

# OUR STORY

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## A. SITUATION OF LOW-INCOME SENIORS IN US

### 1. What it takes to live independently in the US.

**Home expenses:** People who own their own home expect to pay several hundred dollars per month for utilities, in addition to costs of home maintenance, such as lawn service, or one-time expenses such as painting, or a leaky roof or a burst pipe.

**Rental costs:** Those who don't own their own home must pay rent, in addition to utilities, renters' insurance and all the other expenses. Median rent for a 1-bedroom apartment is \$1,216<sup>1</sup> (plus \$147.06 for utilities).

**Food:** The U.S. Department of Agriculture estimates that two seniors will spend between \$500 and \$700 per month on groceries.

**Transportation costs,** including car insurance and gasoline, can be at least \$9,000 per year. For those who no longer drive, relying on loved ones' time and goodwill is a burden, and having a service for transportation carries a financial toll, as well.

**Entertainment:** Those who live in their own home, especially those who live alone, can expect to pay more than \$2,000 per year on eating out, movies, performances, continuing education classes, and other expenses.

**Medical insurance and Medicine:** A July 7, 2019 report from the Center for Retirement Research at Boston College states that the **average retiree** spends around \$4,300 per year on out-of-pocket **healthcare** costs, and that doesn't include long-term care.

**In-home care:** Some seniors pay for regular assistance with housework, meal planning, and other tasks that can become challenging with age and health issues.

### 2. Income of Older Americans

One of the hardest hit populations from the 2008 financial crisis were those going into their golden years and senior citizens. We are now witnessing a potential debt crisis with millions of seniors struggling with credit card debt, loan debt, tax debt, or other kinds of debt.

- The Pension Rights Center<sup>2</sup> reports that in 2017, the median income of 4 out of 5 people age 65 and older who are fully retired was \$19,352, and that for the average retiree an estimated \$17,536 a year was from Social Security benefits.
- In 2019, nearly 9 out of 10 people 65 and older received Social Security benefits.
- In January 2020, the **average Social Security** benefit is \$1,503 per month, and the average disability benefit is \$1,258.

Reports from the **Institute on Assets and Social Policy**<sup>3</sup> and **The Congressional Research Service**<sup>4</sup> provide the following depressing information about seniors:

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<sup>1</sup> Zumper National Rent Report: March 2020: <https://www.zumper.com/blog/rental-price-data>

<sup>2</sup> *Income of Today's Older Adults*: <https://www.pensionrights.org/publications/statistic/income-today%E2%80%99s-older-adults>

<sup>3</sup> *Economic Security for Seniors Facts* from the National Council on Aging: <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/economic-security-facts/>

<sup>4</sup> *Poverty Among Americans Aged 65 and Older*, July 1, 2019 <https://fas.org/sgp/crs/misc/R45791.pdf>

- The cost of living as an independent senior or in a retirement home is impossible for more than 70% of US seniors 60+.
- Over 25 million Americans aged 60+ are economically insecure—living at or below federal poverty threshold (FPL) [in 2017 this threshold was \$11,756]
- In 2017, 4.7 million people aged 65 and older had income below the federal poverty thresholds.
- 2.1 million older adults also receive Supplemental Security Income (SSI) of about \$435 each month (SSA, 2016), but the SSI program does not provide effective income protection for the oldest Americans, because the maximum SSI benefit in 2017 barely gets seniors to 75% of the poverty threshold
- One-third of senior households has no money left over each month or is in debt after meeting essential expenses.
- Women, on average, received \$4,500 less per year in Social Security benefits than men
- 1 in 12 seniors aged 60 and older didn't have enough food in 2017

### 3. Government Support

All older persons deserve to live in affordable, safe, accessible, and supportive housing in age-friendly communities. Such an achievement would realize the goal of “a decent home and a suitable living environment for every American family,” first articulated in the 1949 **National Housing Act**. Towards that end, a number of policies and programs have been implemented over the years to improve housing for low-income older persons, including subsidized housing, housing vouchers, and housing connected with services, yet . . .

- Government support for housing programs that serve the elderly has waxed and waned, never coming close to meeting the need.
- According to the National Coalition for the Homeless, [there are at least nine seniors waiting for one occupied unit of affordable elderly housing nation-wide](#). In some cases, a senior can spend three to five years on the wait list for access to affordable housing.

### 4. Senior Living Options<sup>5</sup>

A majority of senior citizens have fixed incomes, and government projects such as Social Security aren't generally enough to pay for housing and accommodation. As a result, most seniors have to seek affordable senior housing options to save money and survive, which can be difficult with the cost of living showing a steep rise.

There are many types of senior living communities which include, **active adult communities, independent living communities, assisted living residences, and nursing homes.**

**Independent living** Depending upon the area of the country a person lives in and what type of services and amenities are included, the price range for independent living in a

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<sup>5</sup> *Guide To Help Choose From A Variety Of Senior Housing Options*  
<https://inforseniorliving.com/?page=Low%20Income%20Apartments%20for%20Seniors&og1=1c4b155f-8013-4b67-86a5-f6ff1b6ec89f&cid=cid10719>

retirement community is generally between \$1,500 and \$10,000 a month

**Assisted living** facilities are a housing option for people who can still live independently but who need some assistance, called custodial care. Costs can range from \$2,000 to more than \$6,000 a month, depending on location. The Genworth Cost of Care Survey 2018 says that the national median cost for assisted living per month is \$4,000, which breaks down to around \$133 per day (and adds up to \$48,000 per year).

**Nursing Home** communities offer nursing services, and a registered nurse is on staff or contract. Residents in a nursing home require around the clock care and monitoring. The average annual costs of nursing home care are between \$89,297 and \$100,375.

