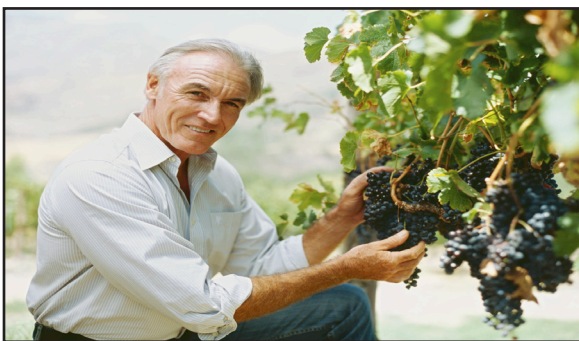


# RETIREEES

## A People Attraction Guide

**Background and Introduction** - In most advanced nations in the world, life expectancies are increasing. For the vast majority of these aging residents, their extending life-spans are directly correlated to rising standards of living and affluence. The largest generation in American history is the "Baby Boomers." Following World War II, peace and prosperity combined to create this remarkable demographic. By most estimates, 78 million Baby Boomers in the United States alone are marching towards retirement. This first of the Baby Boomers are now reaching Social Security age. This is not just a U.S. event. It is happening in most advanced nations across the globe.

For communities in rural America, this trend holds significant implications and opportunities depending upon your point of view. We should not assume that the current generation of retirees is retiring in place (or their home community). This generation is remarkably mobile and often open to changes in location to meet their diverse retirement needs. This Guide provides important information on the people attraction opportunity of retirees.



### People Attraction Guides

The HTC Partnership through generous support from the W.K. Kellogg Foundation has prepared a series of People Attraction Guides to enable rural communities to take advantage of this development opportunity.

**Overview.** We have an Overview Guide that is a primer on this development opportunity and the basics of strategy building.

**Opportunity Guides.** Based on our field experience we have prepared guides around five specific people attraction opportunities common to most rural communities:

- Youth
- Families
- Entrepreneurs
- Professionals
- Retirees

For additional information on HTC's People Attraction Resources contact Don Macke with the Center for Rural Entrepreneurship at 402.323.7339 or [don@e2mail.org](mailto:don@e2mail.org).

## **This Guide is organized into five sections:**

**Section 1 - Why Attract Retirees to Your Community?** Section 1 provides an overview of the primary reasons your community should consider a “retiree” focused people attraction strategy.

**Section 2 - Who Are Your Retiree Attraction Opportunities?** Section 2 profiles the various retiree groups that can be candidates for attraction to your community.

**Section 3 - Recommended Attraction Strategies & Tactics.** This section provides general advice for how your community can build a people attraction game plan. In the case of retirees we specifically explore issues of career, quality of life, transition and family, community support and attraction pathways.

**Section 4 - Building Your Community’s Game Plan.** This section provides general advice for how your community can build a people attraction plan over time.

**Section 5 - About Us.** Our final section shares a bit about our HTC Group and how you can access additional information on our people attraction resources and training services.

Next let us explore the reasons why your community might want to consider retirees as part of your people attraction game plan.

## **Cost? & Value!**

Most retirees are pretty smart by this stage in their life. They have a good idea of what they are looking for in a community. They are focused on costs. For retirees, “value” is extremely important. Value is the cross-walk between cost and what you get for that cost. From housing to entertainment to food, the value equation changes from group to group and individuals within groups. The very rich have different value equations when compared to middle class and to somewhat affluent retirees.

Look into your community’s mirror and try to understand your community’s “value.” Remember, cost is only one part of this equation. What you can get for that cost is equally important. Also, what people value changes based on their life’s experiences and preferences. Working class retirees view housing differently than folks with high net worth.

Be true to who and what you are as a community. Focus on those who will find your community a great value, where housing costs are affordable and where you can just show up and get a tee time at a wonderful community golf course.

# Why Attract Retirees? 3

## Why Attract Retirees to Your Community?

Our communities have many choices that we must make with respect to your development. At any given time, there are only so many leaders, time and money that we can invest in our community's development. Being focused on development opportunities and setting priorities is critically important to our effective use of resources and the potential for making our communities more prosperous.

For decades, as people retire in the countryside they often move to town. Retiree attraction is part of most rural communities' development right now. We encourage your community to be more intentional and strategic. The following figure summarizes the primary reasons why your community might prioritize retiree attraction as a part of your community's development plan.

### Figure 1 - Why Attract Retirees?

#### #1. Spending Engine

In most cases, retirees still need to buy food, housing, entertainment and other life essentials and desirables just as other households do. More affluent retirees have interests such as horses, wood working, quilting, travel and the like. They can be heavy spenders in these "passion" areas.

#### #2. Knowledge

As a general rule, we become more knowledgeable as we age. We gain insight, maturity, skills and special talents. Such assets can be powerfully important to your community.

