



summer
2014

Lifestyle

News, Personalities and Perspectives from

HIGHLAND GREEN

A masterpiece of Maine living for those 55 or better

QUALITY & VALUE ISSUE

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NAHB
NAHB 50+ Housing Council
Highland Green Lifestyle Newsletter
"Best Direct Mail Piece"
2014 International Builders' Show

Highland Green continues to set the bar regionally and nationally

The community delivers the highest standards for custom homes, an unparalleled financial stability, and an affordable quality of life

In early 2014 Highland Green bolstered its reputation as the Northeast's premier 55-plus Active Lifestyle choice by receiving three prominent awards at the International Builders' Show, including Best Integration of Nature and Landscaping. Summer is now in full swing and Highland Green's vast 635-acre campus is teeming with activity. Excitement reigns as current residents enjoy the singular Highland Green lifestyle, recently arrived residents settle in to the community, construction continues for numerous custom-built homes for eager new friends, and vibrant plans for the future come together.

Red Maple Lane, just a "pile of rocks" last year, is rapidly transforming into the promised premium eight lot cul-de-sac abutting the Heath Preserve and just across from the entrance to the Cathance River Nature Preserve. The eight new neighbors from around the country who committed to this project last year already share a special kinship before the neighborhood is even complete. You may witness this ongoing transformation on our YouTube page.

The new "Basswood" area, currently woods and a dirt road, is poised to become yet another dynamic neighborhood within Highland Green, and is perfect for those planners looking to move in 2015 and 2016. Comprised of 11 home sites ensconced between Highland Green's two nature preserves, Basswood is already becoming another exceptional narrative of community created with people from diverse backgrounds and geographic locations. Initial commitments to be part of the story have been made by folks from Cleveland, Ohio; Simsbury, Connecticut; Huntley, Illinois; Penfield, New York; Bridgewater, New Hampshire; and Columbus, Indiana.

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HIGHLAND GREEN

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HIGHLAND GREEN
A Masterpiece of Maine Living

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Highland Green is an oasis of natural beauty with the unprecedented incorporation of a sprawling nature preserve with miles of trails and an Ecology Center, and is just a couple of miles from the college town of Brunswick. Low-maintenance living, dynamic activities and special events at the Community Center and the Wild Duck Pub, and a location with easy access to Maine beauty, culture, transportation, and services make Highland Green a rare opportunity. Perhaps most importantly, an overall sense of wellness, the ability to be actively engaged with others both socially and intellectually, and the peace of mind of solid financial underpinnings make Highland Green the national destination for those seeking real active adult living.

The houses themselves at Highland Green are based on 8 different styles such as the "Hampden," the "Eastport," or the "Georgetown." However, the ability to add features, move walls, derive ideas from current residents, and to be actively involved in the process of creating one's own Highland Green home is unique. At the same time the common architectural features and styles help protect the look and value of the community.



Joe Feely and Dan White hone the details of the Feely's home.

Joe Feely, who moved into his newly-built Highland Green home in May with his wife Caroline, owned an architectural firm in Portland, Maine and was more recently a project management architect at Colby College in Waterville, Maine. The ability to be engaged in the process of modifying a "Camden" style home to their particular lifestyle was both fun and rewarding.

"The whole operation was easy and comprehensive," remarks Joe. Adds Caroline:

"We love being here, and the neighbors are so helpful and kind."

Karen and David Williams live in a prominent 55-plus active adult community of over 5,000 homes outside of Chicago, and have decided to relocate to Highland Green. Aside from all of the intangible benefits of living here, the fact that they can customize a home for their own livability is attractive. "In the community that we live, and so many other planned communities that we have seen, the homes are quite cookie-cutter, and the choices to make them our own are limited," says Karen, who has been busy studying various Highland Green floor plans in anticipation of continuing their process of moving to the Basswood neighborhood next year.

"We have a comprehensive procedure from the beginning," says Director of Marketing and Sales Will Honan. Rather than offering a base price of a model and have customers add options later in the process, Highland Green custom prices homes and allowances with each customer. "The whole exercise is to make it easy for people, to try to build more accurate allowances than typical, to achieve the highest level of transparency possible, and limit surprises or major change orders down the road," adds Will.

Al and Stephanie Whiting, who recently decided to move to Highland Green from Kennebunk, Maine, and whose new home on Red Maple Lane began being constructed in June, testify to the community's exclusive set of propositions. "As far as we can tell, there is nothing in New England that offers what Highland Green does," says Al. Low-maintenance living, a sense of community, and a terrific location and home site were prominent in their decision.

Also important to the Whitings was the ability of Highland Green to deliver a high quality house and a solid financial plan.

