

BEST NEIGHBORHOODS

By Stanton H. Patty

Port Ludlow, Washington

Nature provided the setting of evergreen forests and mountain-rimmed waterways. Developers inserted the amenities, then divided the whole thing into 15 distinctive neighborhoods for retirees.

The result: Port Ludlow, a 2,000-acre planned residential and resort community about 90 minutes from Seattle by ferry and a mile-long bridge that floats across the Puget Sound briny.

"It's perfect. Port Ludlow has everything we were looking for," says Tim Perry, a retired police chief and college professor. Tim, 64, and his wife, Sherry, 61, moved here from Bellevue, a busy Seattle suburb, during the 2000 Christmas season, a Christmas they will long remember.

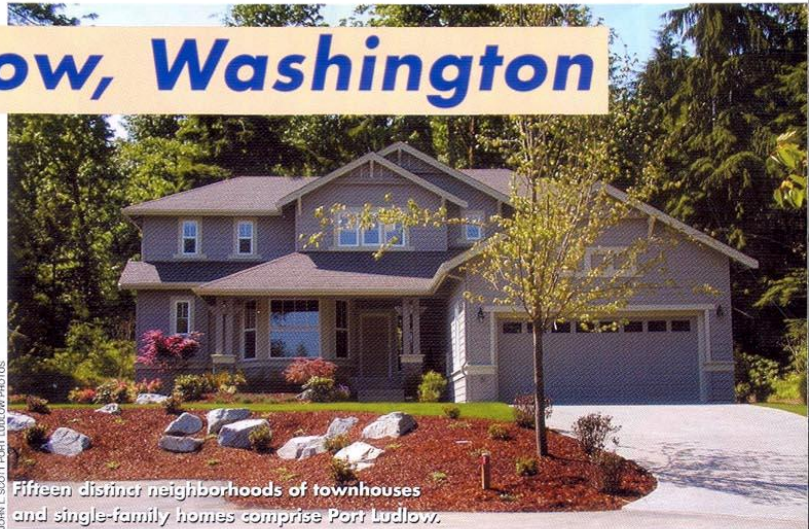
"We had Christmas Day at our condo in Bellevue, then the next day the movers came and packed up all of our things, and here we are," Tim says.

The Perrys are typical of Port Ludlow's retired couples who say they were seeking a quieter, slower-paced lifestyle away from big cities. But they also wanted to be sure that they were close to hospitals and shopping.

Port Ludlow, on the eastern shore of Washington state's Olympic Peninsula, fits that description. Just 25 minutes north by road is Port Townsend, a charming seaport city, with the 42-bed Peninsula General Hospital. And a half-hour or so to the south is a major shopping mall in the town of Silverdale.

Port Ludlow itself has top-rated paramedics. In an emergency, arrangements can be made to fly patients by air-ambulance helicopters to medical centers in Seattle. "We have it all right here," says Tim Perry.

If you are looking at a map of the Pacific Northwest, Port Ludlow and Port Townsend are in Jefferson County in Washington's northwest corner. Silverdale and Bremerton, the latter an important Navy town, are in neighboring Kitsap County.



Fifteen distinct neighborhoods of townhouses and single-family homes comprise Port Ludlow.

Port Ludlow began in the 1870s as a timber and shipbuilding town — a company town. Pope & Talbot, then the timber king of the Pacific Coast, was the landowner. It was Pope & Talbot's Port Ludlow sawmill that supplied most of the lumber to re-build Seattle after Seattle's Great Fire of 1889.

The mill closed in the 1950s, and Pope & Talbot decided to branch into real estate with the first phase of a planned community that soon was chosen by the National Association of Home Builders as the best residential community for active adults in the United States. In 2002, Pope & Talbot sold the property to Port Ludlow Associates, a subsidiary of HVC Partners, a San Francisco-based real-estate company with a portfolio of hotels, resorts and office buildings.

Now it is Port Ludlow Associates that continues to shape this contented community on Ludlow Bay. Neighborhoods of single-family homes and townhouses wrap around a 300-slip saltwater marina, a 27-hole golf course with three challenging "nines" (named Tide, Timber and Trail), and The Resort at Ludlow Bay, an elegant, New England-style inn.

