

By Carole Jacobs

# Sandpoint

**A step back in time, small Idaho town reels in retirees with spectacular setting, fulfilling lifestyle and right prices**

**R**ealtors in Sandpoint like to joke that once visitors make the spectacularly scenic crossing on the two-mile-long bridge spanning deep-blue Lake Pend Oreille into Sandpoint, the rest is gravy. From all reports, Sandpoint's "grand entrance" has made a lasting impression on city slickers eager to leave traffic, hustle and crime behind for the four-season splendor of Sandpoint, where purple mountains soar over one of the country's largest inland lakes.

A small town of fewer than 10,000 people, Sandpoint has become the next "best" place, according to many media, not only to live and

retire but also to ski, enjoy water sports, drop a line for trophy catches, hunt for deer or elk, explore scenic drives, telecommute, start a new business — and even get cultured. Schweitzer Mountain looming above town is luring skiers from crowded Colorado slopes, and the bountiful natural resources are fulfilling the dreams of many seeking a great outdoors lifestyle at prices that are still within reason.

Although Sandpoint may look like it's in the middle of nowhere, it's actually one of the musical, arts, culinary and recreational hubs of Idaho's panhandle. The quaint downtown is packed with galleries, restaurants, cafes, historic hotels and boutiques, and there are musical and theatrical performances galore at the restored Panida Theater.

Sandpoint's calendar is peppered year-round with festivities, concerts, art shows and county fairs, including the nationally renowned Festival at Sandpoint, Art-Walk, Lost in the '50s, Wooden Boat Festival, Winter Carnival, Mardi Gras, Long Bridge Swim, Oktoberfest and Taste of Sandpoint.

Should the big city beckon, there's an international airport, major shopping and world-class medical facilities in Spokane, WA, only 90 minutes away, while



Coeur d'Alene, about an hour away, also has excellent hospitals, mall shopping and a vibrant arts scene. Because of these and other factors, Sandpoint has been luring urban sophisticates more accustomed to

stadium seating than a front-row seat by the lake.

Gary and Lisa Lirette, 50 and 48, respectively, swore they'd never move north of New Orleans, Gary's hometown, or to a city with less than 1 million people. The weather in Orlando, where they lived for 10 years, struck them as ideal. But in 1999, Lisa's work required them to move to Fresno, CA — and suddenly the couple couldn't move again fast enough.

"Living in Fresno was the longest four years of my life," says Gary, a retired restaurant consultant who's

now on his second, third, fourth and fifth careers in Sandpoint, where he has worked as a chef, radio host, charitable-event planner, musician and real estate agent. Both he and Lisa wanted to move to a town near water that had good food, art, culture, hiking and lots of volunteer opportunities.

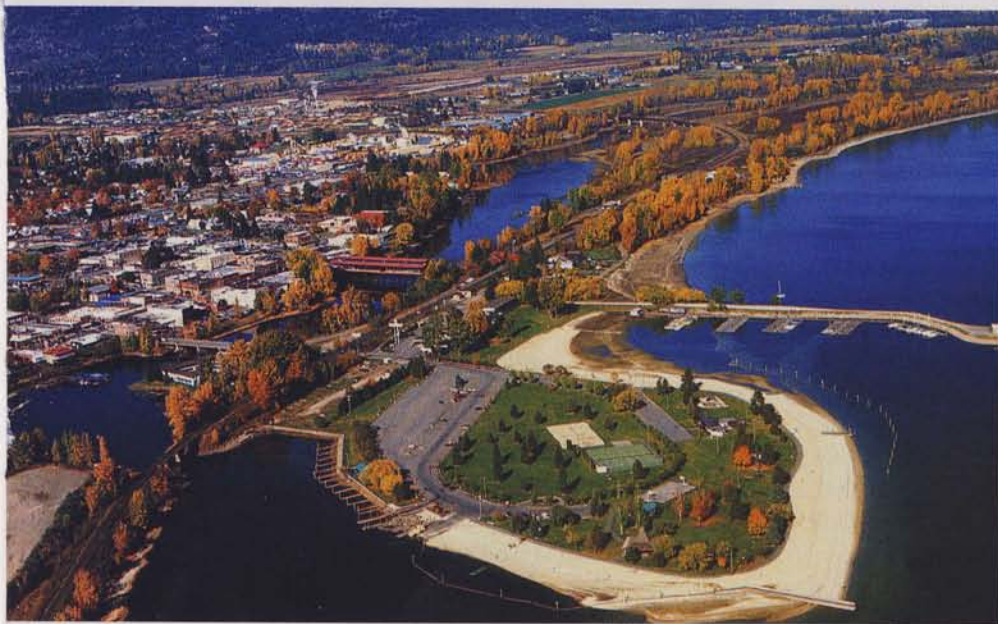
Gary heard about Sandpoint's burgeoning culinary and arts scene and started investigating. He discovered Sandpoint's largest corporation had an opening that matched Lisa's skills. He sent in her resume and the rest is history. In 2003, they moved to Sandpoint.