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As Chief Financial Officer of what most consider to be the highest quality commercial construction company in Maine that also builds very high-end residential homes, Al manages finances for major projects throughout the state, with upward of 20 project managers reporting to him at any one time. As a Highland Green customer, he was more than highly qualified to evaluate contracts, specifications, and numbers. After considering all of these factors, the Whitings had the confidence to move forward with Highland Green's team.

About Highland Green's exclusive builder, Dan White of Hildreth and White Fine Construction, the Whitings recently wrote, in part: "Dan is so wonderful to work with; he continues to make this easy for us and is very, very helpful with his own ideas and suggestions."

Dan White is just one of the many team members at Highland Green, a group that prides itself on a system of excellence and ease of experience in the creation of each customer's home. It begins with Will Honan and Sales Associate Amber Grant, who help new friends discover Highland Green, support customer connection with current residents and staff, and aid in establishing a timeline, financial plan and initial ideas for a home. In speaking about the marketing staff, Sharon MacCallum, who moved to her Highland Green home from Brunswick, Maine in 2011, says: "They are very genuine people, who care about others, are passionate about Highland Green, are a real part of the community, and are dedicated to transparency."

Sandra Halverson is Highland Green's New Construction Design Coordinator and, according to Will Honan, is "the glue that holds the process together," helping customers through choosing custom finishes of their homes, accounting for their allowances, and staying on track beginning to end. "She also happens to be one of the most pleasant and upbeat people you will ever meet," says Will.



The Highland Green Team is a permanent part of the community. They strive to deliver exceptional care, service, and a seamless process.

Ed and Linda Wolcott from Providence, Utah purchased an existing Highland Green home on Goldfinch Drive two years ago and are in the process of building a new home on Red Maple Lane. The Wolcott's nickname for Sandra is the "Halverson Hub." "She is truly the central go-to person for anyone building a home in Highland Green – especially anyone who lives far from Topsham and can't be here all of the time," says Ed. Linda adds: "Not only is Sandra organized and efficient, but she also offers helpful and knowledgeable advice in a friendly and patient way . . . and always with a smile. Working with Sandra takes the stress out of designing and building a new, customized home."

Dan White has been building homes in Maine for nearly thirty years and found a permanent role at Highland Green in 2009. With his easy going demeanor, brilliant ability, and direct contact with the team and customers, Dan engenders confidence in the delivery of a superior product. Jack and Nancy Spinner from Damariscotta, Maine, whose home on Chickadee Drive was completed in December, thanked Dan with: "We are very, very happy with our new home. Thank you to all of the team for giving us what is probably the biggest and best Christmas present ever! It was such a pleasure, all the way through the whole process, to work with you. We especially appreciated your instant response and follow up ethic, and the fine quality of work from every single subcontractor on the job. They were always polite and happy to see us."

Tim Follo is Hildreth and White's on site Project Manager at Highland Green and is in charge of supervising the building process once the foundation is in the ground and the walls are framed up. With boundless energy, Tim prides himself on making sure all the details are complete and on-time and maintains a "no-punch list" policy. Jack Spinner was a Design Engineer for Electric Boat in Connecticut, worked on the Trident Submarine program, and has an affinity for process and detail.

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Jack calls Tim the following: "Master Organizer, Detail Engineer, Oracle of the Mountain, Fine Carpenter, Superior Traffic Cop, and Mother Hen!"

Not all new residents of Highland Green arrive by way of new construction; there should always be a limited selection of existing resale homes to choose from for immediate move-in. Because of the comprehensive maintenance program developed by Highland Green residents and management, the exterior and the grounds of existing homes are well maintained.

One of the many allures to Highland Green is low-maintenance living, in which residents can spend less time caring for a house and more time enjoying life. Cooperative ownership at Highland Green is similar to that of a condominium, but with added benefits. Owners are shareholders in a housing corporation and are collectively responsible for maintenance of common areas and many exterior aspects of the homes, such as re-painting, snow removal, re-paving, re-roofing, lawn care and more. Based on Highland Green's governing ownership's documents, responsibilities are divided between resident (mostly inside) and cooperative (mostly outside) in a highly organized fashion and provide ease of lifestyle, protection of the appearance and value of the community, and strength in numbers. Any cooperative, condominium, or home owners association that has collective maintenance is only as strong as its reserve funds and its plans for those reserves. The Highland Green shareholders have solid budgets, strong reserves and a specific plan. With the help of the contractually permanent management, they are setting the bar for all other communities.

John Coughlin is Highland Green's Director of Operations, essentially the property manager, and oversees Highland Green on many levels. John helps the cooperative boards to develop, maintain and enhance their reserve funds. Aside from his experience as a coach, athletic director, and CEO of two YMCA's, John managed two major planned communities with upward of 1500 homes in North Carolina. He is a highly trained and certified expert in the management of budgets and reserve funds.

