

Geographical Checklist- Retirement Readiness

Will your next move be to a location where you can blissfully live out your sunset years? Here are a few considerations before you make that change:

1. Community Area

Retirees typically consider migrating to a community based on their desired amenity or proximity factors. Or, you could first consider migrating to reduce your total cost of living, and then evaluate lower cost areas based on your desired amenity and proximity factors.

Proximity of friends and family

- Is it important to live near friends or family?

Availability of paid employment

- Do you anticipate working in retirement? Is the kind of work you want available in your target community? What about volunteer opportunities?

Cost of housing

- How much will housing cost in your new community?

General cost of living

- Are living costs higher or lower than your current situation?

State and local income tax rates

- How do tax rates compare to your current area?

Relocation costs

- How much will it cost you to move to your desired area?

2. Neighborhood

Retirees typically choose a neighborhood based on their current situation but may be forced to move again later by changes in mobility or health. Or you could first consider choosing a neighborhood based on your current situation but also evaluate its suitability based on potential future changes in your mobility or health. Anticipating future needs by planning now can reduce the chances of a forced move later.

Convenience of services

- What key services, such as medical facilities, do you want?

Variety of local transportation options

- If you cannot drive yourself, what forms of public transportation are you willing to use and able to afford?

Potential for interaction with neighbors

- Would you like to live in a single-family dwelling in a sub-division, out in the country far away from neighbors, or in a multi-family dwelling?

Opportunity for participation in organizations or events

- How important are local festivals and the availability of local organizations that you can join?

3. Dwelling

Retirees typically select a home based on their current situation and later consider remodeling (if possible) or moving if necessitated by reductions in their mobility or health. Or, you could select your home now based on your current life situation but also on the suitability of the home if your mobility or health is reduced in the future. Choosing a home that has low maintenance and good accessibility can reduce the chances of a forced move later.

Exterior maintenance

- Are you willing to climb ladders to paint shutters or run a pressure washer to clean siding?

Freestanding/Attached/Congregate/ Assisted

- Just how close do you want your neighbors? Given your community climate, are you going to be willing and able to walk to nearby amenities?

Floor plan and levels

- Are you willing to climb steps and/or stairs?

Design features and handicap access

- Will doorways, hallways and flooring easily accommodate wheelchairs, walkers, or canes if you should ever need one.

4. Amenity Migration

Consider the Key Factors You Might Want in Your New Community (Adapted from Retire In Style, Bland, 2005)

LandScape

- The natural and modified environment
- Elevation and terrain
- Views of water or mountains
- Natural and planted vegetation

Climate

- Sunny or cloudy skies
- Moderate/extreme humidity or precipitation
- Moderate/extreme temperature changes
- Gradual/drastic seasonal changes in weather

Quality of Life

- No aircraft, highway, or industrial noise
- Low traffic and parking congestion
- Appealing and well-equipped parks
- Well-maintained neighborhoods

Cost of Living

- Housing costs
- State and local tax burden
- Goods and services
- Transportation

Transportation

- Intercity transportation
- Automobile travel
- Local public transit
- Sidewalks and trails

Retail Services

- Convenient access
- Variety
- Regional shopping
- Local downtown

Health Care

- Availability
- Quality

Community Services

- Special services for seniors
- Quality and quantity of activities

Cultural and Educational Activities

- Performing and visual arts
- Educational programs and museums

Recreational Activities

- Outdoor recreation centers
- Movie theaters
- Restaurants
- Spectator sports

Work and Volunteer Activities

- State of the economy
- Opportunities for seniors

Crime Rates and Public Safety

- Violent and property crime rates
- Lower crime neighborhoods