#### #3. Wealth

On average, we reach our peak wealth between ages 55 and 64. While wealth declines as we age further, it remains high compared to younger households. This wealth that can fuel our spending engine.

#### #4. Connections

A special knowledge asset are the connections that retirees accumulate throughout their lives. They know funders, experts, corporations, consultants and other individuals and groups that can be helpful to your community's growth and vitality.

#### #5. Family

Most of us want family around us if possible. Retirees who stay can often help keep other family in the area. Those retirees moving into your community can become a force by drawing other family to your community.

Figure 2 provides some “pros” and “cons” with respect to the five likely retiree groups that are candidates for attraction.

**Figure 2 - Retiree Groups / Pros & Cons**

<b>Pros</b>	<b>Cons</b>
<p><b>Group 1</b> This is a very desirable group. In most cases these retirees have a lot of life experience, great skills and wealth. They still want to or need to work. They can be a highly skilled, reliable and capable workforce for a wide range of employment needs across the community. Because they have wealth in most cases, their disposable income is generally good.</p>	<p><b>Semi-Retired &amp; Still Working</b> In a minority of the cases this group is relatively poor, not in great health and has weaker skills. They can represent a financial cost for the community as they put pressure on social services, senior services, housing and health care.</p>
<p><b>Group 2</b> This group is also very desirable. Overall they have money, talent and connections. All three of these assets can enrich which ever community they choose to call home. In most cases they do not want to work regularly, but they are willing to become involved, volunteer and sometimes invest in local ventures. They can benefit the community both with their spending and their interests.</p>	<p><b>Younger Early Retirees</b> Because of their financial status, they do not need to work. So they will not contribute to meeting workforce needs. WHAT FOLLOWS IS MORE PRO THAN CON--Their pressure on social services, health care and other community subsidized services is light. If their choice brings family - it could further benefit the community with children and working age adults.</p>
<p><b>Group 3</b> These folks clearly do not want to work. They run the full range from well off to living on Social Security. They still are in pretty good health, but senior citizen services are important and they will be looking for them as they scout communities.</p>	<p><b>Older Fully Retired</b> AGAIN MORE PRO THAN CON -- This group will clearly contribute more than they will cost a community. They are active and generally in good health. They do require appropriate senior services including housing and health care.</p>
<p><b>Group 4</b> Now we are reaching people in their 70s and 80s. They are retired and very active. But their needs are greater and their health is not as vibrant as five or 10 years ago. They have money, talent and connections but they have concerns as they continue to age.</p>	<p><b>Late Retirees but Still Active</b> MORE PRO -- This group is a net positive for the community. As long as Social Security, retirement funds and Medicare are sound they will contribute far more to the community than they cost. But their special needs are rising and community resources must match up.</p>
<p><b>Group 5</b> The ability of this group to engage in the community begins to erode as age and health erode. They are now spending down their assets and becoming more conservative.</p>	<p><b>Aged with Weakening Health</b> Their service requirements go up in all areas from health care to housing. In many cases they are heavily dependent on public programs such as Social Security, Medicare and Medicaid. The potential cost/benefit ratio for this group may be negative.</p>

Retirees are not one monolithic group. In fact in today’s society there is a relatively wide range of retirees defined by age and activity level. Let us explore these groups in the Section 2.

# 4 *Why Attract Retirees?*

# Who Are They? 5

## Who Are Your Retiree Attraction Opportunities?

No single description can do justice to the retirees' attraction opportunity. This is a very diverse group, with five defined sub-groups:

**Semi-Retired & Still Working.**

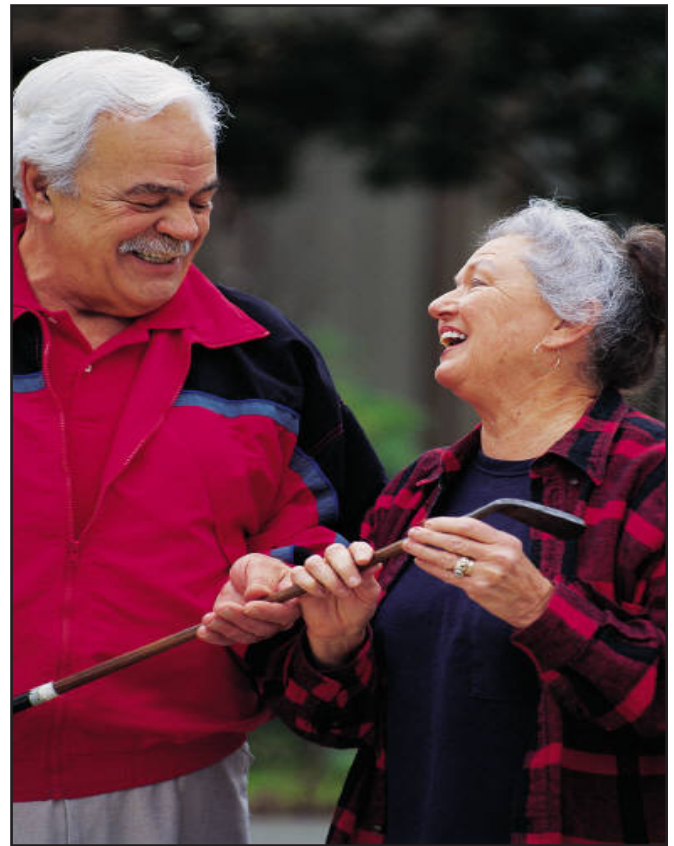
**Younger Early Retirees.**

**Older Fully Retired.**

**Late Retirees but Still Active.**

**Aged with Weakening Health.**

These five sub-groups may not cover the entire water front, but these various groups can help us understand the costs and benefits of attraction options. Figure 3 provides summary profiles of each retiree group.



We are living longer and in many cases retiring younger. What this means is a very large and diverse range of people cover age cohorts from people in their 40s to elders in their 90s. The Baby Boom generation was among the most mobile in American history and between 20% to 40% of this generation is looking to spend all or part of their retirement years living in new places. For many, rural communities may be part of their plan in retirement.



**Figure 3 - Retiree Candidate Groups**

<p><b>Semi-Retired &amp; Still Working</b></p>	<p>It is now common to take early retirement from one job or career and continue to work part and even full time. The need to be active and continue to earn income is an important motivation for this group.</p>
<p><b>Younger Early Retirees</b></p>	<p>They have made a good living, they have funds to live on and they retire at a relatively early age. They may not want or need to work, but they are very active. They are likely to become volunteers, leaders or investors in your community.</p>
<p><b>Older Fully Retired</b></p>	<p>They are fully retired, and while this group is still very active they are beginning to experience health challenges. They may spend part of the year somewhere else and their desire to be engaged in community roles declines.</p>
<p><b>Late Retirees But Still Active</b></p>	<p>Health challenges are rising, but when they feel good they want to be active. Access to events, entertainment, recreation and physical fitness resources become important. Quality health care relatively close is also important.</p>
<p><b>Aged with Weakening Health</b></p>	<p>Age and health challenges are resulting in less ability to be independent and active. Need for specialize housing, home health care and advanced health care services rises.</p>

Our next section outlines strategy and tactic considerations. We have organized this section on strategy building around our target retiree groups.



# Attraction Strategies 7

## Recommended Attraction Strategies & Tactics.

People attraction centers on three keys -- social satisfaction, lifestyle preferences and career opportunities. The third attribute is somewhat less important to the retiree when compared to younger folks. The following figure defines these three core attributes.

**Figure 4 - Core Community Attraction Attributes**

<p><b>Social Satisfaction</b></p>	<p>Social satisfaction is a concept that Jim Beddow at the South Dakota Rural Center is advancing. In our view, social satisfaction included the following key considerations based on the work of Dr. John Allen, Dr. Sam Cordes and Dr. Cornelia Flora:</p> <ul style="list-style-type: none"><li>•Presence of desired peers &amp; peer groups.</li><li>•Adequate socialization opportunities.</li><li>•An appropriate &amp; welcoming community culture.</li><li>•Opportunities for deep community engagement.</li><li>•Avoidance of excessive volunteer recruitment.</li></ul>
<p><b>Lifestyle Preferences</b></p>	<p>Lifestyle preferences or acceptance is important if new comers are to root. Lifestyle preferences can include:</p> <ul style="list-style-type: none"><li>•Open Spaces.</li><li>•Slower Life Pacing.</li><li>•Rural Recreation.</li><li>•Presence of Family &amp; Friends.</li><li>•Ability to Keep Animals (including larger animals).</li><li>•Greater Freedom of Action (land use, for example).</li></ul>
<p><b>Career Opportunities</b></p>	<p>Most people contemplating moving to a rural community must still make a living (with the exception of some retirees). But for many who would like to live in a rural area, it is more than simply a job being available. It is even more than a particular salary tied to a job. We theorize that there must also be a career match that is appropriate. Offering a wider range of career choices that match up better with the kinds of jobs people are seeking is powerfully important.</p>

Figure 5 expands on Figure 4 and addresses the key attributes that are important to retirees as they select their permanent or seasonal retirement home.