## 5. Sui Generis Problems

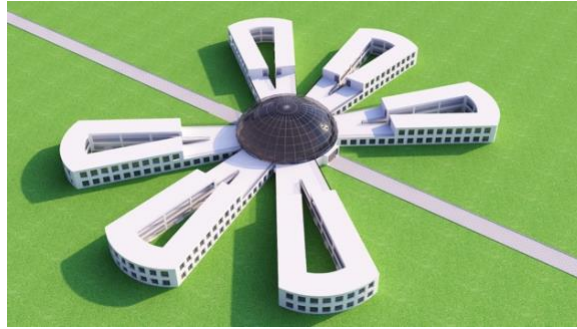
### Disability

Research published in the 2016 American Community Survey Report (part of the census) found that about 69 percent of the population 85 and over had at least one type of disability, and that health concerns increase with age:

- **Ambulatory:** serious difficulty walking or climbing stairs was the most prevalent disability for all older population age groups
- **Hearing:** difficulty hearing was the second most prevalent
- **Independent Living:** difficulty doing errands, visiting a doctor's office, or shopping was third
- **Vision:** blind or serious difficulty seeing, even when wearing glasses
- **Cognitive:** serious difficulty concentrating, remembering, or making decisions
- **Self-Care:** difficulty dressing or bathing

### Loneliness

- The latest [National Poll on Healthy Aging](#) from the University of Michigan (Mar 4, 2019) found that about a third of seniors are lonely.
- They examined the relationship between loneliness, functional decline, and death in adults older than 60 years in the United States, and found that loneliness is a common source of distress, suffering, and impaired quality of life in older persons.
- Research shows that chronic **loneliness** can impact **older adults'** memory, physical well-being, mental health, and life expectancy, even more than being overweight or sedentary, and just as much as smoking" write the authors of the new report.
- Women were more likely than men to report a lack of companionship, the researchers found, and living alone, not working and living in lower-income homes were all associated with feeling lonely.



## B. WHO WE ARE: OUR VISION

"**La Flor Retirement Village**" is a 501(c)(3) nonprofit organization designed specifically to solve the steadily increasing cost-of-living dilemma for 55+ seniors, especially those who are dependent on Social Security and/or other government support.

"La Flor" means *the flower* and describes the shape of our planned buildings. For now, we are a group of seniors who live on Social Security, and have retired to Mexico so that our reduced income will cover all of our expenses.

We are working on creating a highly subsidized housing community for ourselves and another 200 or so seniors who still have life in them, focusing especially on those living below the poverty threshold. No senior will ever be asked to pay more than 50% of their monthly income.

Our goal is to provide a diverse and inclusive, relatively self-sustaining, co-operative village, where elders can age with dignity and pride in a stable, safe and affirming community, with access to specialized services and support, and where they can enjoy a variety of activities and projects that nourish the mind, body and spirit, as well as expertly planned, nutritious meals, medical staff and a clinic on-site, community gardening and activities, transportation to and from the airport, into town and surrounding areas, including trips to the beach, a caring and interactive staff, and much more.

We will build La Flor on the coast of the Mexican State of Oaxaca, just 10 minutes from the Puerto Escondido airport, about 15 minutes from downtown, and around 30 minutes from the new super highway to Oaxaca city. At this location, we will provide one-bedroom or two-bedroom furnished apartments for residents, with needed privacy, but also with easy access to an open and active community designed especially for them.

We will also provide -- in their own apartments or our special assistance center -- assisted living for residents who, either temporarily (because of an accident or surgery) or permanently, are not as self-sufficient as they once were.

[See the next section **B.1. We Are Needed**, to learn how **La Flor Retirement Village** proposes to solve many of the difficulties of being a senior citizen in the US]

[See **Appendix A. Origin Story**, to understand where the dream for **La Flor Retirement Village** began]



## **BOARD / STAFF OF LA FLOR RETIREMENT VILLAGE**



Joanna (Joby) McClendon (President) will be in charge of ensuring the organization's vision and mission remain on track. While the Board will approve all major phases of the project, Joby will manage day-to-day while keeping board members in the loop on changes that need to be made. Once the project is functional, Joby will serve as an administrator until a permanent hire is made.



James Wong (Treasurer) is an organizer and idea man whose primary expertise is organizing companies. His main task now is to create the presentation for donors, find donors, and excite donors. Once the organization is up and running, he will supervise much of the daily program activity: food service, exercise programming, etc. In his role as Treasurer, he will work very closely with the accountant on the budget, income and expenses, and will involve the board in any monetary decisions.



Mónica Rivera (Secretary), a professional photojournalist, is a very organized, detail-oriented person who believes in clarity and following through on projects. Part of her duties will be to keep records of meetings and decisions, which she will do once we are running the way we plan.

## B.1. LA FLOR RETIREMENT VILLAGE IS NEEDED

We don't pretend that our Retirement Village will create solutions for ALL the problems that ALL seniors encounter in later years, but we can do our part by helping 200 or so elderly to live an engaged and healthy life. Whereas most senior facilities are seen as a place for residents to wither away, La Flor Retirement Village will be a place where residents get their second wind through education, community, nutrition, movement, and meditation all at a low cost. La Flor is the solution to a majority of the tragic issues seniors are faced with daily in the US.

### 1. What it takes to live independently in rural Mexico (based on actual monthly averages for 2019)

**HOME EXPENSES:** . We have records for exact monthly / yearly expenses related to the upkeep of a home, including utilities, cleaning, maintenance and emergencies.  
**2019 total:** \$78,399 MX = \$4,355 US per year, \$363 US average per month.

**RENTAL COSTS:** Rental properties in this area charge on average \$12,000 MX per month = \$667 US, rather than the average monthly of \$1,363.

**BUT ALL HOME OR RENTAL EXPENSES**, such as upkeep, utilities, cleaning, maintenance and emergencies, are included in the monthly rental costs at La Flor (seniors can save around \$1,300 per month by living with us).

