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*Retirement Options: Colorado, New Mexico, Montana*

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## NEW LIFE FOR OLD TOWNS

By Claire Walter

The West’s historic boom-and-bust cycle leads to some interesting choices for retirees who find appealing in niches in communities that once housed miners, oil workers, and lumbermen. The magnificent scenery, dry climate, and friendly small-town nature and independent streak that permeate the Rocky Mountain region are appealing to those who sky away from cookie-cutter subdivisions. Even in the north, where winter temperatures can plunge well below freezing for short stretches, many days are temperate. Some people would not trade a four-seasons climate for anything and look forward to bundling up a few months a year. For others, who do not tolerate the cold, summer in the Rockies is the perfect counterpart to an annual stint in the Sunbelt where winters may be mild but summers are miserable.

### WESTERN COLORADO

In the 1970s, when “energy crisis” became part of the American phrase book, extracting oil from shale in western Colorado seemed feasible, but there was no place in this rural landscape to house the thousands of workers needed to build the facility and then house those who would mine the ore and extract oil from it. Atlantic Richfield proposed building a new company town, and when Exxon bought out ARCO’s interest in early 1980, they continued the plan, pouring millions into Battlement Mesa. The new town was expected eventually to have population of 25,000, and streets, utilities, a school, houses, and an elaborate community center sprang up in 18 months to serve that many people.

Exxon pulled out of the oil-shale project in May 1982, stranding 2,300 Battlement Mesa residents. Many pulled up stakes in a pattern that has plagued the western mountains for more than a century. Battlement Mesa went from boom to bust overnight. Exxon’s options were to demolish the town or to find another use for it. Happily for 2,000 retirees, semi-retirees, and others who now call Battlement Mesa home, Exxon decided to sell homes and lots to the active-adult market. To solidify the appeal to retirees, the 18-hole golf course, now considered one of Colorado’s best, was completed and a 25-meter pool was added to the activity center. As a result of these projects and strong promotion, Battlement Mesa 1,000 attracted new residents in a year. In late 1989, Exxon sold the project Battlement Mesa Partners, which has continued and refined the original concepts.

Because the 3,200-acre planned community was designed for everyone from laborers to executives, housing in various price ranges was planned from the outset. In addition to paring utility bills, the development’s energy-efficient homes have the benefit of enabling buyers to qualify for a large mortgage than they might elsewhere through a program offered by Public Service of Colorado in cooperation with local lenders. Housing options include manufactured

modular homes priced in the upper \$80s, maintenance-free townhomes and “carefree” detached homes with lawn care and exterior maintenance included in the low \$100s, custom single-family homes in the mid- to upper \$100s, and custom mini-estates overlooking the golf course for up to about \$300,000, including lot. An RV park and guest suites are designed for transient visitors as well as those who would like to sample the Battlement Mesa lifestyle before committing to buying there.

Battlement Mesa’s population is now approaching what it was when Exxon pulled out. In addition to the championship golf course and the 53,000-square-foot activity center, which lives up to its name with a full program of sports, fitness, hobby, craft, and cultural events, residents enjoy tennis on four courts, hiking, biking, and horseback riding on miles of nearby trails, and year-round trout fishing.

Other amenities are yet quite up to par with the recreational options. A small shopping center, a mere smattering of restaurants (residents joke that there are now one-and-a-half, because one of the community’s two doesn’t serve dinner), a new medical clinic affiliated with St. Mary’s Hospital in Grand Junction, a supermarket, and other shops currently comprise the services, and a free shuttle bus makes access easy. General manager Tom Beard is negotiating to add an extended-care facility and lure Colorado Mountain College to operate a satellite campus at Battlement Mesa.

Grand Junction and Glenwood Springs, each with a greater variety of dining, shopping, and entertainment, are each about 45 miles away. Because there is a modern elementary school at Battlement Mesa and a high school down in the valley in Parachute, Battlement Mesa is suitable for retirees who find themselves raising grandchildren.

#### Battlement Mesa, Colorado

Population: 2,200

Location: Just off Interstate 70, half-way between Glenwood Springs and Grand Junction.

Climate: Semi-arid, with 300 days of sunshine a year. There are four distinct seasons, with an annual mean daytime temperature is 65.7 degrees, and normal annual precipitation is 8 inches.

Sales tax: 3.25%

State income tax: Yes. 5%. First \$20,000 in taxable pensions and Social Security benefits is exempt for taxpayers aged 55 and older.

