

Where to Retire

The Authority on Retirement Relocation

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PROFILE: SAN MARCOS, TX

This city on the edge of the Texas Hill Country has gained headlines for its huge population increases. Texas State University brings a college-town vibrancy, while the San Marcos River and outlet stores round out the town's assets.

BY KATHRYN STRAACH



“I chose San Marcos because of the energy the university provides.”

—Laura Holbrook

STEPHANA AND PAUL PETRINO of Boston are borderline giddy about their future home in San Marcos. “When we leave San Marcos, we miss it,” Stephana says. “We can already see ourselves living there.”

Their new house is in Kissing Tree, a 55-plus community on the city's southwest side. They can't wait to move here permanently.

The Petrinos have grown to love this town in south-central Texas, 30 miles south of Austin, 50 miles northeast of San Antonio and on the eastern edge of the Texas Hill Country, a region known for its rugged hills of granite and limestone. It also is anchored by the state's fourth-largest public college, Texas State University, which opened in 1903.

“San Marcos has small-town charm,” says Rebecca Ybarra-Ramirez, director of the San Marcos Convention and Visitor Bureau. “It's the gateway to the Hill Country and a river runs through it.”

The Clovis Native Americans, some of the oldest known inhabitants of the Western Hemisphere, settled 12,000 years ago in Spring Lake at the headwaters of the San Marcos River, which flows through town. More recently, San Marcos was named the fastest-growing city in the country from 2013 to 2015, and now has a population of nearly 62,000.

The town widely is known as one of the state's first big tourist destinations because of the Balcones Fault Line Cave, known as the Wonder Cave, the first in Texas to open to the public. It's also famous for Aquarena Springs, which featured Ralph the Swimming Pig, glass-bottom boats and aquamaids who performed under water. Visitors thronged to the submarine theater to watch the aquamaids and climbed into the Swiss Sky Ride cable cars that glided above the lake. The resort also had a sky spiral that looked like the Seattle Space Needle.

The Wonder Cave now is called Wonder World. Aquarena Springs, which lured tourists in its heyday from the 1960s to the 1980s, now is owned by the university. The Meadows Center for Water and the Environment still draws visitors with a more serious side. Guests today go on nature walks, take educational glass-bottom boat tours and visit a small aquarium in the old resort's hotel, now called Spring Lake Hall, which houses the offices for the Meadows Center.

Established in 2002 by Texas State University, the Meadows Center serves as the steward of Spring Lake to protect its habitat and the endangered species living in it, says Anna

The ever-expanding Texas city of San Marcos has a history of luring people in, once with theme parks and aquamaids, and now with a top-notch university, charming downtown and outdoor offerings.





Stephana and Paul Petrino, who chose San Marcos for retirement, love its good food, fun and warm weather.

Huff, the Meadows Center community relations specialist. "While some of our visitors associate Spring Lake with the former Aquarena Springs theme park, Spring Lake now offers a more meaningful and educational experience."

Today, summer tourists swarm into town to float tubes on the San Marcos River and to shop at one of the country's largest outlet malls, the adjacent San Marcos Premium Outlets and Tanger Factory Outlet Center, featuring about 240 stores open year-round.

Interstate 35 slices through San Marcos with most homes west of the interstate. "The Hill Country starts on the west side of the interstate and the Texas Plains begin on the east side," Ybarra-Ramirez says.

Like many searching for their retirement locale, the Petrinos had criteria that included warm weather and no state income tax. "We went to Florida and looked at several gated communities in the Naples area, but we weren't 100 percent satisfied," says Stephana, 52, director of quality control for a medical device company. "Nothing really wowed us in Florida. We liked a little of this at one place and a little of that at another. So we expanded our search."

She and Paul, 55, who retired from the Massachusetts State Police in 2010 and now works for JetBlue Airways Corp. security, took a trip to Austin in 2016 and learned about Kissing Tree. They ended up signing on the dotted line a few months later and can't wait to move.

"San Marcos is not as congested as Naples, and the area offers a lot more — wineries, barbecue and live music. It's our kind of place," Stephana adds.

They both appreciate its location between Austin and San Antonio. "Plus, the temperature changes more than in Naples," Stephana says. "San Marcos has some cooler weather, so I can still wear my boots. I just don't want 3 feet of snow."

Some 3,200 residences are planned for Kissing Tree. The name is based on a legend that Sam Houston kissed several women under an oak tree in San Marcos during his gubernatorial campaign in 1857. The

development gives more than a passing nod to the region's history. In addition to the usual active-adult amenities — a putting course, golf course, fitness center and pools — Kissing Tree will feature a biergarten. The area around San Marcos, particularly New Braunfels, 20 miles southwest, has a strong German heritage.