**TRANSPORTATION COSTS** (including maintenance, gas and car insurance): \$16,794 MX yearly = \$933 US yearly = \$78 US average per month rather than \$750 month.

**BUT** residents of La Flor do not have to worry about transportation costs, because all trips are included in monthly rental costs.

**FOOD** (including pet food and treats): average about \$5,000 MX per month = around \$278 US (about half of what it would cost in the US)

**ENTERTAINMENT:** This service is included in monthly rental costs, thus saving seniors around \$167 month.

**MEDICAL INSURANCE AND MEDICINE** (including neutering, shots and antiparasites for pets, and regular physical therapy): \$11,945 MX year = \$995 MX month = \$55 US, in addition to Medicare and Medigap (there wouldn't be much savings here)

**In-home care:** Residents of La Flor do not have to worry about this, because all these expenses are included in monthly rental costs. There exists the possibility that we will need to charge a little extra for 24-hour a day care. Here in Puerto Escondido, the accepted pay for this kind of care is about \$5,000 MX per month = about \$278 US extra per month.

### 2. Income of Older Americans

Americans who receive around the average **Social Security** benefit of \$1,503 per month would have about \$800 US left over after paying their \$700 monthly rent at La Flor. They can pay off their debts, travel, buy clothes . . .

If what they receive is the average **Disability** benefit of \$1,258, they would pay only \$600 monthly rent at La Flor (the other \$100 would be taken from our subsidy fund), and they would have about \$600 US left over.

Our community will provide highly subsidized housing, so our rent will never be more than 50% of the monthly income of a senior, which means that if a resident cannot afford our \$700-per-month minimum, they will pay up to 50% of their monthly income, and the remainder will come from our community fund. Grants, donations, and a small portion of service revenue will go into this community fund to subsidize the rent and health care of residents incapable of paying for this entirely themselves.

Low income will not be a requirement for application, however our target demographic will be seniors who otherwise would not be able to afford living in a senior facility, and without access to private home health care, particularly those who find themselves incapable of caring for themselves completely.

### 3. Senior Living Options

There are many types of senior living communities which include, **active adult communities, independent living communities, assisted living residences, and nursing homes.**

Residents of La Flor have all of these options, included in the monthly rental costs.

**WHAT OUR RENT COVERS:** Residents will initially pay **\$700** per month per person, whether in a 1-bedroom or a 2-bedroom apartment. Estimates based on 2019 MX costs, at \$18 pesos per dollar:

<b># FOOD \$280</b>	<b># HEALTH CARE \$140</b>	<b># PHYSICAL FITNESS \$83</b>
<b># THERAPY &amp; MASSAGE \$83</b>	<b># MENTAL CHALLENGES \$25</b>	
<b># ACTIVITIES &amp; TRIPS \$55</b>	<b># UTILITIES &amp; OTHER NECESSITIES \$34</b>	

### 5. Sui Generis Problems

#### **Disability**

Our facilities will also be outfitted with the spaces and expertise to accommodate those who have physical, emotional, or mental disabilities as well; a necessity which few in need can afford. Common areas will be open, and doorways and ramps will be wide enough for wheelchair access. Residents with reduced vision or hearing will be paired with someone who doesn't have this problem, to help them get around and interact with others.

#### **Loneliness**

While finding solutions for loneliness is highly personal, research suggests the best interventions are those that involve meaningful social contact, at least on a weekly basis, with sufficient opportunities to form relationships.



We believe in the extraordinary potential of older adults, so we will create a vibrant community where they can thrive and participate, knowing that their contributions are valued, and that they can enjoy access to opportunities and support that will help them keep making a positive difference in our world. Our residents will be honored and appreciated for their personal value and lifetime of accomplishments

**Application** to the community will, of course, not be limited to those needing subsidized rent, but will be open to ALL 55+ seniors, of all economic and physical capacity, including those with limitations or disability.



Photo taken of a sign in a restaurant window.

## B.2. ADVANTAGES OF LIVING IN PUERTO ESCONDIDO (MEXICO)



Zicatela = "Place of large thorns"

### HEALTH BENEFITS OF LIVING BY THE SEA<sup>6,7</sup>

There are health benefits to being near the ocean that are often unexplainable: it's the magic of the sea. The sand, the surf and the sun keep people outdoors, which is always good for the heart and soul. Over time, living near the ocean can improve one's health, reducing the risk of obesity, heart disease, and other illnesses.

#### **Breathe Ocean Air**

The breezes that come in off the sea encourage respiratory health. Breathing salty sea air -- which also contains iodine and magnesium -- promotes respiratory health by providing a soothing effect on the mucosal lining of the respiratory organs, thus reducing inflammation.

Air exposed to water – and especially sea water – is charged with negative ions, which helps the body absorb oxygen. Fresh air is known to improve alertness and balance levels of serotonin, attributed to mood and stress.

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<sup>6</sup> *Health Benefits of Living Near the Water* <https://www.tesseractbrandon.com/health/health-benefits-living-near-water/>

<sup>7</sup> *Beach Benefits: Oceanside Living Is Good for Health* <https://www.livescience.com/37819-health-benefits-living-near-ocean.html>

## **Feel the Sun**

People living near the ocean are more likely to spend time outdoors, which increases their vitamin D production. Vitamin D is essential to proper body functioning and promoting calcium absorption, bone strength, and immune health.

Oceanside climates can also help restore health. Warmer temperatures can relieve the symptoms of arthritis, muscle strains, and other ailments.

## **Rest and relax**

Water can be very therapeutic. People exposed to water are often more relaxed and happier in general. The beach is commonly associated with relaxation, including ocean tides, sea breezes, and warm sand, which all help to remove the stress of everyday life. Listening to the sound of waves crashing on the shores can help alleviate problems of sleeplessness, anxiety, and depression.

