

## **Downtowns attracting 'ruffie' buyers Stands for Retired Urban Professionals**

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Could you be a ruffie?

"What's a ruffie?," you ask. It's an acronym for Retired Urban People, kind of like yuppies (Young Urban Professionals).

Many yuppies have become ruffies, says a book called *Retire Downtown* by American city planner Kyle Ezell.

It's a quick read and it has plenty of information on the downtowns of various American cities that have morphed into fabulous places to retire.

Many have become "urban playgrounds or resorts" and include waterfront parks as well as major cultural and sports complexes, it says.

Downtown condos in these cities have become vertical, gated retirement villages.

Think about it -- such new luxury condos not only include 24/7 concierges in the lobby, they also have workout rooms, party rooms, places to wash your car in the parking garage, a workroom for handymen, and even a wine cellar for "cork dorks."

In Calgary, the Eau Claire area along the river's edge is quickly becoming such an upscale retirement village.

Eau Claire 500 has long been a haven for the retired, or the soon-to-be retired. The Princeton has been a huge success as a hip retirement village.

Phase one of the new Waterfront development, which recently sold out in a day, seems to be attracting the same market.

I expect the new Concord Pacific's project west of Princeton will continue this trend.

It will also be interesting to see if the Rivers redevelopment, which includes East Village near city hall, will become a ruffie or a yuppie village.

I love the chapter in Ezell's book called *Living It Up Downtown*.

It talks about why the downtowns of the cities he surveyed are an attractive place to retire, not only in terms of culture, dining, festivals and other activities, but also in more abstract ways.

Did you know that retiring downtown will help keep you young?

Yes, the thinking is that by living downtown, you will naturally interact more with young people, who will provide you with a more vibrant, active outlook on life.

Retiring downtown increases your exposure to a wider diversity of cultures, expanding your horizons and keeping you worldly.

It results in a lifestyle that is about not only living and playing, but about learning in ways that people in the suburbs find harder to do.

You will find yourself taking in a lecture at the museum, attending wine-tasting classes or going to more theatre and music events, when they are in your backyard.

Some people find living downtown is exotic compared to a life spent in the suburbs.

All of a sudden, you are walking more, taking transit, visiting galleries and museums, dining out in ethnic restaurants and participating in multi-cultural festivals.

You will exchange the drive-through culture of the suburbs with a more adventurous lifestyle, becoming a tourist in your own city.

A sense of community exists in the downtown that doesn't exist in the suburbs. Contrary to conventional thinking, you actually interact more with people in the downtown.

Your condo or apartment becomes more of a community than in the suburbs, where a car-based culture and fenced-off property prevent even next-door neighbours from interacting much with each other.

Downtowners are often more involved in the community because it offers so many different volunteer opportunities -- everything from churches, social agencies and theatre groups to galleries, museums and tourist information centres.

Of course, there seems to be a growing worry these days about downtown crime in Calgary.

But in reality, downtown is quite safe and the crime stats support this.

Sure, there are crime hot spots and there are certain situations you would want to avoid -- but for the most part, living downtown is as safe as living in the suburbs.

I have experienced this personally, with my mother moving two years ago into an apartment in downtown Hamilton, Ont.

For someone who had lived in the same house for 53 years in the suburbs, it was a life-changing experience.

She now walks to the market as well as to her church and the library, and she rides her bike through the downtown streets to Hamilton's waterfront park and pathway.

She attends free concerts at various churches and street festivals all summer long.

This has resulted in her becoming more adventurous and interested in traveling the world.

So far, she's visited Eastern Europe, Israel, Rome and New Zealand. She has travelled with just a backpack, staying in a hostel on Vancouver Island.

Urban planner Ezell's book also talks about different general categories of ruppie neighborhoods -- from downtown cores and warehouse districts, to historic neighborhoods and entertainment areas.

There is practical information in his book on determining which type of neighborhood is right for you.

You can also get some insights into the different types of accommodations, ranging from condos, apartments and townhouses to hotel living and single-family homes.

The book has detailed information about retiring in the dynamic downtowns of major cities like New York, Chicago, Philadelphia, San Francisco and Seattle, as well as smaller centres such as Asheville, N.C, Austin, Tex., Madison, Wis., and Providence, Rhode Island.

There is also information on Sunbelt downtowns, four-season downtowns, and downtowns to watch.

Whether you are contemplating retiring to one of these American cities, or you are interested in urban tourism, all this is quite useful.

There is some information on Canadian cities, but the website ([www.retiredowntown.com](http://www.retiredowntown.com)) mostly just includes the addresses of downtown associations.

However, Calgarians considering purchasing retirement homes in downtown Victoria, Vancouver, Kelowna or even Calgary would be well-advised to read Ezell's chapter, Retire Downtown.

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