



Retirement Relocation: How to Find the Right Community for You?

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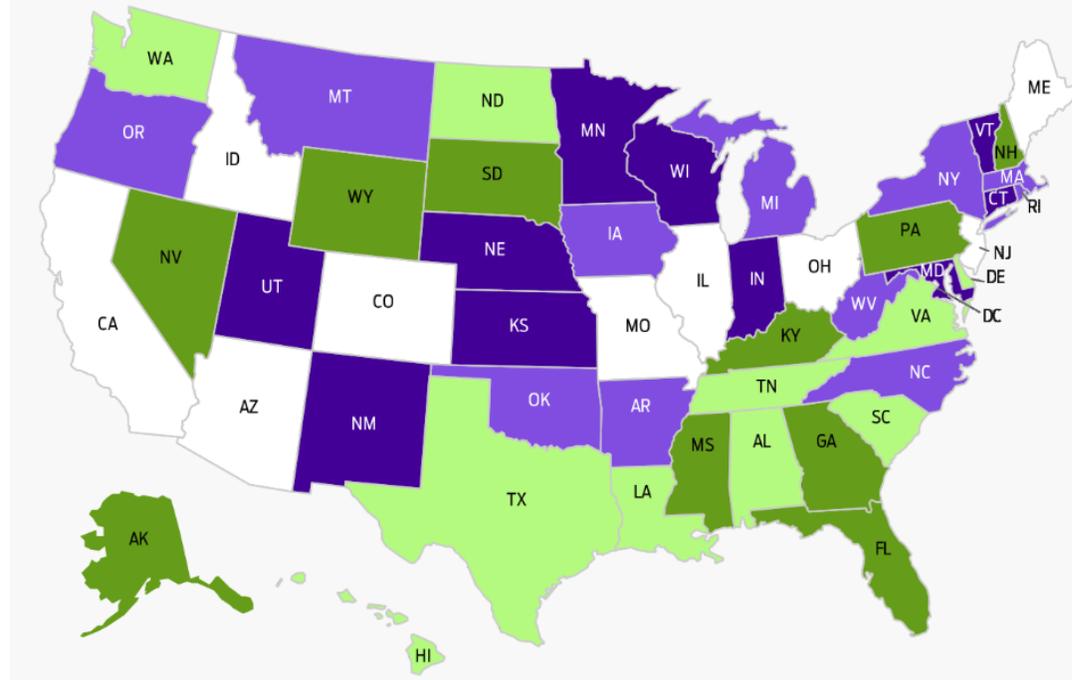
Deciding where you want to live in retirement can be one of the toughest decisions of your adult life. Many people save for retirement their entire career, but they never really stop to consider the lifestyle they want once they no longer need to work for a living. Everyone wants to find the perfect retirement community, but a great place for one person may be a terrible fit for someone else. Today's article will explore the most important considerations and provide guidance to help you find the "best place" for your retirement.

Only 15% of retirees with an income over \$100,000 decide to relocate in retirement. The top considerations of those who decide to relocate are: affordability and taxes, weather, proximity to friends and family, access to good healthcare, and activities/culture. Florida, Texas, Arizona, South Carolina, and North Carolina score well in these areas, which is why they are ranked as the five most attractive states for seniors. However, these states might not be best for you—so here are resources, tools and things to consider in your own search:

Affordability: Surveys indicate that affordability recently overtook weather as the number one factor retirees consider when deciding where to relocate. [See how each state ranks on cost of living and housing affordability.](#) Another big factor is state and local taxes. Several states do not tax Social Security income. Click [HERE](#) or on the map below to get the state-specific tax rates and rules. This resource allows you to compare up to 5 states:

State-by-State Guide to Taxes on Retirees

■ Most Tax-Friendly ■ Tax-Friendly □ Mixed ■ Not Tax-Friendly ■ Least Tax-Friendly



Weather: This is generally regarded as one of the top three most important considerations. Almost all retirees want to retire in warm climates, with mild winters. Therefore, we see very few retirees moving from Florida, Texas, Arizona, or Nevada to the Northeast. Once you leave the snow, it's unlikely you'll ever want to move back.

Friends and Family: Proximity to friends, family, and especially grandkids is also one of the major reasons people relocate.

Activities and Culture: This is one of the most underrated, but important, aspects to consider in a retirement destination. You will have much more time on your hands to pursue activities and hobbies once retired. Some activities, like golfing, will not be available if you have snow on the ground. Likewise, sailing or kayaking will not be an option if you do not have convenient access to lakes or the ocean. Other hobbies like volunteering, sewing, or joining a book club are not as location dependent.

Getting Around: The older you get, the harder it is to get around, and many people do not plan for inevitable changes in their mobility. Some questions to ask yourself are: Do I feel strongly about being

within a short drive to a grocery store, or in a relatively walkable community? If I plan on driving a lot, will I be dealing with a lot of traffic? Is a rural community that may be ideal when I'm in my 60s, still going to be attractive to me when I'm in my 80s?

Healthcare: Many retirees want convenient access to top-notch doctors. This is frequently harder to find in rural areas.

Demographics: Many retirees completely disregard this category when looking for a retirement community. Fitting in socially, politically, and religiously may be more important than you think. Do you want to live close to people who have a similar economic status or household income to you? Are people physically active and health-conscious in the area? Some people like to live among other retirees, others prefer college towns.

Some other questions you may ask yourself:

1. Do I want a socially active community exclusively for the 55+ crowd, like a [Del Webb Community](#)? These communities make it easier to make new friends and have clubs for almost any interest (woodworking, mahjong, model building, etc.).
2. Do I want to live in a big city with a vibrant arts and culture scene like New York or San Francisco? Or do I prefer a mountain cabin?
3. Do I want to work part-time in retirement? And if so, what cities provide the best opportunities?
4. How important is living within reasonable proximity to an airport? (This should be a factor if you are planning to travel or are hoping for lots of visitors.)

Give yourself plenty of time to shop retirement destinations:

Many retirement planners recommend that you start looking at places to retire three to five years before your scheduled retirement date. Planning this far in advance enables you to spend a couple of weeks in each of the communities you are considering so that you can gauge the area, talk to local retirees, and live like a local via a short-term rental, which is easier than ever with [Airbnb](#) or [VRBO](#).

Deciding where to retire may seem daunting, but there are many resources such as [Best States to Retire 2018: All 50 States Ranked for Retirement](#), [12 Worst States for Retirees](#) and self-assessments such as [Find the Best Place to Retire](#).