## **Boost Immune System**

Being outside and being around water is a natural immune booster. Increased relaxation and decreased stress means a strengthened immune system, which better positions the body to fight off illnesses, diseases and unwanted health obstacles.

## **Promote active lifestyle: walking, surfing, swimming**

Daily exercise is important for fighting obesity, improving heart health, and reducing cholesterol levels and blood pressure. Living close to the ocean encourages people to get out and enjoy the salt air and sunshine, staying active and providing the health benefits of daily exercise.

Any exercise one does at sea level provides more health benefits. Getting even a moderate amount of leisure time and light physical activity (including walking along the beach front or picking up shells) can increase life expectancy, according to the National Cancer Institute..

Swimming and bathing in mineral-rich sea water is known to have a lot of therapeutic benefits, especially for the heart, and even for skin problems such as psoriasis.

## **ECONOMICS**

Most people are aware that it is quite a bit cheaper to live anywhere in Mexico than in most places in the US, by one estimate between a third to half as costly<sup>8</sup>. AND it's considerably cheaper in smaller towns than in large cities. Puerto Escondido, Oaxaca has a population of around 100,000.

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<sup>8</sup> *It's Cheaper in Mexico: Cost Comparisons* <https://www.ventanasmexico.com/its-cheaper-in-mexico-comparisons-between-us-mexico>

Rural Mexico can provide an opportunity to create a low-cost housing environment for low-income seniors who are still active, but who will gradually need additional assistance with everyday activities.

The principal reason everything is cheaper is that workers' salaries are lower. This is sustainable precisely because the cost of living is lower.

**FOOD** from the market, or even the supermarket, is at most about a third of equivalent costs in the US.

**HEALTHCARE.** For seniors who keep their Medicare and Medigap in the US (for emergencies), costs are about the same for residents of Mexico, although medications are usually considerably less.

**HOUSING.** Seniors who wish to purchase a residence in Puerto Escondido can find an excellent 2- or 3-bedroom house for between \$100,000 and \$200,000 US. If they want to rent the house, it can cost between \$700 and \$1,500 US. There are houses for sale for as little as \$6,000 US in areas where expats usually don't buy.

**PERSONAL SERVICES.** Little things such as massage, personal trainer, haircut & styling, hair coloring, manicure, pedicure, dog sitting, housekeeping, car wash are about a third of what one would pay in the US.

**FOOD, HEALTHCARE and HOUSING** are included in the monthly rent at La Flor Retirement Village, as are some of the other "extras", such as physical fitness and housekeeping.

	Based on conservative estimates		TYPICAL	
	INDEPENDENT US	RETIREMENT HOME US	RURAL MEXICO	LA FLOR VILLAGE
RENT ON 1-BEDROOM APT	\$1,363	\$1,500	\$667	
FOOD	\$600		\$278	\$280
HEALTH CARE	\$358		\$300	\$140
ASSISTED LIVING/IN-HOME CARE	\$2,000	\$4,000	\$278	
PHYSICAL FITNESS*	\$130			\$83
THERAPY & MASSAGE	\$200			\$83
METAL CHALLENGES*	\$40			\$25
TRANSPORTATION	\$750		\$78	\$55
ENTERTAINMENT*	\$167			
UTILITIES & OTHER NECESSITIES	\$500		\$363	\$34
<b>TOTALS</b>	<b>\$6,108</b>	<b>\$5,500</b>	<b>\$1,964</b>	<b>\$700</b>

\*Costs at Denton Senior Center

## ACTIVITIES

**VISIT THE MARKETS.** Puerto Escondido has two large open-air markets with meats and every available fruit and vegetable, as well as dry goods and health foods, and many restaurants that prepare local delicacies. There's also a large selection of typical Oaxacan clothing.

**BEACHES.** Because Puerto Escondido is a port town and resort on Mexico's Pacific coast, it is known for its many beaches and buzzing nightlife. The town's Principal Beach is lined with palm trees and thatch-roofed bars, and a street that is closed to traffic in the evening, so that people can freely wander among the local businesses, restaurants and bars. Busy Zicatela Beach is renowned for its Mexican Pipeline surfing. Neighboring La Punta Beach has smaller waves, and many more surfers. Carrizalillo Beach is set in a cove backed by steep cliffs, and 167 steps take you down to the beach, which is lined with small restaurants, and the clear water and small waves lend themselves to learning how to surf, or just chilling in the water.

Admittedly, most of the activities available in Puerto Escondido center around the beach. After all, it was surfers who originally put this town on the tourist map. Surfers from all over the world come here to ride the legendary waves off the Mexican coast. Tourists enjoy sitting in restaurants overlooking the ocean, walking or running on the beach, riding the waves or surfing, swimming in the ocean, releasing baby turtles, taking boat trips in search of sea turtles, dolphins or whales.



**Playa Carrizalillo**

carrizo = reed; carrizal = where the reeds grow; carrizalillo = small growth of reeds

**SKYDIVING.** Adrenaline junkies will be happy to hear that skydiving is available in Puerto Escondido. Fly above the breath-taking Mexican coast as you jump from nearly 4,000 meters. It's an exhilarating experience that you're sure to be talking about for years to come!

**BIOLUMINESCENCE.** One of the coolest things to do in Puerto Escondido is swimming in the glowing bioluminescence of the Manialtepec Lagoon. This lagoon is home to plankton that lights up at night. The darker the night, the more bioluminescence you'll see, which means that the best time to visit is when the moon is not visible.

**HOT SPRINGS.** These mineral-laden springs are a lovely horseback ride of one hour each way along the lushly vegetated Río Manialtepec, from the village of San José Manialtepec, 23km west of Puerto Escondido.