Laura Holbrook from Angel Fire, NM, discovered in 2016 that San Marcos is her kind of place, too. A former resident of both San Antonio and nearby Wimberley, she was no stranger to the region.

She came upon the Retreat at Willow Creek and knew it was a good choice. "I'm single and I didn't want a lot of maintenance," says Laura, 62. "I chose San Marcos because of the energy the university provides. When I came back to the area, I did not understand how fast San Marcos is growing. I analyzed the projections and decided I wanted to be a part of it. It now

is exploding."

Laura always worked in property management and real estate sales and flipped a few houses when she lived in Wimberley. She now sells window treatments. The growth of San Marcos is good for her new business and she loves getting out and talking to people.

"I know I made the right decision," she says. "People here are so welcoming. I found friends immediately. We're all transplants and the experience is so good."

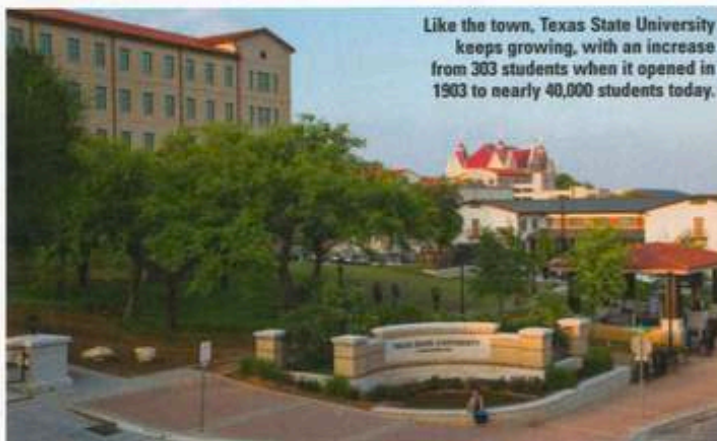
Laura loves dining out and is impressed by all the new eateries. One of her favorites is a Tex-Mex chain restaurant, Chuy's. She also likes Root Cellar Cafe and Brewery, located underground in a historic downtown building.

"Shopping is heaven here," Laura says. "Having an HEB (grocery store) near me is heaven. I am blissful knowing I can walk into the store at any given time. And then the outlet mall calls my name all the time."

Laura says that people can feel the growth of the city. "It is a topic of conversation, both good and bad," she says. "But San Marcos is not exploding without a core. The university is a solid part of the community and adds credibility and strength. It keeps things lively. Now if I lived next door to a frat house, I might not be as thrilled."

With such rapid growth, downtown San Marcos has seen its share of traffic jams and parking problems. "Downtown does have a parking garage, as well as a surface parking lot, but people don't want to walk two blocks. They want to park directly in front of where they are going," says Ybarra-Ramirez. Metered parking places have been proposed.

Once the car is parked, residents and ▶



Like the town, Texas State University keeps growing, with an increase from 303 students when it opened in 1903 to nearly 40,000 students today.

visitors find a charming downtown. "It is a mix of retail, restaurants and bars," Ybarra-Ramirez says. "Some of the buildings have old facades and some others have old, new facades." She explains that some of the buildings had been covered in sheet metal years ago to modernize, which since has been pulled off, exposing the old facades. "Within the past two years, sidewalks have been widened so that cafes can have outdoor seating," she adds.

San Marcos offers more than 1,200 acres of green space, including several miles of hike-and-bike trails and access to the river. The area also has an 18-hole semiprivate golf course in addition to the one being built in Kissing Tree.

Texas State's Victorian Gothic Old Main building, the university's first structure, watches over the city.

The university helped draw Dahlia and Jonathan Woods to move from Dallas and Key West, FL, to San Marcos in 2016. Also, the location was perfect as one child lives in Austin and another in San Antonio.

Dahlia, 60, grew up in Manhattan in New York and is an artist and gallery owner. Jonathan, also 60, worked 25 years as an international corporate lawyer. In

2005, he took early retirement to write.

"I like the idea of a university as the focus of the town. It has a lot of cultural events, and my husband has writers groups, all affiliated with the school," Dahlia says.

