

# Retirement migration



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**S**ocial scientists who study macro trends and issues related to aging populations use the term “seasonal retirement migration.” Regular people use the term “snowbirds.” Both terms can be used to describe the same phenomenon, the practice by which residents of northern and mid-American locations (who wish to avoid snow, ice and cold temperatures) spend the winter months in warmer locales such as California, Arizona or Florida.

Many years ago, the practice was largely limited to independently wealthy people who could afford to own multiple homes and who were not tied by financial necessity

to employment in a specific location. With the expansion of the middle class following the New Deal and the end of World War II, the practice has been adopted by significant numbers of retired, middle-class wage earners.

Sun City, AZ, was an early experimental and successful commercial development that profited from the snowbird phenomena. It is a community close to Phoenix, AZ, of about 27,000 homes that opened in 1960. Sales of the homes were, and remain, limited to buyers older than 55. A recent newspaper article in the *Arizona Republic* noted that “Sun City was a development experiment from the start, offering a chance for the first generation of middle-income Americans retiring with the financial stability of Social Security to move from their hometown and mingle with like-minded peers. The concept was wildly successful, with more than 100,000 people visiting Sun City in its first few months.”

**Another early and successful residential development** related to the snowbird phenomena was the NALC’s own Nalcrest. Unlike Sun City, however, Nalcrest has never been a commercial venture and the residences there have never been for sale. Instead, Nalcrest is a non-profit enterprise providing residences at a central Florida location for rent to NALC retired members. Nalcrest opened in 1963, following resolutions passed at the NALC National Conventions from 1954 through 1960. It was built with money loaned by the NALC and a 40-year mortgage. That mortgage was paid off in 2002. No government money has been used, although the U.S. Department of Housing and Urban Development guaranteed the mortgage.

Retired members of the NALC (as well as active carriers contemplating retirement) who find the idea of being

snowbirds interesting should check out Nalcrest. Here are some of the major facts about Nalcrest:

**Location**—Nalcrest is in Central Florida, 70 miles east of Tampa, midway between the Gulf coast and Vero Beach on the Atlantic coast.

**Setting**—Like a nature preserve, the community has 153 developed acres spread around two large lagoons, surrounded by an additional 150 undeveloped acres of oak trees dripping Spanish moss. Sandhill cranes, wild turkeys, and osprey abound. Residents report occasional sightings of alligators, panthers and wild pigs. A navigable channel connects the lagoons to adjoining Lake Weochyakapka (otherwise known as Lake Walk in the Water), a massive 15-square-mile lake full of trophy bass.

**Residences**—There are 500 apartments clustered in 66 one-story buildings, which include efficiencies, one-bedrooms and two-bedrooms.

**Amenities**—These include a year-round heated swimming pool, a hot tub, tennis courts, a softball field, horseshoe pits, shuffleboard, a covered bocce field, a miniature golf course, a driving range, a 500-seat auditorium, multiple meeting rooms, a lakeside pavilion, and a game/billiard room.

**Cost**—The price is \$395 to \$520 per month, and 12-month leases are required. There are no surcharges or similar fees. Rent includes water, sewer, refuse collection and cable TV. The low price is a reflection of the non-profit nature of Nalcrest.

**Community**—About 80 percent of the current 650 residents are retired letter carriers or their spouses. Most of the residents are snowbirds, with about 100 remaining year-round. A very close sense of community exists. Clubs of all kinds thrive—community service clubs, veterans organizations, sports leagues, social clubs. Bingo and dances are regular occurrences.

**Guest apartments**—There are 11 residences available for short-term rentals, enabling interested parties to directly experience Nalcrest living before committing to a lease.

**Contact**—Call 803-696-1121 or visit [nalc.org](http://nalc.org).

## **NALC Retirement Department** **Toll-free number: 800-424-5186**

Available Monday, Wednesday and Thursday  
from 10 a.m. to noon and from 2 to 4 p.m. (Eastern time)

*This toll-free number is answered ONLY during these hours  
on the days indicated.*