## CULTURE

"Big C" culture (with a capital "C") many times refers to such things as opera, symphony, ballet, theater, classical literature, paintings and music, or magnificent -- in Mexico, "colonial" -- architecture. Puerto Escondido, Oaxaca is not a "Cultural" center, in this worldview, but there are local and foreign artists and art galleries, musicians and live concerts, writers and poets. And if one needs doses of "Big C" culture, Mexico city's theaters, museums and art galleries are 50 minutes away by plane, and Guadalajara is only 95 minutes away.

What Puerto Escondido has a lot of is what is included in "little c", popular culture, which includes customs and language, holidays and food.

**Fiestas de Noviembre.** Originally attracting visitors during the low season, the Fiestas de Noviembre has grown into a month-long celebration with tons of different events. There are fishing tournaments, surfing competitions, beauty pageants, concerts, a food festival and so much more. The festivities go on all months.

### Native Languages and Cultures.

Oaxaca is considered the "most indigenous" state in Mexico, because 35% of its population still actively speak their native language, and follow the ancient customs. The famous archeological sites outside of Oaxaca city, Mitla and Monte Albán, are of Zapotecan and Mixtecan origin. In and around Puerto Escondido, the principal indigenous languages that can be heard are one of the many Mixtecan or Zapotecan tongues.

In the markets and tourist shops, one will find ceramics and pottery, embroidered clothing and painted artefacts indicative of these native cultures.



To reflect this rich heritage, each petal of our flower-shaped residence building will have a Zapotec name, rather than a number or letter: sun "Gobiz", moon "Beu", earth "Layú", ocean "Nisado", tree "Yága", flower "Bielé".

The indigenous cultures provided many of the foods that Oaxaca is most noted for: coffee, chocolate, tamales, mole, tlayudas . . . The "typical" Oaxacan food served in restaurants around town is of indigenous origin. Twice a month at La Flor, we will have a buffet of Oaxacan food, so that residents can try as many delicacies as they wish.

**Guelaguetza & Calenda**

At least twice a year -- in July, and again in November -- Puerto Escondido partakes in the traditional indigenous folkloric dances and street parades.



**WEATHER**

What, you might ask, is the weather like in a tropical location such as Puerto Escondido? The temperatures here are never extreme: rarely climb higher than 94° F, or dip lower than around 68° F. There is usually a breeze from the ocean. Here's a graph showing local weather reports from throughout the year. Hot? Yes. Oppressive? No, not in the shade (and we have lots of shade), with an ocean breeze, especially when rain is expected! The "rainy season" normally runs from May through September, and it usually doesn't rain during the other months: the "dry season".

	<b>8/20/19</b>	<b>12/12/19</b>	<b>1/12/20</b>	<b>3/29/20</b>
High temperature	83° F	84° F	83° F	90° F
Cloudiness	mostly cloudy	partly cloudy	mostly sunny	mostly sunny
Relative Humidity	77%	74%	77%	76%
Probability of precip	17%	0%	0%	0%
Wind / Breeze	11 mph	3 mph	7 mph	9 mph

## **POTENTIAL DANGER**

Americans keep hearing about how **DANGEROUS** Mexico is, and that you shouldn't even **VISIT**, let alone **LIVE** here! Here's a challenge for you: turn on the 6 o'clock or 10 o'clock news, and count how many violent deaths are reported in the first 15 minutes . . . in YOUR city! In the 10+ years I have lived here, I have NEVER felt any danger in Puerto Escondido, and the entire city is mine. Give it a chance. You'll love it.



## C. DESCRIPTION OF PLANNED CONSTRUCTION



### PHYSICAL DESCRIPTION OF "LA FLOR"

#### Buildings and Grounds

Large, open circular main building with a two-story high domed ceiling. This building contains community areas and the standard services:

- \* Reception & Assistance
- \* Kitchen and Dining Hall
- \* Fitness Center with Programming
- \* Laundry & Housekeeping
- \* Central Meeting & Recreation Area
- \* Health Care Center & Pharmacy
- \* Physical Therapy & Massage Center
- \* Security & Maintenance
- \* Activities, game rooms, workshops, arts & crafts rooms, library



**From the main building will extend 6 two-story wings** (each shaped like half a bow) for **living spaces** and also for non-standard services. Each wing will bear a Zapotec name for natural phenomena: Gubidxa (sun), Beu' (moon), Nisado' (ocean), Layú (earth), Yága (tree), Bielé (flower).

Inside each petal-wing there will be a **garden area** with small trees and flowers. The rooms will all open onto a hallway that surrounds this garden area, and there will be walking and sitting areas among the flowers. From this area will ascend a wide, easy ramp for communication with the second floors.

The **exterior** will be carefully planned and managed. The 25-acre grounds will be beautifully landscaped with native trees and flowers, walking paths, sitting areas, ponds, little waterfalls (our groundskeepers love what they do).

We will also have **fruit trees and garden plots** for fresh vegetables.

There will be a long, narrow **swimming pool** for laps, with shallow areas for sitting around or playing in the water.

Our **water** will come from wells and the city water supply. All of the roofs will have a slight slant so that we can collect rain water, and also for placement of solar collectors for electricity and water heating.