**Figure 5 - Community Attraction Attribute Check List**

<p><b>Amenities</b></p>	<p>Depending on the group, there must be appropriate and desirable amenities. Younger and more active retirees may want access to running and walking trails. Older and less active elders needs may center around access to church and senior services.</p>
<p><b>Activities</b></p>	<p>Activity assets vary by both the group and the individual. There may be special interests that are critical to location decisions. For example, if the interest is horses, then access to a horse community is important. Your community cannot appeal to all groups (such as snow skiers). Focus on what you do offer (hunting) and use that as your attraction draw.</p>
<p><b>Safety</b></p>	<p>Safety is important and becomes more important as one ages. Overall crime rates may be the focus on younger retirees and EMS services become critically important to aging and retirees in poorer health.</p>
<p><b>Health Care</b></p>	<p>Access to quality health care is important to all age groups and individuals. As health care needs rise, access to specialty services becomes more important. Ultimately, access to home health care, assisted living and comprehensive nursing care services are considerations.</p>
<p><b>Housing</b></p>	<p>Housing needs are pretty conventional for early and active retirees. They still want their single family homes. However, they may now want that dream home by the lake or in the country with a view. Others are now looking for duplexes, condos and even lofts in downtown areas. As the aging process progresses, housing needs become health-related and are tied to support services from independent living to full nursing care.</p>
<p><b>Peers</b></p>	<p>Peers are important and based on the personal preferences of the group and individual candidate, having access to desirable peers is essential. Only market research with those considering your community can clarify this need. Be sure to ask.</p>

The next segment of this Guide addresses the key attraction prerequisites for each retiree attraction group.



# Attraction Strategies 9

## Attraction Prerequisites

The following series of charts provide more specific insight on the “attraction prerequisites” by retiree group. Let’s start with the very young, active and working semi-retirees.

**Figure 6 - Semi-Retired & Still Working**

<b>Amenities</b>	Amenities are very important to this group. Their needs are more like those of somewhat younger cohorts (e.g., 45 to 64 year olds). But there is a strong interest in special amenities based on personal interests (e.g., horses, wood working).
<b>Activities</b>	Because they are still working, flexible and appropriate employment opportunities are very important. Flexibility are key as this group strives to strike a balance between working and being retired.
<b>Safety</b>	Safety issues are the same for this group of younger cohorts. A big draw for rural communities is the perception (hopefully supported by reality) of significantly lower crime rates, particularly property and violent crime.
<b>Health Care</b>	As with safety, health care issues are the same as with younger cohorts. Access to quality health care services is important. For those coming from metro areas, understanding how health care is organized in more rural areas becomes important.
<b>Housing</b>	Affordable and attractive housing options are crucial. Most folks have purchasing power and are looking for enhanced housing. Vacation, second home and acreage options are often very important in the housing mix.
<b>Peers</b>	This group wants two peer groups. First, folks like themselves for socializing opportunities. Second, they want to be part of the community where all age groups are present. They do not generally want a community that appears “too old.”

Still relatively young, but not really working steady, these retirees are active with keen interests in the arts, humanities, recreation, physical fitness and entertainment. Figure 7 profiles the needs and wants of the younger early retirees.

**Figure 7 - Younger Early Retirees**

<b>Amenities</b>	These are very active folks. They want places to socialize, shop and recreate. Walking trails, coffee shops, interesting community cafes and access to other “active life” amenities are important.
<b>Activities</b>	This group is very active. They want to engage in sports, entertainment and social activities. Additionally, they want to be able to travel, so access to transportation services is important.
<b>Safety</b>	Safety concerns are very similar to this group. Low crime rates and the ability to leave doors unlocked become selling points when compared to more urbanized areas.
<b>Health Care</b>	Access to full service health care is important. Most understand that local options are more limited. Understanding that local health care is a gateway to full access needs to be communicated.
<b>Housing</b>	Like the first group, this group wants a range of housing but may now be more interested in condos and other properties with fewer maintenance demands.
<b>Peers</b>	As with the first group, they want same interest peers and they want to be part of the larger community. They also want strong and varied peer groups to pursue their interests and leisure time.

The next group is somewhat older and more fully retired. Depending upon health status, they are very active and may spend part of the year in your community or visiting other communities. For those who call northern communities home, the migration may be south during the winter. Or the inverse can be true for those with a southern mail box. Some may have a recreational home in or around your community because of recreational opportunities associated with boating, fishing, hunting or other activities. Sometimes these seasonal and part-time residents make a community their permanent home because of its quality of life, friends that are made or cost of living.

**Figure 8 - Older Fully Retired**

<b>Amenities</b>	With this group we see significant amenity preference changes. While still active, the range of physical activities diminishes. Lifelong learning options become a strong choice along with less demanding recreational activities.
<b>Activities</b>	Opportunities to be involved without becoming trapped become more important with this group. Activities that match interests grow in importance.
<b>Safety</b>	Safety related to crime is important to this group. But other safety issues come in at this point. As one ages, health issues deepen. Access to emergency services and knowledge that the community is prepared to meet these needs grows.
<b>Health Care</b>	Health care needs rise dramatically with this group. Chronic health issues may be impacting quality of life and the ability of folks to be active. A health care system that is wellness- oriented is highly desirable.
<b>Housing</b>	Housing needs change as well from the first two groups. There are changes in both the kinds of housing desired and housing related services, such as repair specialists. Independent living options become part of this mix at this point.
<b>Peers</b>	Peers are always important. At this age and with weakening health conditions, older retirees may tend to segregate based on housing (e.g., independent or assisted living settings). It is important that your community help keep this group connected and part of the larger community.