Golf is a year-round sport here because of dependable mild weather. Port Ludlow is sheltered by the "rain shadow" of the nearby Olympic Mountains, which means that rain clouds

from the North Pacific Ocean dump most of their moisture in the Olympics instead of on Port Ludlow. Average annual rainfall here is less than 20 inches — and average temperatures are about 4 degrees warmer than in the neighboring Seattle area. Snow is so rare that it isn't even mentioned in visitor information statistics.

Other major sports for residents include hiking, bicycling, sailing, power boating, fishing, clam-digging and saltwater kayaking. "There is so much to do here that I think of it as Activityville," says Tim Perry.

There are community clubs for boaters, gardeners, stamp collectors, fitness groups, wine fanciers, ham radio hobbyists, cloggers, ballroom dancers, fly fishers, bridge players, computer operators and more. "The people here are very active," says Elizabeth Harmon, 65, a former health-education specialist. "They are amazing."

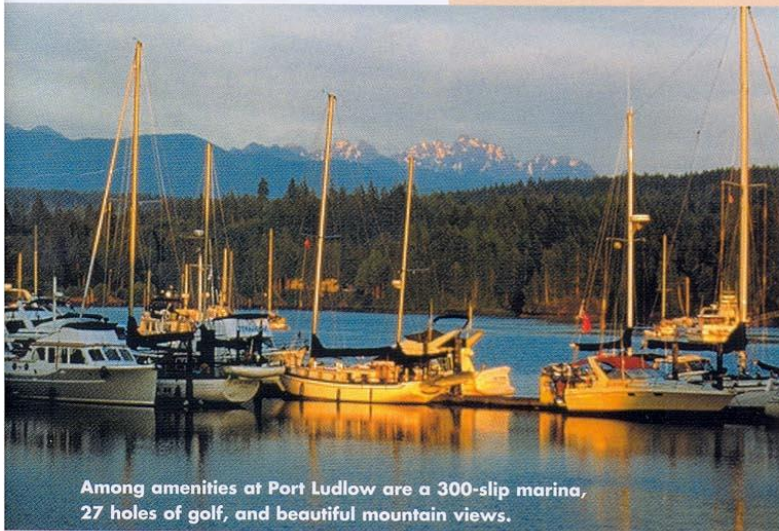
Capri Brixey, the 25-year-old communications director for Port Ludlow Associates, agrees. "Wow!" she says. "Our residents are active and adventurous. I really admire them."

Elizabeth Harmon and her husband, Ben, 71, moved here last May from Fort Myers, FL. "The weather was great in Florida, but the Fort Myers area was becoming very congested," says Ben, a longtime businessman and real-estate broker. "The climate here is invigorat-

ing, and that's great, too."

The Hammons planned to retire in the Pacific Northwest because they had family in Seattle — and were hoping to find a serene, planned community such as Port Ludlow. "We looked all around the Olympic Peninsula, then one day we drove into Port Ludlow and fell in love with it right away," Elizabeth says. "It's like a village, with people helping people. It's wonderful."

Terry and Turney Oswald, both 63, spent 27 years in Kent, in southern King County, not far from Seattle, before settling here in 1998. Terry is a retired Boeing Co. engineer. Turney taught the sixth grade in Puyallup, a 15-minute commute from their home in Kent. The Oswalds were familiar with Port Ludlow from sailing trips in the area, but they didn't expect the move here to happen in a day.



Among amenities at Port Ludlow are a 300-slip marina, 27 holes of golf, and beautiful mountain views.

"Our (Kent) home sold the first day it was on the market," Terry recalls. "All of a sudden, we had no home. We bought our house here the next day."

The Oswalds reside in Bay View Village, one of Port Ludlow's hillside neighborhoods. Their house is a two-story, 2,250-square-foot single-family home with a view that sweeps from Ludlow Bay to 10,778-foot-high Mount Baker in Washington's Cascade range.

"We have the woods, the water and the mountains all in one place," Terry says. "We're not far from Seattle, but we're well out of commuter range. It couldn't be better."

Port Ludlow

Location: A 2,000-acre planned community on Washington state's Olympic Peninsula, less than two hours from Seattle by the Washington State Ferries system and then a crossing of the mile-long Hood Canal floating bridge. Ferries depart downtown Seattle's Pier 52 for Bainbridge Island. From the ferry landing, it is a short drive to the Hood Canal bridge, then another short drive into Port Ludlow. Current ferry fares are \$11.25 for car and driver, \$5.10 for each additional passenger. Seniors and disabled passengers qualify for reduced fares. There is no charge for crossings on the Hood Canal bridge.