Lisa took a corporate position with Coldwater Creek, a quality women's clothing company with stores nationwide, and Gary closed his consulting firm and opened a gourmet bakery-cafe. It was so popular that the local radio station asked him to do a show on food, followed by two other shows on regional business and north Idaho arts and adventure. In 2006, Gary sold the restaurant and now spends time on charitable events and sells real estate through Tomlinson Sandpoint Sotheby's International Realty.

Gary admits that his first snowy winter wasn't easy. "I thought Sandpoint was the coldest place on Earth," he laughs, adding that he now realizes Sandpoint is "the banana belt compared to the winters they get in Colorado and the Dakotas, which is why we're getting a lot of people from there moving here."

Before moving to Sandpoint, Gary and his wife checked out Manchester, VT. "But the people weren't very friendly, and we felt like we'd always be outsiders. Plus, the real estate prices were \$100,000 higher there," he says.

"We felt like we were home from the minute we moved here," Gary says. "Sandpoint has everything you could ask for, including gorgeous lakefront and mountain property for prices you'd never see in other resort towns."



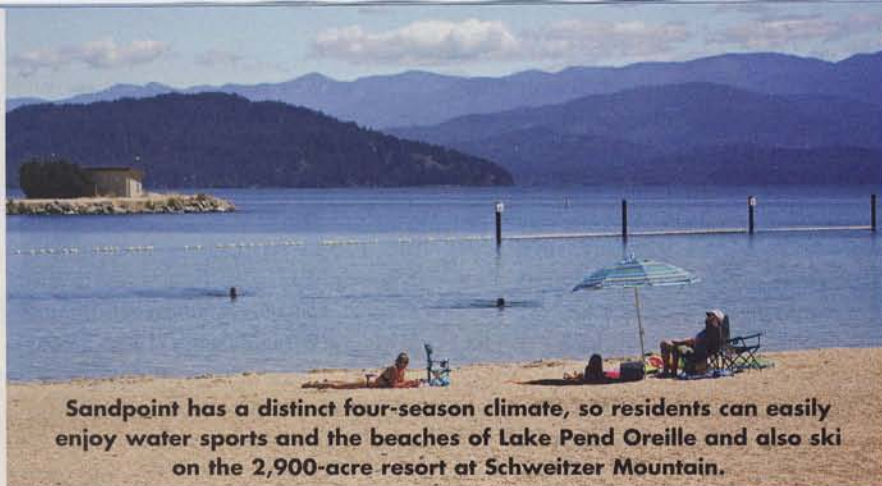
IDAHO TOURISM



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**Opposite page:** In addition to standout skiing, Schweitzer Mountain is an excellent place for hiking in the summer. **Clockwise from top:** The view of the Sandpoint area from the bridge crossing Lake Pend Oreille attracts many to relocate to the scenic region. Cedar Street Bridge Public Market has a variety of offerings, from jewelry and home decor to gelato and lattes. Gary and Lisa Lirette swore they'd never move north of New Orleans but feel at home in Sandpoint with everything they need.



**Sandpoint has a distinct four-season climate, so residents can easily enjoy water sports and the beaches of Lake Pend Oreille and also ski on the 2,900-acre resort at Schweitzer Mountain.**



PEG OWENS/IDAHO TOURISM  
SCHWEITZER MOUNTAIN RESORT/IDAHO TOURISM

The town is a step back in time, and that includes its real estate prices."