Dahlia and Jonathan are correct about cultural events at the university. The campus offers the Performing Arts Center, which opened in 2014 with a 397-seat theater and 312-seat recital hall. Also on campus is the iconic Theatre Center built in 1970 that resembles a big, red drum and is home to the Mainstage Theatre. The Evans Auditorium is part of the university's School of Music, and various art galleries are on campus.

The city also has numerous small museums, including the Lyndon Baines Johnson Museum of San Marcos. The 36th president lived here when he earned a teaching certificate and a history degree from the university.

Jonathan writes in his library or on the front porch of their 1909 Greek Revival house in the city's historic district. Dahlia renovated the home and also refurbished her nearby art gallery in a 1920s-era building.

Dahlia Woods Gallery, which showcases Texas artists exclusively, includes Jonathan's bookstore, called Bad Boy Books. She also recently started selling local artisanal goods. Dahlia added Pinky's Wine Bar featuring Texas wine during gallery hours.

"Now we offer all different price points," Dahlia says. The store in downtown San Marcos is open on Thursday and Friday evenings and Saturdays from 2 p.m. to 10 p.m.

Friday evenings particularly are fun at the studio where they have live music, fresh organic sangria and adult coloring. "We are looking to extend this to Thursdays," Dahlia says. "It's very successful. It's all a learning experience, but if it isn't fun, I ain't going to do it."

Dahlia supports the Mermaid Society SMTX. The society, which began in 2016, hosts a 15-day festival in September with a parade, arts and crafts and mermaid fun.

"We are trying to make San Marcos the mermaid capital of the world," she says.

There's only one problem. "We were called aquamaids, not mermaids," says Gloria Gnat McGlothlin of League City, who entertained as an underwater swimmer for more than a year in the early 1960s. "It was a glamorous job to have as a teenager."

Part of the town wants to stay historically accurate, while others know that mermaids have more of an identity than aquamaids. Both factions are proud of their town's past.

Jonathan also embraces San Marcos. "When I'm not writing, I like to attend cultural events at Texas State, walk by the river, go to restaurants and run my bookstore," he says. He also likes to visit with authors and go to poetry readings, stroll through historic districts, frequent coffeehouses and hang out at the wine bar in his wife's gallery.

"San Marcos is a good choice for retirement," Jonathan says. "The town has everything to keep one involved and entertained."

Just about everything. "I do miss having independent art cinema," he admits.

But the couple emphasize the city's attributes. "People are friendly and the river is beautiful," Dahlia says. "There are lots of good places to drive to nearby. We don't have a problem with traffic. It's the right-size town." **W**

Kathryn Strauch is a writer in Houston.

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QUICK FACTS

SAN MARCOS, TX

Population: 61,980 in San Marcos and 204,470 in Hays County

Location: San Marcos is in south-central Texas, on the edge of the Texas Hill Country. It is 30 miles south of Austin, 50 miles northeast of San Antonio and 165 miles west of Houston. It's off Interstate 35.

Climate:
January: High 62°/ Low 39°
July: High 94°/ Low 74°

Average relative humidity: 71%

Rain: 32 inches annually

Snow: None

Cost of living: Below average

Housing cost: The median sales price of homes in San Marcos was \$227,000 in the second quarter, according to the Four Rivers Association of Realtors.

Sales tax: 8.25%

Sales tax exemptions: Groceries, prescriptions and over-the-counter medicines

State income tax: None

Estate tax: None

Inheritance tax: None

Property tax: The rate in San Marcos is \$2.4043 per \$100 of assessed value, with homes assessed at 100% of market value. Annual taxes on a \$227,000 home would be about \$5,083 with the first two exemptions below.

Homestead exemptions: All homeowners are eligible to exempt up to \$5,000 of assessed value from the county portion and an additional \$25,000 of assessed value from the school portion. Those 65 and older can exempt up to \$25,000 of assessed value from the city portion, \$45,000 of assessed value from the county portion and \$10,000 of assessed value from the school portion.

Personal property tax: An annual vehicle registration fee starts at \$50.75.

Religion: San Marcos has more than 30 Christian churches. While mosques and synagogues are not in the city, several of each are in Austin.