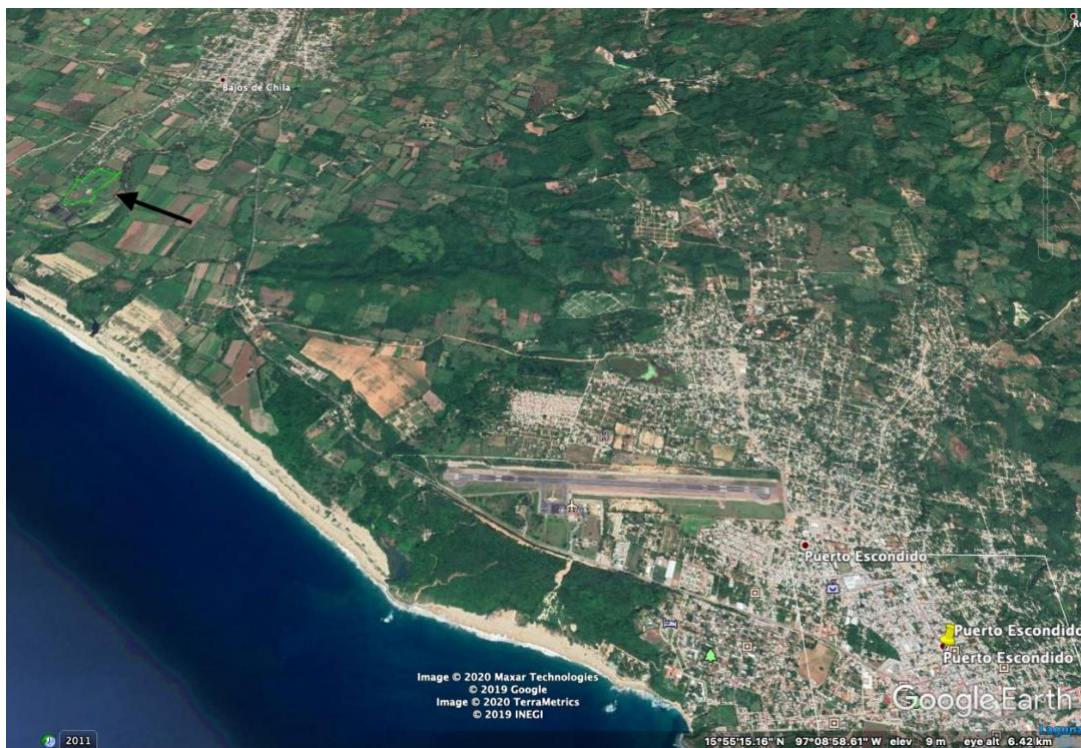
We will have a large **wastewater** processing system and produce much of our own **electricity** (wind and solar).

## C. 1. LAND RESERVED FOR LA FLOR

### SITE FOR FLOWER



### LOCATION RELATIVE TO PUERTO ESCONDIDO



## LOCATION RELATIVE TO OCEAN



As can be seen in this picture, all of the developed properties around it have abundant trees, which indicates plenty of water.

## COST

This property is totally enclosed by a 3-meter cement block wall, with one entrance. It is on reserve to VIMAR Pacific, who have promised to sell it within 3 years.

Owner is asking 2-3 million pesos MX per hectaria, and the land measures approximately 10 hectarias (about 25 acres), so the minimum he is asking for the entire plot is \$20 million pesos MX (a little over \$1 million dollars US) .

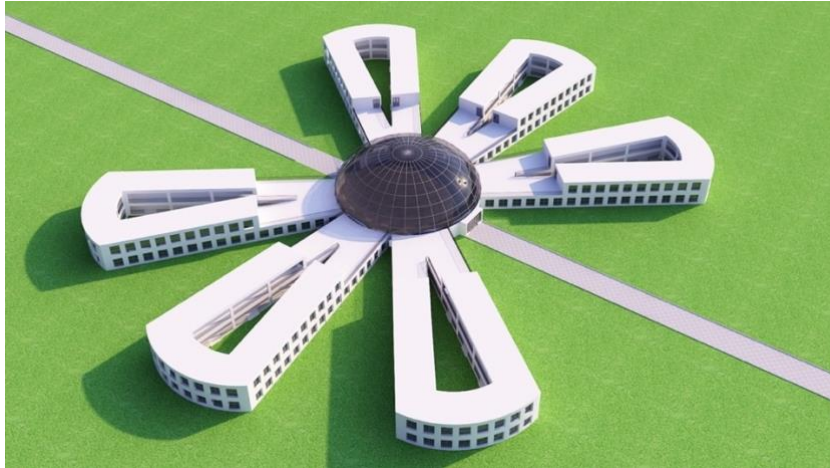
He would be willing to accept \$1 million US for the whole package: land and houses.

## BUILDINGS / EXISTENT HOUSES





## C. 2. OPTIONS FOR RESIDENCES



### Living Options

- rent or lease 1 or 2-bedroom apartment in main building, with private bath,
  - rent or lease 2-bedroom cabin
  - assisted living in modified house
  - design your own cabin (within certain parameters)
- **6 two-story wings attached to the main building, each with**
    - **12 one-bedroom furnished ground floor units measuring 5 x 5 meters (for 1 resident)**
      - \* bath with raised toilet and walk-in shower, both with safety features
      - \* emergency call system
      - \* sitting/ working area
      - \* small safe
      - \* queen sized bed
      - \* mini fridge
      - \* large windows
      - \* closet & chest of drawers
      - \* ceiling lighting
      - \* AC and ceiling fans



-- 5 two-bedroom ground floor units at the end of each petal, measuring 5 x 8 meters (for 2 residents)

- \* 2 baths with raised toilets and walk-in showers, all with safety features
- \* emergency call system
- \* sitting/ working area
- \* small safe
- \* queen sized beds
- \* mini fridge
- \* large windows
- \* closets & chests of drawers
- \* ceiling lighting
- \* AC and ceiling fans



- We will offer a pre-admission program for potential residents to stay with us for a month or two before deciding to move in permanently.
- We will offer residents the option of being full-time or temporary.
- Initially, there will be 10 two-bedroom **CABINS** with a living room, a bath and a kitchen and dining area for those interested in totally independent living. More will be built, as the need arises. There will also be an option for you to build your own cabin on the grounds.
- Sections of the property will be set aside -- and equipped - for **CAMPING**.

### C. 3. AMENITIES LIST

a. **Peace of Mind** is the most important amenity we will offer

#### b. Reception & Assistance

The reception area will always be staffed (24/7) and provide information on a variety of topics, as well as a person who can resolve technical issues. All our staff will be dedicated to making your stay here as peaceful and happy as possible. The Village administrator will live on site, will constantly supervise all aspects of Village life, and will be available for consultation during office hours.