"An estimated 54 million Americans live in some 274,000 homeowner associations, condominium communities, cooperatives and other planned developments. Many are underfunded in their reserves," says John. "We often hear nightmarish stories of entire communities failing to meet needs and residents being assessed large sums of money just to stay above water on their responsibilities," he adds. Around the nation, owners fear the dreaded "special assessment."

Over the last several years, John has produced and helped the Highland Green cooperative boards adopt common reserve studies. The studies are comprehensive actuarial accounting of all capital expenditures that will be incurred by the community in the future and ensure that the shareholders are always on track to be able to fund all of their responsibilities. On top of that, he has fostered the safe and secure investment of reserve funds outside of a two year cash window in order to outpace any eroding effects of inflation.

"What my mentor in North Carolina taught me, and the credo that I live by at Highland Green, is that if the community in which I work were to ever even have to consider a 'special assessment,' then I am failing at my job," says John. He adds: "22 homes are being repainted this year at Highland Green on the seven-year paint cycle and one phase of homes is scheduled for driveway resealing and the reserve plan does not even hiccup."

"What John and the residents and their boards have achieved with their financial planning has become one of the major selling points at Highland Green," points out Will Honan. "Our customers are planners and increasingly know the right questions to ask. Our ability to provide

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Red Maple Lane is fully sold and being built this year. See our YouTube page about this transformation.

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them with complete and solid numbers gives them the security of knowing they are making a sound decision, that they are not susceptible to surprises, and that adds tremendous value to Highland Green and each home here," adds Will. The residents' financial plan is so strong that communities from other states have started to call the Operations and Marketing office to ask what the secret is, and why they are actually marketing the reserves and finances of Highland Green. John Coughlin recently spoke to a property manager for a community elsewhere in New England. Says John: "Unfortunately, that large community and its residents are in trouble, and they do not even know it yet." Additionally, the Highland Green staff has been approached by communities nearby with requests to consult on how to develop and market reserve studies.

While a plan to maintain strength, stability and value in a community turns out in today's world to be more important than how much it actually costs, it is also important that Highland Green customers can determine that things fit comfortably into their own comprehensive financial plan. Steve Loebs moved to Highland Green with his wife Sue from Columbus, Ohio in 2011. After extensive research, apples to apples comparison of their cost of living in Columbus, and a comparison to their financial situation, Steve found what he calls: "a very affordable high-quality of life" that allowed them to move to a place, where they could "have the most fun and live a rewarding life."

Phil Grubbs and Donna Rogers from Penfield, New York visited the Midcoast area of Maine and Highland Green for two days in May. Phil is originally from Kentucky while Donna grew up in Boston. Since marrying, they have lived in South Carolina, Virginia, Connecticut, Massachusetts, and New York as Phil was often transferred for his job in the paper industry. After leaving that business, Phil took a position as Financial Controller for what was a winery in the Finger Lakes region of New York and has now grown into a large national wine distribution company. The potential to live in a custom home abutting a nature preserve, to be part of a premier planned community, to be in an area where outdoor opportunities abound, and easy access to future medical care if ever needed were all prominent of their considerations.

Their visit to Highland Green included much exploration including looking at houses, building sites, meeting residents and visiting homes. They also investigated the general area and Phil, an avid outdoorsman, kayaked the nearby New Meadows River.

One of the many locations that Donna and Phil lived in the past was a large-scale condominium development where Phil was on the Board of Directors and was a member of the Finance Committee. His experience as a numbers professional and his personal experience in planned community budgeting made him the perfect person to scrutinize Highland Green's finances. After a lengthy meeting with Will Honan and John Coughlin, Phil left with governing documents, community balance sheets, a co-op reserve study, a common reserve study and feeling confidently satisfied that they could make an informed and solid decision. "Rarely have we met with a customer so qualified and well-prepared with the absolutely right questions and who knew exactly what he was looking at," remarks John Coughlin.

In the end, the Grubbs-Rogers made the decision to move forward with the initial commitment to build their home in the Basswood neighborhood next year. Donna will move in 2015 while Phil will relocate permanently early the following year when he retires and they sell their house in New York. Perhaps the best part of their visit was a personal connection to the past that was made with a member of the Highland Green family. While emailing with Will Honan earlier in the year, Donna asked off-handedly if he happened to be related to the Honans from



The Campbells from Cleveland planning with Dan and Sandra for Basswood. See *Seen around Highland Green* **on Page 6 for a picture of another Campbell family member.**

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Seen around Highland Green...