Developer: Port Ludlow Associates, owner of the Port Ludlow site and builder of the community's mix of single-family homes and townhouses. Port Ludlow Associates also owns and operates Olympic Water and Sewer Inc., which provides water and sewer service for all of Port Ludlow. All property sales are handled by John L. Scott Port Ludlow, a full-service real estate office. All inquiries about land availability and home sales and resales are directed to John L. Scott Port Ludlow.

Home sizes and prices: Homes range generally from 2,000 to 2,500 square feet in size, with prices beginning at \$250,000-\$300,000, up to \$600,000 and in a few cases more than \$1 million. Some homes overlook Ludlow Bay, a sheltered saltwater harbor; others have forest and mountain views.

Homes completed: 1,234

Number of homes planned: 1,016 additional homes for an eventual total of 2,250.

Monthly homeowner expenses: Homeowners pay \$80-\$200 a month, depending on decisions by the various neighborhood associations. Some residents opt to have all lawn-mowing and other landscaping needs covered by monthly expenses; others choose to do some of their own gardening chores. All homes come with garages and major kitchen appliances other than refrigerators. Initiation fees for residents joining the Port Ludlow golf club are \$3,000 for one person, \$5,000 for two. Monthly dues are \$152 for singles, \$231 for couples. Greens fees for nonmembers vary by

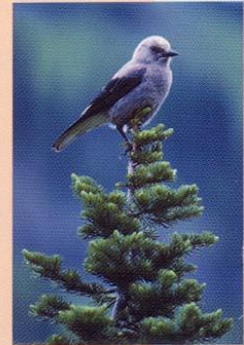
season. In June through September, the fees are \$49 for one person for 18 holes, \$55 for two persons playing 18 holes. Cart rentals cost \$15 per round.

Resident age restrictions: None

Mix of residents: Most residents are from the Pacific Northwest states and California, plus a few from neighboring British Columbia in Canada.

Visitor arrangements: Persons interested in booking a real estate tour are asked to make arrangements with John L. Scott Port Ludlow, the exclusive real estate company for Port Ludlow Associates. There is an introductory package priced at \$99 per couple for two nights of lodging at The Resort at Ludlow Bay and 18 holes of golf at the Port Ludlow golf course. (Price for this package was expected to increase slightly after March 31, 2003.) Regular rates for other visitors at the resort in 2003 will range from \$149 to \$259 per night for two persons.

Information: John L. Scott Port Ludlow, (888) 694-4737 or www.ludlowhomes.com and www.ludlowbayresort.com. For information about schedules and fares on Washington State Ferries, (800) 843-3779, (206) 464-6400 or www.wsdot.wa.gov/ferries.



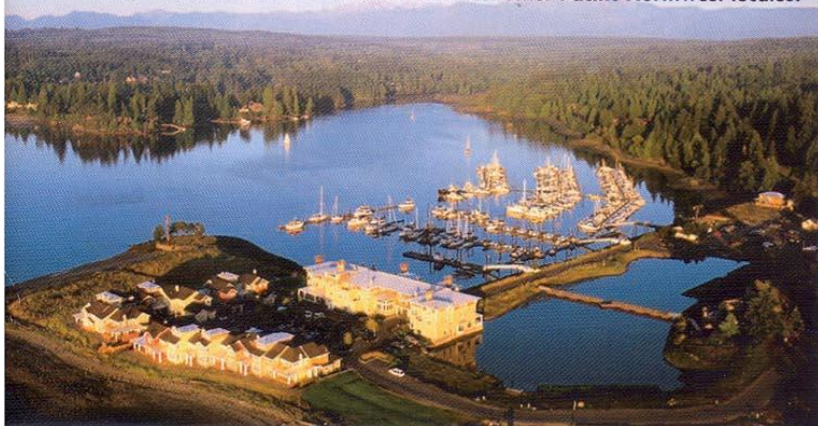
Ben and Elizabeth Harmon bought a 2-year-old house with 2,100 square feet of space on two levels. They overlook a belt of emerald forest where deer have the right of way. "We figure that going up and down stairs will help keep us young," Elizabeth jokes.