Tom Renk, a local agent-broker and owner of C.M. Brewster & Co., would be the first to agree, having lived in Sandpoint for 30 years. He watched the price of local real estate skyrocket to record highs in 2006 before plummeting. With inventory currently up and prices down, it's an ideal time to buy in Sandpoint, he says.

"The real estate market here is going through the recession like most other places, although we don't seem to be as severely hit as many, at least so far,"

he says. "Yes, we are seeing more foreclosures and a resulting drop in prices overall, but we are also beginning to see some folks taking advantage of the price drops."

Renk says single-family homes, townhomes and condos start at about \$150,000, while unimproved parcels of land start at about \$40,000 and go up depending on type, location, size and water amenities. "Right now, there's a lot of inventory and bargains in the \$275,000-to-\$500,000 range, mostly due to foreclosure or near-foreclosure situations," he says. "Waterfront homes are still relatively higher-priced for our area, but we are seeing a few bargains in the \$500,000-to-\$1 million range."

Dan McLaughlin, president of the Selkirk Association of Realtors, expects the market for lower-priced homes between \$100,000 and \$250,000 to fare well through 2009, given "the lowest mortgage rates in 50 years, a large inventory and tax incentives. The price adjustments are making homes more affordable," he says.

According to Howard Trott, managing director of Schweitzer Mountain Real Estate, while prices in Sandpoint "peaked in 2005 and 2006, Sandpoint didn't have a hungry, speculative feeding frenzy (like other ski resort towns) and therefore will prove to be more stable. Sandpoint has natural amenities — the stunning lake, a charming town, a Jack Nicklaus Signature golf course and a 2,900-acre ski resort. This translates well for lifestyle refugees who have always dreamed of living here."

In 2008, Schweitzer Mountain removed its high-end home sites from the market and returned to the planning table to modify its product in response to the changing economy

and lifestyle choices of potential buyers. But despite the decline in real estate prices, Sandpoint's overall economy is in good shape, says David Eacret with Real Estate Economics in Sandpoint.

"Sandpoint has grown 1.5 percent faster than the national average, and Bonner County has more economic diversity with a good base of manufacturing," he says. "Homegrown industries from the lifestyle refugees will create jobs and attract more year-round residents," while retirees and semiretirees will continue to move to Sandpoint "for our natural resources," he says.

Kent and Linda Whitman, 57 and 56, respectively, are exactly the sort of "lifestyle refugees" that Sandpoint is attracting. They recently retired from civilian jobs with China Lake Naval Air Warfare Center in Ridgecrest, CA, where Kent was a mechanical engineer and Linda was a logistics manager. Both California natives (Kent grew up in Los Angeles and Linda outside San Francisco), they lived for 19 years in Kennedy Meadows, an unincorporated town of only 40 souls. It's an hour from Ridgecrest in the rugged eastern Sierra Nevada, not far from Death Valley National Park.

Long on beauty and recreation, Kennedy Meadows, with just a general store and bar, is unfortunately short on amenities. After years of driving up and down the mountain for shopping, restaurants, entertainment and medical care, Kent and Linda decided they wanted to retire to a rural setting that was more convenient, less isolated and had more going on.

After visiting friends who had moved from Kennedy Meadows to Sandpoint four years ago, Kent and

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Linda found it had everything they wanted and more. In 2008, they purchased 20 acres of land with towering cedar, hemlock, Douglas fir, pine, birch, larch and tamarack, parked their new trailer on a clearing and made it their summer home. Both have fallen in love with the town's laid-back charm, sparkling lakes (Kent has a 26-foot boat), lush vegetation and wetter climate than where they lived in California.

"I didn't realize how much I missed clouds until we moved here," Linda says.

They also enjoy living in a region

"with a vast spectrum of different types of folks here — from people who don't have running water in their house to homes that are 12,000 square feet and cost \$20 million," Kent says. As for their own house, the couple is considering doing a clone of the custom home they built in Kennedy Meadows, with high ceilings and expansive windows that would let in views of the towering forest and mountains.