The next group is aging and health care is becoming more important. Often there are chronic health conditions that must be managed. But this group remains active and wants to stay engaged. They may need some help when they are health challenged.

**Figure 9 - Late Retirees but Still Active**

<b>Amenities</b>	This group is a lot like the previous but it is older and struggles with poorer health. Amenities remain important, but access becomes an issue. By this stage, the ability to drive at night, on the highway or at all becomes an issue.
<b>Activities</b>	Activities become less physical and more intellectual. Walking trails remain important as do other physical outlets, but safety becomes more important. Providing access to arts, humanities and lifelong learning grows in importance.
<b>Safety</b>	Safety at this point becomes two-fold. First, access to health services and EMS grows. Second, safety now is more related to support services (safety net) and simple things like handicap access, lighting and surface quality for walking.
<b>Health Care</b>	Health care needs and physically accessing health care grows. Creating a proactive geriatric health care system focused on wellness is paramount. Access to specialty services also grows.
<b>Housing</b>	Housing needs are now more connected with health needs, where the continuum from independent living to comprehensive nursing care are options.
<b>Peers</b>	Isolation is huge. Communities that provide regular connections and enable continued participation will do better with this group.

Many rural communities have done a great job building wonderful assisted living and nursing home facilities. Regulatory requirements for these facilities generally drive up costs significantly and reduce affordability. More and more seniors are opting to stay in an independent living setting where key services are provided (e.g., food, cleaning, maintenance, entertainment and transportation) and slowing the move to assisted living. Lots of assisted living facilities are partially filled and struggling. We urge communities to undertake renewed research in these trends and offer housing/health care to ensure that needs are being met and that community facilities remain financially viable.

**Figure 10 - Aged with Weakening Health**

<b>Amenities</b>	Amenities center around essential services and support groups (e.g., family, friends, churches). For a non-driving elder, transportation to church activities may be key.
<b>Activities</b>	The range of activities begins to narrow, but do not cease to exist. Physical limitations may move folks to book clubs, card groups and other activities that require less physical ability.
<b>Safety</b>	Safety needs move from general concern about crime to more health-related. Concerns about what if I fall or how to get to a doctor's appointment become higher priorities.
<b>Health Care &amp; Housing</b>	Health care access, quality and approach become paramount for this group as health status erodes. Health and housing become more inter-related as a continuum and housing with services becomes more important. The ability to pay also becomes a growing concern.
<b>Peers</b>	As is the case with all age groups, this group wants to be with like peers. But they do not want to be isolated with just their core peer group. The ability to remain part of a larger community is so important. Access to children, young adults and a full range of age groups greatly contributes to quality of life.

As is the case with any market, good and on going market research is fundamental. It takes time and costs money. But it is essential to ensure that your community is at the cutting edge of offering the right mix of choices, depending upon the retiree group you are targeting as part of your overall people attraction strategy.

Section 4 provides a general framework and process to help guide your community in building your customized retiree attraction game plan.



## Building Your Community's Game Plan.

Your People Attraction game plan should be firmly rooted in three foundational considerations:

1. Your Unique Opportunities for Attraction
2. Your Attraction Assets
3. Your Community's Preferences for Attraction

Let's explore each of the game plan building considerations a bit more before we map out a framework and process for moving forward.

**Opportunities.** Within our People Attraction Guides we have identified 25 specific groups that can be candidates for attraction to your community. These possibilities run from you own kids coming home and making their future in their hometown to recruiting a new doctor to your community's clinic or hospital. There are entrepreneurs, different kinds of retirees and families of various stripes. It is important that you focus on those groups where you community has real opportunity for meaningful attraction.

**Assets.** With a good idea of your best opportunities for attraction you can now focus on what assets you have to work with. Assets are the resources, amenities and quality of life and work characteristics important to those you are trying to attract. In many cases, you will decide where your best opportunities are based on your strengths or assets. Always remember your assets are the building blocks of competing for the hearts and minds of those considering your community to become their hometown.

**Preferences.** Finally, your community is likely to have some preferences. You may have all the right stuff for attracting early retirees. You may actually focus some time and energy on this attraction opportunity. But your community really wants to ensure your school's future. In this case your community preference may drive more resources towards attracting families with children and younger adults. Always know that where there is passion among your community's residents, there is also strong rationale for action.

With these three considerations as a foundation for building your community's people attraction game plan, let's layout a plan building framework and process. Figure 9 provides a visual presentation of the key elements essential to good plan building. In this case we are talking about a plan that enables and guides action and gets results.