Unlike some of their neighbors, who moved almost overnight to Port Ludlow, the Harmons spent more than six years during family vacations in the Northwest before deciding to settle here. They considered cities such as Everett and Edmonds, both north of

railroad northward from the Columbia River would bypass little Seattle and roll into Port Townsend.

It didn't happen. Instead, when the boom fizzled, Port Townsend was frozen in time almost as a museum town with graceful Victorian homes and handsome brick buildings. Many of the Victorians now are bed-and-breakfast inns. And the stately downtown buildings are occupied by spiffy art galleries, gift shops, offices and restaurants. All this is just a few minutes by car from peaceful Port Ludlow.

The community is sheltered by the "rain shadow" of the Olympic Mountains, which means it receives less rain than most other Pacific Northwest locales.



JOHN L. SCOTT/PORT LUDLOW

Seattle, as well as Sequim, a popular retirement community also on the Olympic Peninsula, and nearby Port Townsend.

"Here we have the mountains, everything, the whole grandeur of the Pacific Northwest," Ben says. "The beauty of the area is just overwhelming."

Tim and Sherry Perry have a 2,500-square-foot, two-level hillside home in Port Ludlow's Teal Lake Village. Their wide-angle view swings from the Olympic Mountains on the west to Mount Baker in the east.

Historic Port Townsend was part of the appeal for the Perrys and other Port Ludlow retirees. "There's so much history in Port Townsend," Tim says. "And wonderful restaurants, too," adds Sherry. "It's like great chefs from all over the world came to work in Port Townsend."

Port Townsend (population about 8,200) once boasted that it was destined to be the "New York of the West." That was in the 1890s, when local boosters were confident that a

Best of all, say Port Ludlow residents, their community never will be a city. The present population is 2,430. Projected population is 4,430 when the master-plan build-out is completed in about seven years. "And that will be it, period," says Capri Brixey, the Port Ludlow Associates spokesperson.

Even the president and chief executive officer of Port Ludlow Associates is a homeowner here. Greg McCarry, 55, says he decided to buy what he promotes because of Port Ludlow's many assets. "I couldn't find a better place to live," he says.

For planning purposes, the 15 neighborhoods of Port Ludlow are divided into two residential zones — North Bay and South Bay — each with community club buildings that include fitness centers with indoor swimming pools and meeting rooms. Meanwhile, there are plans to expand the marina with 100 additional slips, for a total of 400.

The marina is part of The Resort at Ludlow Bay, also owned by Port Ludlow Associates. The inn, with dining

facilities and meeting spaces, is a focal point both for residents and visitors. The inn offers free shuttles to the Port Ludlow golf course.

With all the activities available for Port Ludlow's residents, one might think that they would have little time for hobbies and travel. But that's not so.

Elizabeth Harmon finds time for swimming, hiking and painting. Sailing ships, mountains and portraits are among her favorite art subjects. Ben Harmon is a hiker and enjoys reading about history and current events. The Harmons are planning a cruise soon through the islands of Hawaii. Next will be a trip to Alaska. "I've been to 49 states, and Alaska will complete the list," Ben says.

Terry and Turney Oswald are avid golfers and sailors. They have a 35-foot sailboat named Wildfire. They also favor Hawaii for holidays and schedule time to visit family in Washington, DC, and Houston. They have grandchildren in Puyallup, where Turney used to teach school.

Capri Brixey describes the retirees here as "interesting people who have led interesting lives." Tim Perry fits that category. He was a narcotics detective with the Seattle Police Department for 25 years, then chief of police for the city of Clyde Hill, across Lake Washington from Seattle. Later he was a professor in the sociology department at Seattle's Shoreline College and director of the college's criminal justice department.

These days he is a consultant in civil lawsuits involving such law-enforcement issues as alleged excessive force and false arrests by police officers. And he is writing a novel. The theme: three generations of a law-enforcement family in the Pacific Northwest. Wife Sherry, a registered nurse with a master's degree in business, was vice president of a health-care company in Seattle. Now she consults in health-care matters.

"And we're getting ready to take up kayaking," Tim says. The Perrys can launch saltwater kayaks almost from their front door.

Such is life in Port Ludlow. **WR**

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