David and Gretchen Thompson, 59 and 57, respectively, already know where they'll be living in Sandpoint when they retire as surgeons at a

major hospital in Houston. But with their youngest son in medical school, it will be a few years before it happens, they say. Meanwhile, until they retire, the surgeons, also both expert skiers, plan to use the luxury log home they recently bought on Schweitzer Mountain for ski and summer vacations.

"We figured we might as well buy a retirement home while the prices were right," David says.

The couple has always wanted to retire to a ski town. After checking out many resorts throughout Colorado, they already knew they didn't want to move to a ski town "where everyone skis in fur coats, there are long lift lines and it's a long way to the nearest major hospital," says Gretchen, who was injured on the slopes of a remote resort a few years back.

While visiting family in Seattle, the Thompsons checked out Sandpoint and "were blown away by Schweitzer Mountain and its incredible skiing," David says. "We were worried it might be too small, but it has so much variety and challenging terrain that you won't get bored after a couple days."

Gretchen says living in Sandpoint "will also put us much closer to our scattered family in Seattle and Vancouver, Canada." While the Thompsons, both born in eastern Canada, have become accustomed to big-city life, they won't miss anything about Houston, "especially the traffic and crime," Gretchen says.

"Sandpoint has all the outdoorsy stuff we want, a reasonable arts scene, a really friendly town that even has a winery, and easy access to great medical care," David adds. "If we need a bigger city and shopping, the airport is only 90 minutes away."

David says his only concern about retiring in general is that he might get bored. That said, he's already contemplating a career move after retirement that would take him away from the operating room and put him behind the wheel in an entirely different capacity. "I'm thinking it might be fun," David says, "to drive the ski bus." **WR**

*Carole Jacobs is a writer in Kennedy Meadows, CA, who visits Sandpoint frequently.*

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# SANDPOINT, IDAHO

**Population:** 8,337

**Location:** Sandpoint is set at the base of the Selkirk Mountains and on the banks of Lake Pend Oreille (pronounced like the nearby town of Ponderay) in northern Idaho's panhandle. It is 450 miles north of Boise, 75 miles northeast of Spokane, 45 miles north of Coeur d'Alene and 60 miles south of the Canadian border. The elevation is 2,070 feet.

**Climate:** High Low

January 32 19

July 80 50

**Average relative humidity:** 73%

**Rain:** 34 inches annually

**Snow:** 70 inches annually

**Cost of living:** Below average to average

**Housing cost:** The median sales price for a single-family home in Sandpoint was \$195,000 for the first half of this year, according to information from the Selkirk Association of Realtors Multiple Listing Service. Lakefront property will run higher.

**Sales tax:** 6%

**Sales tax exemptions:** Prescription drugs

**State income tax:** For married couples filing jointly, the rate is graduated from 1.6% of taxable income up to \$2,544 to 7.8% on amounts over \$50,884. For single filers, it's graduated from 1.6% of taxable income up to \$1,272 to 7.8% on amounts over \$25,442.

**Income tax exemptions:** Social Security benefits are exempt. For residents age 65 or older, there is an exemption for federal and some state and local pensions of up to \$39,330 for married couples filing jointly and \$26,220 for single filers. The deductions must be reduced by the amount of Social Security benefits received.

**Estate tax:** None

**Inheritance tax:** None

**Property tax:** Rates vary, but within the city limits a common rate is \$9 per \$1,000 of assessed value, with homes assessed at between 90% and 110% of market value. In the city, annual taxes on a \$195,000 home assessed at 100% would be about \$878 with the exemption noted below.

**Homeowners exemption:** For 2009, a homeowner's primary residence is eligible for an exemption that is the lesser of \$104,471 or 50 percent of the combined assessed value of the home and land up to one acre. Idaho also offers some property tax reductions for homeowners age 65 and older with incomes of less than \$28,000.

**Religion:** The greater Sandpoint area has

more than 35 places of worship representing a wide variety of religions.

**Education:** An extension campus of the University of Idaho is planned in Sandpoint. Coeur d'Alene has three colleges.

**Transportation:** Sandpoint is served by Spokane International Airport, about 90 minutes away. Sandpoint has a small airport for private planes. Amtrak Empire Builder trains run daily through Sandpoint going east and west.

