont and includes a 55+ section, and new developments downtown in the old armory and the former Registry of Deeds are both a short walk to shops and restaurants.

“In the last two years, all of a sudden downsizers are coming to the area because it has more to offer,” said Tassinari. “Ocean, ponds, nightlife, restaurants, shops, easy access to the Cape and Boston, and nice properties to pick from. It's an up-and-coming area for baby boomers who are thinking



DAVID BUTLER/GLOBE STAFF

about a lot more lifestyle and a lot less hard work around the house.”

Gloucester/Rockport

If you've always dreamed of living near the ocean but never thought you could afford it, the northern tip of Cape Ann is the place for you, with the median price for a single-family in Gloucester at \$385,000 and \$463,000 in Rockport.

Gloucester's median condo price of just \$149,950 in 2013 jumped by more than 300 percent this year, but that was mainly because of a luxury seaside development called Shore Cliff, and across town, the 45-parcel Magnolia Shores development has recently started selling, with prices hovering around \$600,000 for two bedrooms.

But, Ann Olivo, vice president of J. Barrett & Co. Realtors on Pleasant Street, said “there are lots of less expensive condos in town outside of the new developments.”

Like Plymouth and Waltham, northern Cape Ann has a “big contingent of people over 50 who are involved in the arts and music scene,” according to Olivo, including, in summer, the Rocky Neck Art Colony. But that's hardly all there is to do. “It's great for single boomers,” she said. “There are lots of bars with open mic night, singalongs, trivia night, things like that. And it's very

easy to get involved in the community, very friendly.”

Since the cape is a tourist area, there are also plenty of quaint shops and upscale restaurants, and in Rockport the Shalin Liu Performance Center, with its spectacular view of the harbor, has become a cultural destination. If you need another reason to check it out, there's the miles of shoreline.

“The beaches are clean and gorgeous,” said Lillian LoGrasso, an agent at ReMax Advantage on Washington Street, who mentions residents can get a parking sticker for just \$20. “People say they want to be near the beach. You need to spend \$700,000 to \$1.5 million for waterfront. But you can get a great house for \$300,000 or \$400,000 and once you get a beach sticker you're just as close.”

While both Rockport and Gloucester are safe and have a strong sense of community, the former is more villagelike and the latter is a city, with a range of neighborhoods. “Gloucester's a diamond in the rough,” said LoGrasso, “but it's a very small town with city living. Bartenders remember your name and know what you drink, same with shopkeepers. And once people know your name they'll take you in like family.”

Elizabeth Gehrman can be reached at EGehrman@mac.com.