# Building a Game Plan 15

Figure 9 - Building a Game Plan



Development is not linear, clear or often logical. There are always unforeseen challenges and new opportunities. It is important to be entrepreneurial focusing on your desired outcome, but willing to change course when it makes sense to do so. So view our framework and process as a road map -- a road map with many routes to the same destinations. Only you and your community can determine which route will work best for you.

Now let's turn our attention to the first cornerstone of our plan building framework - Making a Commitment.

## Making a Commitment

Too often development is like a boat drifting on a lake. You will get somewhere eventually, but it may not make your community stronger or better. It is important to be thoughtful, strategic and very intentional with respect to what you want to accomplish with development. Making a commitment that is real and deep is the keystone to long-term success. We offer five process steps within Making a Commitment:

- Early Organizing
- Opportunity Exploration
- Building a Case
- Engaging Stakeholders
- Early TTT Commitments

Let's look at each of these action steps in turn.

**Early Organizing.** You have to start somewhere and chances are good that you and some other folks have decided this is something important to do within your community. Think a bit about others in your community who might care about your proposed people attraction strategy and invite them to coffee and talk it through. See if you can form an informal group to work through the next action steps together.

**Opportunity Exploration.** Generally the next step is to spend some time exploring your specific opportunities. You might want to use our three considerations outlined in the start of Section 4 as a guide for exploring your community's people attraction opportunities. You may want to do a little research as you sort this question out and gain focus on which opportunities make the strongest case.

**Building a Case.** You may decide with your informal group to move forward on your own and see what you can make happen. However, it is likely that you will want some community support. So that means you need to build a good case that you can make to those you hope will become involved and supportive. Your case for moving forward need not be complicated. It is more a matter of organizing your points and making sure you have some reasonable answers to the likely questions that might arise. Do not worry about getting it all right initially. The community will ultimately help you get your case refined.

**Engaging Stakeholders.** As you are building your case think about the key stakeholder groups in your community that might have a vested interest in what you are doing. If your passion is to attract young people back home, chances are good that your school, health care and churches might be really interested. With more young people come babies, students and kids in Sunday school. Give some thought to why these groups should care and that will really help you build a great list and refine your case for action.

**Early TTT Commitments.** Okay what is "TTT?" TTT stands for "time, talent and treasure" (money). Anything worth doing that is likely to have a meaningful impact requires the three Ts. Early on you will need some time commitments, some human talent and probably a little cash. As you move forward you will need more of all three.

# 16 *Building a Game Plan*

# Building a Game Plan 17

You have reached the point where your community (or at least a segment of it) has made a commitment to move forward. So what comes next?

## Strategy Development

Working smart is so important today. It is particularly important for smaller rural communities. At any given time you have lots to do and only so much time, talent and treasure. Making a bit larger investment on the front in to build a really strong strategy will pay lots of dividends on the back end when you really are struggling to find the leaders, volunteers, ideas and money to keep your strategy going forward. At this stage in building your community's people attraction game plan we offer the following action steps:

- Build a More Formal Working Group
- Do Deeper Assessment
- Undertake Due Diligence on Possible Strategy Options
- Make an Informed Decision
- Finalize Your Plan of Action

Let's map out these action steps in more detail next.

**Working Group.** Grow your informal group to a more formal and recognized working group. At this stage the mission of this working group is to build the plan and then transition into action. It is important that folks are given the option to commit for specific tasks and then let others assume next stage tasks. Your working group should include representatives from all your committed stakeholders.

**Assessment.** As a middle school student is likely to question - "why is there always more homework." Building a strong strategy or game plan requires more homework and critical thinking. We have resources that can help you map out your particular assessment needs to guide this part of the work.

**Options Due Diligence.** Related to assessment is the task of doing due diligence on specific strategy options. For example if your mission is to attract skilled trades (e.g., electricians, plumbers, etc.) to your community there are an associated set of options you can adopt in building your plan. You may want to offer incentives or low interest money for buying a building. It is important to work through all your options, evaluate their likely effectiveness and probable costs.

**Informed Decision.** Once you have done your homework and completed your due diligence on options - make some decisions. Enable your working group to set some priorities and adopt some strategy options based on your work to date. Be sure to celebrate your decisions and get ready to move to the next step.

**Plan of Action.** Once you had decided what your strategy options will be you can nail down the details. We urge you to not over complicate this step, but set your goals, be clear on what action steps are needed, establish a time line with target dates and be sure you have two budgets - one for needed money and the second for your human resources.

Congratulations! You now have a clear and strong plan of action. We are now ready to move to implementation.

## Thoughts on Assessment

Chances are good you have already done some assessment since you have determined that retiree attraction is a priority. Before you get too deep into strategy building, a bit more assessment is a good idea. This step can help your community really sort out your options and determine your trade-offs. Finding the right fit that makes the most sense for your community is really important to initial and long-term success. We would suggest the following assessment activities:

**Engage Your Target** - If your goal is to attract professionals back to your community take time to engage those you are targeting. Get them involved and take time to learn from them. They have great insight that can help you build a better plan. Their involvement can really energize your efforts.