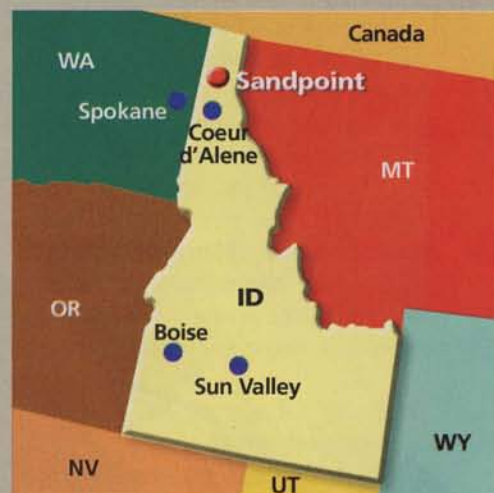
**Health care:** Sandpoint is served by Bonner General Hospital, a full-service, acute-care facility licensed for 48 beds, with an emergency department, rehabilitation and diagnostic imaging services, laboratory, general and orthopedic surgery, home health and hospice, a compounding pharmacy, cancer treatment and chemotherapy, and an urgent-care clinic. Both Spokane and Coeur d'Alene have major hospitals and a variety of medical care.

**Housing:** There's a large inventory of affordable and upscale single-family homes, townhomes and condos in existing neighborhoods, new developments and in rural settings with lakes, creeks and forests. Sandpoint has no retirement or 55-plus communities, says local real estate agent Tom Renk.

**Dover Bay**, (208) 265-1597, is a new lakefront development with a marina village, public beaches, walking trails and a health club. Two-bedroom beach bungalows start at \$198,500, two-bedroom condos at \$298,000 and two-bedroom cottages at \$294,900; detached single-family homes start at \$388,000. Tomlinson Sandpoint Sotheby's International Realty, (800) 282-6880, handles the following two properties: **The Seasons at Sandpoint**, a new lakefront condo development, has a marina, spa, health club, pool, beach, restaurants and golf club; prices start at \$400,000 for two-bedroom units. **The Meadows at Fall Creek** is a 300-acre gated luxury subdivision with a trout stream and mountain views; existing three-bedroom homes on three- to eight-acre lots start at \$450,000. Century 21 Riverstone, (888) 923-8484, handles the following five developments: **Ponderosa Pines**, an affordable family neighborhood near parks and downtown, offers three-bedroom homes from \$169,000. **Maplewood Village** is a new planned neighborhood of Craftsman-style bungalows in Sandpoint, with a pond and walking trails; prices start at \$289,000. **Northview Estates**, a paved subdivision close to shop-

ping and the lake, has 15 improved lots with power, phone, water and septic system; prices start at \$129,500. **South Shore at Garfield Bay** is a golf course-turned-luxury development; one-acre improved view lots with power, water, telephone and septic system start at \$109,000.

**Whisper Ridge Estates**, near the base of Schweitzer Mountain with a pond, water-



falls and eight-acre forest, has improved lakeview lots with underground power, phone and private wells; prices start at \$198,000. Local real estate agents can provide information on the following two communities: **Condo Del Sol**, a 35-year-old condo development downtown with units starting at \$185,000; and **Westwood Village**, a mile from downtown and near the lake, with two- and three-bedroom single-family homes and condos priced from the high \$300,000s.

**Visitor lodging:** Sandpoint Quality Inn, located downtown near the lake, is a 62-room hotel with family-style dining at the Fifth Avenue Restaurant, a lounge and indoor pool, from \$69, (208) 263-2111. La Quinta Inn Sandpoint, in downtown a short walk from the lake, has 68 rooms with free high-speed Internet access, a restaurant and fitness center, from \$119 with full breakfast, (208) 263-9581. Best Western Edgewater Resort, a 54-room hotel overlooking the lake and mountains, offers family-style dining, a fitness center, indoor pool and high-speed Internet, from \$89, (208) 263-3194. All three are pet-friendly.

**Information:** Greater Sandpoint Chamber of Commerce and Visitor Center (Where to Retire magazine), 1202 Highway 95, P.O. Box 928, Sandpoint, ID 83864, (800) 800-2106 or [www.sandpointchamber.org](http://www.sandpointchamber.org).