#### c. Central Meeting & Recreation Area

There will be comfortable common areas for socializing, including entertainment lounge with large flat-screen TV for movie nights. The central area will frequently become a dancing floor (join our band).

#### d. Kitchen & Common Dining Hall

- 1) Professional chef and experienced assistants on duty for high-quality, healthy meals: breakfast, lunch, dinner.
- 2) Waited table service and soup & salad bar in the dining room. There will always be options on the daily menu, including vegetarian dishes. [If you are vegan, or if you require kosher meals, you would probably want to consider living in a cabin, and hiring a part-time cook.]
- 3) Nutritionist / Dietitian on call to help us plan healthy menus and arrange for special dietary needs of residents.
- 4) We will check regularly to make sure vulnerable residents are eating consistently and drinking enough fluids
- 5) Subsidies may be available for those that cannot afford the cost of certain procedures
- 6) For those who love to cook for others, there will be ample opportunities to prepare (or help prepare) meals for all our residents, or for smaller groups
- 7) We want to ensure residents can advocate for their own wellbeing and health. A variety of free nutrition and dietary classes will be available, both on consumption and preparation.

#### e. Health Care Center & Pharmacy

Taking care of the body and mind is a pillar of our philosophy. As part of our mission, we want to spread the message that aging does not have to mean withdrawal.

- 1) **24-hour nursing staff**, specializing in geriatrics for routine check-ups, blood pressure checks and more
- 2) **Emergency alert system**
- 3) **Medication management** and escort to appointments in town, if needed



- 4) The clinic will have direct **communication with doctors** from Puerto Escondido, Oaxaca and Mexico City, in case of medical emergency. They can also put in a call to your personal specialist in your other home, if you need a specialist not available here.
- 5) **Assisted living and companion services** will be available to those who need help with daily tasks. All staff involved in these services will receive constant **specialized training**. We will educate caretakers about how to best support all aging individuals, especially those needing special assistance.
- 6) We will offer opportunities for medical **INTERNSHIPS / FELLOWSHIPS** (link to Internship)
- 7) The **PHARMACY** will have the usual over-the-counter medications, and can order and manage residents' prescription medication, as well as provide education on medicinal usage and alternative healing. They can also order nutritional supplements and vitamins for interested residents.

#### **f. Fitness Center with Programming**

- 1) Throughout the property, a variety of therapies in different modalities will be available to nurture bodies so that residents are not entirely dependent on medication.
- 2) Workout room with trainers who specialize in "older bodies"
- 3) Fitness programming to enhance mental and physical health: cultural, social, spiritual wellness and memory support
- 4) Guidance for individual fitness, as well as regular group exercise, including water activities in the pool.
- 5) Rehabilitation after accident or surgery

#### **g. Physical Therapy & Massage Center**

- 1) Physical therapy (expert therapist)
- 2) Massage therapy
- 3) Walk-in tub available for relaxation therapy

#### **h. Laundry & Housekeeping**

- 1) Common laundry with washers and dryers, staffed during the day, which will provide weekly changing and washing of bed linens and towels for residents; personal laundry can be done by staff, if desired
- 2) Weekly, thorough housekeeping in residence units; daily housekeeping in common areas will be continuous throughout the day

#### **i. Security and Maintenance**

- 1) The entire village will be surrounded by a 3-meter wall, and there will be a guard at the gate
- 2) Security headquarters, staffed 24 hours a day, 7 days a week
- 3) Security will patrol the interior and the exterior of the buildings
- 4) Security cameras and controlled access to the main building
- 5) Maintenance crew to fix most anything

## j. Programmed Activities

Whereas most senior facilities are seen as a place for residents to wither away, La Flor Retirement Village will be a place where residents get their second wind through education, community, nutrition, movement, and meditation all at a low cost.

As part of our mission we want to spread the message that aging does not have to mean withdrawal. Our residents' mind as well as their bodies are our priority. To this end, we want to ensure residents do not sit around with little to do . . . unless this is what they choose. The village will be heavily programmed with no cost activities and opportunities to learn throughout the day. Residents will learn skill sets and expertise from their peers, be exposed to new cultures, learn new languages (residents must make every effort to learn Spanish and Mexican culture), computers and technology, or biodiversity.

We will have an onsite **Activity Coordinator**, and there will be enough activities, physical or sedentary, planned or spontaneous, to keep the most gregarious extrovert satisfied, and the less gregarious and the introverts will be invited and welcome to join any activity they feel comfortable with. The most important consideration is for all residents to feel at home, and in control of their lives.

One of the most important purposes for activities will be for residents to get to know each other, to feel comfortable with each other, to be able to depend on each other like members of an extended family. There will consequently be social hours for residents to meet and interact, a great way to see who is living with you, and to find out who shares the same interests.

Residents will be expected to put effort into communicating with our Spanish-speaking staff.

### Classes

Many classes will also be available to the public for little to no fee as a means of bridging intergenerational lines, sharing cultures, and showing the community how much more our seniors still have to contribute.

Community visits and hosted events will allow those who may not be residents to engage and ensure our community (both inside and around our walls) is robust. We want the wealth of knowledge and sense of belonging to reach as far as possible, including those seniors who may not stay with us but are looking for a village to which to belong, as well as access to the resources we provide.

Local artisans will have the opportunity to sell their wares at markets and events onsite, and will also be available to teach anyone interested how to fashion articles.