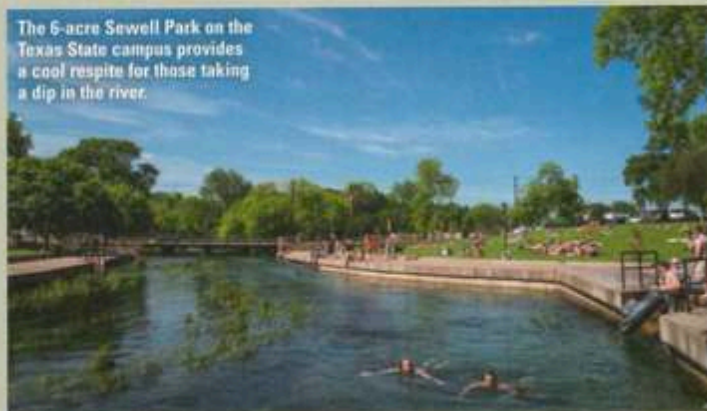
Education: San Marcos is home to Texas State University (formerly Southwest Texas State University), which opened in 1903 and has 38,808 students. It provides many continuing-education classes for career training. A lifelong-learning program started by retired faculty and staff of Texas State and partnered with the San Marcos Parks and Recreation's 50-plus program includes courses that last from four days to six weeks or more. "We have a teacher who offers a range of art classes that are in high demand," says Nick Rialti, senior program coordinator. Her classes can cost as much as \$50, while others are free, such as a balance class. Course topics have included the philosophy of cinema, digital

camera tips, iPad and iPhone use, history and genealogy.

Transportation: Airports with multiple airlines are in Austin and San Antonio. The San Marcos Station is an intermodal transit center serving Amtrak's Texas Eagle, and the Capital Area Rural Transportation System (CARTS), which provides regional transportation for the San Marcos area and rural towns with Austin as its central hub.

Home in the \$200,000s, but is nearly complete. KBHome.com. Some 110 new homes from the low \$200,000s are being built by RSI Communities in the **Willow Creek** neighborhood, RSICommunities.com. Two other new communities in San Marcos are **Trace**, with homes from \$180,000, TraceTexas.com, and **La Cima**, from the low \$200,000s to \$1 million and higher, LaCimaTX.com. **Blanco Vista** on the Blanco

The 6-acre Sewell Park on the Texas State campus provides a cool respite for those taking a dip in the river.



Walk Score: San Marcos has an overall walkability rating of 38 out of 100, or "car dependent," according to WalkScore.com. Neighborhoods will vary.

Health care: Central Texas Medical Center is a 178-bed hospital providing a wide range of services. The medical center staff of more than 700 employees works with roughly 220 active and consulting physicians. Christus Santa Rosa Hospital-New Braunfels is a 132-bed hospital offering a full scope of specialized services including diabetes care, digestive health, emergency, heart care, imaging and radiology, joint replacement and orthopedics, an intensive care unit and stroke care. Many also go to hospitals in Austin and San Antonio.

Housing: San Marcos has witnessed a number of new housing projects in the past few years, says Brenda Damron of The Damron Group. **Kissing Tree** is an age-restricted development by Brookfield Residential, offering 18 floor plans that can be customized. Some 3,200 homes are planned on 1,332 acres. Homes start at \$276,000 and range from 1,424 to 3,398 square feet. Amenities will include an 18-hole golf course and an 18-hole putting course, resort-style pool, indoor pool, fitness center, dog park, clubhouse, 18 miles of hiking and biking trails, sports courts and more, KissingTree.com. **Retreat at Willow Creek** has 17 floor plans and offers homes by KB

River also is a Brookfield Residential property with eight builders. Prices start at \$166,400, BlancoVista.com. Contact real estate agents for resales. **Rentals:** "San Marcos does not have a tremendous rental pool of homes at the moment," Damron says. Many apartments are geared toward college students. One complex not heavily student oriented is Elysian at Purgatory Creek, where units range from 654 to 1,649 square feet and start at \$1,000 a month. Another is The Palazzo, with rentals ranging from 689 to 1,254 square feet and starting at \$928.

Visitor lodging: Alexandra's House bed-and-breakfast, on a 5-acre wooded lot, has three bedrooms, from \$155, AlexandraHouseTX.com. The Crystal River Inn bed-and-breakfast has 12 rooms in three historic homes that make up an 1883 Victorian inn and garden complex, from \$128, CrystalRiverInn.com. Embassy Suites by Hilton San Marcos Hotel Conference Center and Spa is northeast of the outlet malls and a short drive to downtown. In addition to a two-room suite, guests are offered an evening reception and a free cooked-to-order breakfast, from \$124, EmbassySuites3.Hilton.com.

Information: San Marcos Area Chamber of Commerce, 202 N. C.M. Allen Parkway, San Marcos, TX 78666, SanMarcosTexas.com, San Marcos Convention and Visitor Bureau, 617 I-35 N., San Marcos, TX 78666, TourSanMarcos.com. ▶