**Visit Other Communities** - Check around and see if other communities in your region have a related strategy. Make some assignments, do some web research and make some phone calls to learn more. If you find a couple of communities with strategies that look good, load up the car with some folks and make a visit. This kind of research can really pay dividends in building a better plan.

**Inventory Your Assets** - If your community is like most other rural communities you do not have a ready supply of money, people and knowledge ready to go in support of your efforts. But your community does have valuable assets that can enable your plan to take life and get going. Have a working session and map out possible assets that can be connected to resource your game plan. Be creative and innovative - for example - engage your area's real estate agency. They along with your banks might really be interested in such a strategy. Why - professionals need housing and the services of real estate folks and bankers. Map out your possible resources and recruit help as needed.

**Line Up Those Who Can Help** - Reach beyond your community and explore what kind of resources might be out there that can help you. Often times organizations like Cooperative Extension, state development agencies, area colleges and universities, regional development organizations, etc. have expertise and capacity to assist you. Also, do not miss resources right at home. You have organizations like your school and hospital that have to recruit workers from time to time - they have associations that have expertise that can sometimes be really valuable.

**See if Funding is Available** - Sooner or later you will need some cash to fuel your game plan. It is never too soon to begin to identify and explore possible funding sources. Begin local and then investigate external resources. On the local front check out the likely suspects -- chamber, development corporations, local utilities, main street, banks, health care and anyone else that might have a self-interest in youth attraction. For possible external resources if your community is part of a regional council of government or area development agency, chances are good they have a grant writer who can do some research on possible foundation, federal and state resources that might be a good fit.



# Building a Game Plan 19

## Implementation

All the work your community has done to date is to get to this point - moving to action. We have identified five action steps that moves you from a plan to impact:

- Doing a Campaign
- Expanding Leaders & Volunteers
- Raising Money
- Finding a Host Organization
- Executing the Plan

**Doing a Campaign.** Most of us do not like politics, but one gift from the political world is the idea of a "campaign." The nice thing about campaigns is they have a clear outcome, start and end and lots of focus. Consider adopting a "campaign approach" as you move to action.

**Expanding Leaders & Volunteers.** Now that you have a plan you have a much clearer idea of kinds of human resource needs are required. Divide and conquer. Ask many people to make small contributions leveraging your core team's commitment of vision, planning and engagement. Again political campaigns are masters at this. So think about whom in community is really good at designing and running campaigns - they can help you figure out this piece.

**Raising Money.** Your plan also gives you a really good idea of what kinds of money you need. Consider both cash and in-kind approach to raising money you need to make your plan happen. For example, you need some printing done. You can get a donation to pay to have it done or may be one of your businesses with a good photocopier can do the job for you.

**Finding a Host Organization.** With people attraction you are looking at a long-term game plan. It would be a good idea to think about finding a host organization that is willing to take this initiative on long-term. Short-term projects can be organic and informal. But long-term projects geared to major impact need more structure and often part of this answer is an established host organization like the city, school, chamber or development corporation. If you have your stakeholder groups well engaged, figuring out which organization would be your best choice for hosting your initiative will become clear in time.

**Executing the Plan.** One of our favorite entrepreneurs is known to say that there are two keys to success. First, make sure you have a good plan. Second, work really hard to executive your plan well. We agree whole heartedly! There is a lot of work getting to this point - but the real work begins now. Make sure you have new blood that is ready to run with the plan you have created.

Searching, dreaming, assessing, planning and organizing are now behind you. You have a plan and you are implementing it. You are making real progress and the next phase focuses on staying on the right track and sustaining your effort.

## Tracking Progress

Even the best plans well executed will need to be adjusted. Our world is not static. We guarantee and you know from hard earned experience that there will be curves in the road, new opportunities will emerge and adjusting your plan is important. But as is the case with driving a car - do not over steer!

We have identified five additional action steps that will take your game plan to impact:

- What is Success?
- Evaluating for Progress
- Accountability
- Learning & Growing
- Celebrating Progress

**What is Success?** Americans love to keep score. We track everything and take joy in knowing how we are measuring up. Use this cultural trait to its advantage. Be sure you have some idea of what success looks like. We suggest you employ a wonderful performance system developed by Milan Wall at the Heartland Center for Leadership Development called the Hierarchy of Community Impacts. We will even share a free copy of the Hierarchy so you can get started with defining success for your initiative.

**Evaluating for Progress.** With success defined, you can track your progress. We Americans can really be patient and work hard if we believe we are making progress. Every quarter take a few minutes to measure your progress against your vision of success. Even modest progress will provide energy and encourage your team and community to stay the course. Conversely, if you are off track, this exercise will enable you to refocus, set new goals and get moving again.