We will program partnerships with other service organizations in the surrounding area on temporary projects

## k. Other Amenities

1) Free **INTERNET AND SATELLITE TV** in all rooms and common areas

- 2) **TRANSPORTATION** Scheduled transportation to the beach, into town for shopping, special events, etc., to surrounding areas and tourist sites
- 3) **PETS** Pets help older adults cope with health issues, get more physically active and connect with others. Results from the **National Poll on Healthy Aging** regarding pets, from the University of Michigan (April 2019 report): Pets help the elderly . . . 88% enjoy life, 73% provide sense of purpose, 60% cope with symptoms, 79% reduce stress, 62% stick to a routine, 34% cope with pain  
 As part of the services of this Village, consequently, we will work with a shelter for rescued dogs and cats, and will foster a few at a time. They will be ready and eager to receive loving from residents. Regular visits from group pets can be scheduled. Some of them will be adoptable if a resident wishes to share their living space with one. If a resident wishes to bring their own small companion, we can probably accommodate their babies, as well.
- 4) **CHILDREN** Another service of this Village will be an onsite **DAYCARE CENTER** for the young children of staff. The planned presence of residents who are especially fond of young children will be welcomed.
- 5) We will have **STANDING COMMITTEES** for decision-making. Residents who wish to join a committee, or the Board, can communicate their interest to the

#### **I. Second Floor of Petal-Wings** (additional amenities and residences)

- 1) Wide ramp up to second floor, rather than stairs, beginning in internal garden area
- 2) All petals will be communicated by an external corridor on this second level
- 3) Open areas to meditate, do exercise, read, sit and chat and soak in nature
- 4) Areas for entertaining guests, private dining or parties
- 5) Sites for businesses: rooftop shops and cafes, including a bar, snack shop, beauty salon and barbershop, seamstress, wares made by local artisans, etc.
- 6) Sites for classes: language, art, ceramics, music, sewing, etc.
- 7) Rooms for guests
- 8) Rooms for staff who wish to live on site

#### **m. Exterior Areas**

- 1) We will have a pool for laps or for sitting around in the water
- 2) There will be walking paths on the entire 25 acres, that wind around under the trees and beside the little ponds and waterfalls (created to attract wildlife)
- 3) We will have our own fruit trees and vegetable gardens (we will have experienced gardeners)
- 4) We will have hens to supply us with enough eggs for everyone
- 5) We plan on creating a site (restaurant/bar?) on the beach for our residents to go hang out

## Appendix A. Origin Story

**First-hand experience of a retiree:** I am Joanna (Joby) McClendon, a 77-year-old retired language professor. People have asked how this plan started and where it will go. Here's the explanation.

Ten years ago, when I retired from my university teaching position, I knew that I wanted to live in Mexico, on the Pacific coast, and I found myself an ideal spot. I currently live —with my pets— in an oasis in paradise: a lush, green Eden just outside of the coastal city of Puerto Escondido, Oaxaca, Mexico. Here it's never cold (my body hates cold). My house is paid for, and my Social Security income allows me to live very comfortably. I am totally content where I live. So why would I want to live anywhere else?

Even though I am totally independent now, eventually I will need help with some of my daily activities. Even now, for example, I no longer want to cook or clean house, but I couldn't afford someone to live with me and do all of this. Reduced physical ability is also a concern. I remember the times I have fallen, and needed help getting up, and there was no one around. It's a scary feeling to be helpless.

I have looked into retirement homes in the U.S., but the monthly "rent" is quite a bit more than I get from Social Security each month. This "rent" might include meals but very little else. This means that U.S. retirement homes are out of the question for me. There are a few locations now being planned for residents with limited income, and their waiting list is already longer than their potential availability.

I have friends, acquaintances and family -- in the US and Mexico -- who are already retired, or are thinking about retiring, or simply can't work anymore. So, I kept thinking that we could build here a retirement village for just such a population: creating cooperative living on the southern coast of the state of Oaxaca, where I currently live. My plans were all mental and lived in the nebulous realm of "when I win the lottery".

One day in early 2019, I enthusiastically convinced myself that this was something I could organize and create NOW! With the assistance and input from many of the people that I know, people who might want to live here, or at least support those of us who would live here, I am exciting other people about my exciting project.

As sometimes happens with this type of project, more and more people have added their passion and energy to making it happen. I now have a team of friends in both Texas and Mexico who are working with me on organizing and redacting documents. I am working with a development organization in Puerto Escondido, who are committed to creating this dream. A young lawyer in Houston is helping with the legal aspects of an American nonprofit. I've found artists to create the perspective views, apartment models, and website cover, and a friend to create the website for us.

It's time!

## Appendix B. What's Happening Now & Forecasting Budget

La Flor Retirement Village is a nonprofit corporation in Texas, which has filed the application to the IRS for tax exempt status: 501(c)(3). We are now actively seeking endowments, grants and donations, so that we can purchase and develop the property that is being reserved for us just outside of Puerto Escondido, Oaxaca, Mexico, a 25 acre enclosed plot between the beach and the highway.

In 2020, once the land is purchased and all of the required permits obtained, remodeling of existent buildings and building of *La Flor*, the flower-shaped residence, will actually begin. 2021 is designated for building, and we plan the grand opening for mid 2022.



## **BUDGET: INITIAL FORECASTING**

The **NEXT GIANT STEP** is to find donors who believe in the dream and want to help us (steps 1, 2 and 3 need to be almost simultaneous):

- 1) purchase the property (on reserve for us) [\$1,000,000 US]
- 2) establish Asociación Civil and get all the requisite local permits [\$100,000 US]
- 3) architectural and engineering planning, along with a scale model [\$100,000 US]
- 4) contract accountant [\$100 monthly = \$1,200 per year]
- 5) repurpose the existent houses and build the flower [\$9,000,000 US]
- 6) furnish and equip the assisted living house, service areas and residences [\$2,500,000 US]
- 7) create the landscaping that will encourage seniors to get out in nature [\$500,000 US]
- 8) establish and maintain operational fund and marketing fund [\$500,000 US]
- 9) establish fund to support residents who can no longer support themselves financially [\$1,000,000]