HIGHLAND GREEN: A LIFESTYLE NOT AN ADDRESS
Limited edition license plate holders



Highland Green residents ready for kayaking in nearby Merrymeeting Bay.



11 month old Jake from Cleveland has another year to grow.



Looking at the Wild Duck Pub at Highland Green from hole #2 on the golf course.



San Francisco Mayor Edwin Lee visits Highland Green and meets fellow University of California alum and Highland Green resident Bob Allen.



Bocce enthusiasts celebrate the completion of the new court at Highland Green.

Featured Custom Built Homes

There are a limited number of beautiful Highland Green homes for resale and immediate move-in.

25 FLICKER DRIVE
Flicker

Perched in an elevated, private, bright, breezy and friendly cul-de-sac with a screened porch overlooking the woods. Manageable living space with 2 bedrooms, 2 baths and an open kitchen all on one level, plus a full walkout daylight basement with guest bedroom and bath and a workshop area. $345,000





6 GOLDFINCH DRIVE
Goldfinch

This house has everything that many want in a Highland Green home: Around 2000 square feet, one-floor living, two bedrooms, two baths, and office/study/den, formal living space, open kitchen, sunroom, screened porch and ample storage, all in a most welcoming Highland Green neighborhood. $460,000





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Woodfords Street in Portland, Maine. She was thrilled to hear that John "Doc" Honan and Anna Honan were Will's grandparents. It turned out that Donna had lived in an apartment in their house when she was 3, 4, and 5 years old, before her father was transferred to a job in Boston.

The connection led to a torrent of memories. To Donna these were halcyon days. She wrote to Will: "I absolutely adored Anna! She made me feel like a little princess. One of my fondest memories is going up to visit Anna, having a snack, and then visiting her bathroom where she had scented talcum powder. She would help me pour a little pile onto a Kleenex, help me fold it tight and I would quickly bring it downstairs and stash it in my jewelry box. Then I would dole it out, a little each day, so I would smell like Anna. Wow, childhood memories don't get any better than that!"

This connection led Will to rekindle interest in his grandfather, who he never knew. "He had my father when he was close to 50. He was born in 1896 and would be approaching 119 years old if he were alive today," says Will. John Honan grew up on Munjoy Hill in Portland, Maine, the son of an Irish immigrant. His best friend and football teammate at Portland High School was John "Bull" Feeney, who went on to become the famous movie director John Ford, while John Honan went to Harvard dental school then to Portland to practice. Will wrote back to Donna: "What a connection…being at Highland Green offers me so many chances to bond with people from all over the country and it is especially rewarding to link those people with others. It is the most important part of my job!"

On the day of Donna and Phil's visit, a little redecoration happened at the Highland Green Marketing and Operations Office. A usual picture was replaced with an antique portrait painting of Doc Honan, which warmly greeted Donna when she arrived. "That's just how I remember him!" she exclaimed.

Sales Associate Amber Grant is the newest member of the Highland Green team and will celebrate her two year anniversary this coming September, having had much success and having been embraced by the entire community. After working in the paper industry, and then working for ten years at home doing mutual fund accounting, Amber was eager to get out and connect with people. At Highland Green, she got her wish and more.

"We had 86 applicants for a Sales Associate position at Highland Green," says Will Honan. "We were not looking for someone who had experience with or was looking to sell houses. We hired Amber because she was smart, very likeable, detail oriented, and most of all wanted to work with people," he says.

Upon her arrival at her new position, Amber quickly found that it was about building community. "It sounds funny but I was taught early that our jobs are not really about sales," she says. She adds: "Despite the successful sales record, our business is really about connecting people, making them happy, and being part of a Highland Green team that cares for each other and for the people who live here while protecting their value. The rest can be figured out."

Connect & Experience HIGHLAND GREEN



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New Opportunities at Highland Green...



For now and for the future!

Kestrel Drive Tucked into the desirable Sparrow neighborhood and backing onto a wooded buffer, the three remaining Kestrel Drive home sites are ready to build on. *See our YouTube page for aerial footage of this unique and friendly neighborhood.*

Basswood Neighborhood Ensconced between the vast Cathance River Nature Preserve and the Heath Sanctuary, Basswood is comprised of two short lanes and a cul-de-sac. *Five of eleven home sites remain for those wanting to be a part of this special neighborhood and to move in 2015 or 2016.*

Contact us today to find out more details and how to get involved in something special. 1-866-854-1200 / 207-725-4549

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Explore Highland Green's award-winning low-maintenance lifestyle combining custom homes, ecology, nature, neighborly ambience, endless possibilities, strength and stability - all directly at the crossroads of Midcoast Maine.

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Copy and photography by Will Homan, Graphic design by Brina Stairs