**Accountability.** Often times even the best projects, programs or initiatives get lost in the fog of unaccountability. In fact we are pros at leaving things kind of vague. This habit is a death sentence to your work. For example, we decide to take a certain action, but we are unclear as to

WHO is responsible. A month later we meet again and discover that no progress has been realized. Of course no progress is realized because of the fog of unaccountability. Be honest with what is possible - but then create a culture of accountability to each other so that the work agreed to gets done.

**Learning & Growing.** Sometimes we are so busy doing the work that we fail to slow down and take stock of how we are doing. This process of defining success, tracking progress and holding each other accountable can help your team and initiative learn and grow. By taking time to do a "no fault autopsy" of something that did not work can provide invaluable insight into what you need to do to progress the next time. Failure is part of progress and getting your community more comfortable with this reality will empower you to do more.

**Celebrating Progress.** This should not be all work. Developing our hometowns and accomplishing important work should be rewarding and can be fun. There is a reason that after a baptism, graduation or other major event we have food and celebrate. Be sure to create times when you can celebrate and thank those who have labored to make your community better.

We hope this information is helpful to you and your community as you begin to build your people attraction strategy. The final section in this Guide provides some important information on how we can help you realize your dreams.

## People Attraction Guides

The HTC Partnership through generous support from the W.K. Kellogg Foundation has prepared a series of People Attraction Guides to enable rural communities to take advantage of this development opportunity.

**Overview.** We have an Overview Guide that is a primer on this development opportunity and the basics of strategy building.

**Opportunity Guides.** Based on our field experience we have prepared guides around five specific people attraction opportunities common to most rural communities:

- Youth
- Families
- Entrepreneurs
- Professionals
- Retirees

Contact us for additional information on how you can access these materials and connect with training options.

## Guide Authors

Our People Attraction Guide on Retirees was developed and produced by the following team:



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Don Macke with the Center for Rural Entrepreneurship served as the lead author for this Guide. Milan Wall with the Heartland Center for Leadership Development served as a Guide editor. Craig Schroeder with the Center was a major contributor. Taina Radenslaben with the Center produced the format for the Guide and Ahmet Binerer with the Center provided supporting research and analysis.

## Need More Information

This People Attraction Guide was originally produced in 2009. Some of the data may be outdated, but we feel that it is still a useful resource with valuable information to be shared. For additional information on other People Attraction Resources contact Don Macke with the Center for Rural Entrepreneurship at 402.323.7336 or don@e2mail.org.

You can find all of these guides and many other valuable resources on our website at [www.energizingentrepreneurs.org](http://www.energizingentrepreneurs.org). Don't miss our e2 University online resource with a dozen packages containing training and learning opportunities.



## HTC Partners

Our People Attraction Initiative is enabled by HomeTown Competitiveness and its founding partners the Nebraska Community Foundation, the Heartland Center for Leadership Development and the RUPRI Center for Rural Entrepreneurship. This work has been made possible through the generous support of the W.K. Kellogg Foundation.

## Center for Rural Entrepreneurship

energizing entrepreneurial communities

### Center for Rural Entrepreneurship

The Center for Rural Entrepreneurship is a leading resource for rural regions and communities seeking economic growth through support of local entrepreneurs. The Center has worked with rural communities throughout the United States and abroad to address development associated with business, social and civic entrepreneurship. The Center's resources can help communities assess their opportunities for entrepreneurial development and build strategies to increase economic growth through local entrepreneurs. For more information on the Center, check out our website at [www.energizingentrepreneurs.org](http://www.energizingentrepreneurs.org).



### Nebraska Community Foundation

The Nebraska Community Foundation has completed wealth transfer analysis for each of Nebraska's 93 counties. Rural residents do not always recognize local wealth because so much of it is held through land ownership. Most people are at first shocked, and then highly motivated, once they understand the enormous amount of local wealth that will likely transfer to heirs who have migrated out of the area. In rural Nebraska alone, more than \$94 billion is at stake over the next few decades. Both the power and the will to use these assets will no longer be tied to the community unless planned gifts are cultivated now. Using this data, HTC sets a reasonable target of converting at least 5% of the local wealth transfer into charitable assets endowed in community foundations to fund future community and economic development efforts. For more information, visit the Foundation's web site at [www.nebcommfound.org](http://www.nebcommfound.org).



### Heartland Center for Leadership Development

For small towns to compete in the 21st century they must tap into everyone's potential knowledge, talent and aspirations. The Heartland Center for Leadership Development rejects the outdated notion of relying on "the usual suspects" to get things done. Rural communities must be intentional about recruiting and nurturing an increasing number of women, minorities and young people into decision-making roles. They need continuing leadership training programs, because today's leadership must constantly reinvent itself to reflect the challenges of a changing global environment. For more information, visit the Center's web site at [www.heartlandcenter.info](http://www.heartlandcenter.info).