Information: Battlement Mesa, P.O. Box 6000, Battlement Mesa, CO 81636; 800-252-VIEW.

#### SOUTHWESTERN MONTANA

Southwestern Montana calls itself “Gold West Country,” as much for its mining heritage as for the aspen which show a golden glow every autumn. JoAnn Farley grew up in this beautiful area of many mountains, deep forests, swift streams, and few people. Her brothers and her husband are loggers, but the timber industry has withered. She’s seen jobs disappear as logging dropped off and lumber mills closed. She runs Farley Real Estate in Philipsburg and is delighted at the infusion of capital and energy newcomers have brought to her town.

“There are no jobs here,” she says. “If you need to work, this is no place for you, but if you’re self-employed or retired, it’s great. We’re getting artists and authors. We’re getting people from all over, including the East Coast, Florida, California, and the Pacific Northwest.”

Like so many Western towns, Philipsburg once drew optimistic prospectors who combed the mountains and rivers for riches, and mining and lumbering continued until recently.

Philipsburg and nearby Drummond lost their lumber mills in the last few years. The Black Pine Mine shut down in 1992 and the Cominko Mine closed a year later. Working folk left, but new people seeking the good leisure life started coming in, drawn by Montana's fabled big sky and a charming Victorian town surrounded by national and state forest lands for hiking, fishing, wildlife photography, snowmobiling, mineral hunting, and myriad other activities. Recently vacant downtown shops have reopened with restored beauty, restaurants have opened, and a good little theater adds an extra sparkle to summer evenings.

Housing is in short supply, and what comes on the market is snapped up quickly. But there is a range of options. Farley recently sold a new three-bedroom log home that needed to be finished but was on a view lot for \$39,000, a larger five-bedroom log home on five lots for \$79,000, and a 1,100-acre parcel to a couple from New Jersey who plan to retire there. She says that house prices have risen by a third in the last two to three years, but taxes are still low. She said her own home is valued at \$85,000, but her annual property tax is \$800.

If Philipsburg's transition was relatively quick, the changes in Butte and Anaconda to the southeast are coming more slowly. Still, they are a promising frontier for a certain kind of retiree. Butte witnessed gold and silver booms, but copper gave the town its economic viability. Underground mining virtually ceased in 1973, but the Anaconda Co.'s Berkeley Pit, which operated from 1955 to 1983, was America's largest truck-operated open-pit copper mine. Measuring 7,000 feet long, over a mile wide, and 1,800 feet deep and now filled with water, it remains a sightseeing attraction.

Nearby Anaconda had the smelters, the last of which closed in 1980. Mine tailings, furnace slag, flue dust, and other leavings are a Superfund site which has thus far cost more than \$140 million to clean up, revegetate, and rehabilitate. Part of this resuscitation of the old smelter site is a recently agreed-upon plan for new \$30 million Jack Nicklaus golf course. It will be the area's fourth course, along with the Butte Municipal Golf Course, the Butte Country Club (a private course), and the Fairmont Hot Springs Resort course 25 miles from Butte (and 12 from Anaconda), which is open to the public.

"Everybody who ever lived in Butte comes back," said Betty Kissick of Kissick Realty. "It's a strong family town. People worked, played, went to church, drank, played, and fought together." Now, evidently, they want to retire together, which means there's little sales inventory for houses.

Butte's population plummeted from over 60,000 in 1920 to a low of 33,200 in 1992 but is on the rise again. Because many locals have stayed in or returned to Butte and Anaconda, these cities have the highest proportion of retirees in the state. This results in good senior-oriented services, including mall-walkers, a municipal bus system, delivered meals, a seniors' community center, and several clubs and service organizations geared to retirees. Health care providers include St. James Community Hospital and three rest homes. An elderly homeowner and renter credit for low-income seniors is in place, and the city is applying for subsidies for new senior housing.

One interesting new project is a motel coupled with an 85-apartment complex, underground parking, indoor pool, and exercise facility. Several new subdivisions are also popping up around town, but none of them are large by conventional standards. According to Kissick, new two- and three-bedroom townhomes are selling for \$115,000 to \$145,000. Older homes, often in need of fixing up, range from \$25,000 to \$100,000, depending on size, location, charm quotient, and how much work is needed.

These renascent towns of southwestern Montana are appealing increasingly to retirees, artists, writers, and other active people, and prices are rising to reflect the influx. "Prices aren't cheap," said the plain-speaking Betty Kissick. "You can't come in and steal something, but we don't need thieves up here anyway."

#### Gold West Country Montana

Populations: 1,100 (Philipsburg), 33,200 (Butte), 10,000 (Anaconda)

Location: All three towns are along or near Interstate 90. I-90 and I-15 cross between Butte and Anaconda, the only intersection of north-south and east-west Interstates in the northern tier between Minneapolis and Seattle.

Climate: January average daily lows can be near zero and highs are still below freezing; in July, the average daily minimum temperature is 48 degrees and the average daily maximum is a balmy 80 degrees. The average annual precipitation is 12 inches.

Sales tax: None.

State income tax: Graduated from 2-11%, depending on income. For taxpayers with adjusted gross income up to \$30,000, up to \$3,600 in pension income is exempt.

Information: Philipsburg Chamber of Commerce, P.O. Box 661, Philipsburg, MT 59585 (no phone); Butte-Silver Bow Chamber of Commerce, 2950 Harrison Ave., Butte, MT 59701; 406-494-5595; Anaconda Chamber of Commerce, 306 E. Park St., Anaconda, MT 59711; 406-563-2400.

#### SOUTHERN NEW MEXICO

There's been mining in and around Silver City for more than 180 years, and the Chino Mine Co.--a huge open-pit copper mine--employs 1,500 people and remains a major factor in the area's economy. But this scenic corner of southwestern New Mexico is also a college town, a splendid recreational haven, and, increasingly, a retirement community. Phelps-Dodge developed nearby Tyrone much as the oil companies developed Battlement Mesa. It still operates the mine but is now getting out of the housing business and promoting Tyrone to retirees.

The original Tyrone, built shortly after the turn of the century as the "million dollar city," a rather utopian community for Phelps Dodge copper miners, but it was virtually abandoned from 1915 until the 1940s when copper mining was in its ascendancy, Phelps Dodge turned the old Tyrone town site into an open pit mine and built a new company town six miles away. About two years ago, the mineral giant decided to get out of the housing business and turned the development over to Tyrone Properties, which sold the homes in the upper \$40,000 range. According to Keith LeMay of the Tyrone Chamber of Commerce, those houses have all been sold and construction on 150 new units began early this year, reportedly to sell--largely to retirees--in the \$85-\$95,000 range.

The heart of Silver City, dating from the silver mining boom of 1870, now comprises four historic districts. Around them, weak zoning regulations have resulted in a hodgepodge of fine homes, mobile homes, and mid-range homes of various ages. This problem has been addressed, especially in newer subdivisions, and Silver City's look is becoming more harmonious.

It is also drawing more new people, retirees and others. Bob Hansen of Grant County Realty said that "real estate has mushroomed in the last year. A lot of out-of-staters are coming up. Real estate values have gone up much more than the cost of living." Still, simple two-bedroom ranches start at about \$35,000, and more elaborate four-bedroom homes can be found

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from under \$70,000. Hansen noted that many newcomers are drawn to homes with acreage in the countryside around Silver City.

Located at the foot of the Pinos Altos Mountain, the area enjoys a benign climate--winters without excessive snow and summers without excessive heat. A golf course, 16 tennis courts, three nearby lakes, 10 city parks, and a theater offer in-town diversion, while fishing, rock hounding, bird watching, cycling, and hiking abound nearby. In addition, Western New Mexico University and its fine small museum appeal to many retirees. The 86-bed Gila Regional Medical Center is one of New Mexico's newest and most modern hospitals. Two intermediate-care facilities and a state-operated facility offers long-term eldercare.

Silver City, New Mexico

Population: 11,000 (Grant County, 28,000)

Location: Southwestern New Mexico, about 150 miles from El Paso and 200 miles from Tucson.

Climate: The average annual temperature is 54.3 degrees, with 37.1 degrees the January average and 72.4 the August average. Average annual rainfall is 17 inches; average annual snowfall is 12 inches.

Sales tax: 6.19%.

State income tax: 2.4-8.5%, depending on income. Taxpayers 65 years and older with an adjusted gross income of \$28,500 or less (filing singly) or \$51,000 (filing jointly) can take an \$8,000 deduction.

Information: Silver City/Grant County Chamber of Commerce, 1103 N. Hudson St., Silver City, NM 88061; 505-538-3785.

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