



BABY BOOMERS GUIDE TO
**SELECTING A
RETIREMENT
COMMUNITY**

16 FACTORS YOU NEED TO CONSIDER

BY

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AND

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**BOOMERS GUIDE TO SELECTING A RETIREMENT COMMUNITY:
16 Factors You Need to Consider**

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Note to Readers: This book provides information from a variety of sources, including data from visitors to Topretirements. While our editors have attempted to provide accurate details, we assume no liability for errors or omissions. There are many personal opinions expressed in this book; we urge the reader to consider them as well-intended guidance that should be used with discretion.

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BABY BOOMERS GUIDE TO

SELECTING A RETIREMENT COMMUNITY

16 FACTORS YOU NEED TO CONSIDER

To most of us the idea of baby boomer retirement is an oxymoron – after all we’re the folks that went to Woodstock and rewrote the world’s social order. But like it or not, that time is near at hand for the 78 million boomers born between 1946 and 1964.

Here is a fact to keep in mind: the happiest people in retirement are almost always the ones who planned the best for it.

By planning we don’t just mean financial planning either, even though that is critically important in the years leading up to retirement. Finances often translate to the “How” and the “When” part of the equation. But other types of preparations are equally important to your retirement success.

This book, along with its companion website, www.Topretirements.com, is designed to help you with the “Where” and the “What” aspects of your retirement.

In this brief eBook we will help you evaluate the factors that could be important to you and your significant other about location. Then, knowing those factors, you will be able to use the data and opinions at www.Topretirements.com to find the top retirement spot that matches those needs.

Choosing a retirement destination is a cumulative process. You know a lot now, and a week from now you will know even more. The more information you have, the better your decision will be.

Choosing a retirement location is a basic life decision that needs to be made – ideally an active decision rather than a default. Everyone’s situation is different, but there are a number of common questions that, if you think about them, will help lead to a decision that gives you a better than average chance of success.

The good news is that no decision is irrevocable – in retirement you have a simpler life and more time, so starting over again is always possible. If things don’t work out as well as you’ve hoped, it probably won’t be that painful to pull up your shallow roots and begin again.

The checklists and exercises throughout this book are meant to help stimulate your thought process and help you make smarter decisions about the what and when. Trust us on this one, please: investing some of your new-found time to play around with the exercises you will find in this book will give you a big payback in terms of personal happiness and fewer wrong turns.

BEFORE WE BEGIN

How Topretirements.com can help



This book will help you reach some decisions and priorities that will help bring you to the next step – identifying locations that meet your needs. Once you do your homework here, www.Topretirements.com can help you find the perfect retirement spot.

Here are some of the key features and tools at [Topretirements.com](http://www.Topretirements.com):

- Browse its [database](#) to find attributes that are important to you – your interests, climate preferences, physical environment, expense, location, taxes, cost of living etc.
- Search – Just enter any keywords in the search box at the top of the Home page to find a wealth of information
- Locate [active adult communities](#) in specific towns or states
- Use the [Discussion Forum](#) to benefit from other people’s experiences with specific communities. There are forums on states, communities, and other key issues relating to retirement – such as family, work, etc. You can read other people’s posts, or post a question or comment yourself.
- Take the Free [Retirement Ranger Quiz](#) to get personalized recommendations on your best place to retire. Answer 11 questions, get an instant response.

FACTOR 1: BABY BOOMER RETIREMENT

How different will yours be from your parents?



Part of the definition of being a baby boomer is that you start off from the assumption that whatever your parents did, you will be able to do it better. You realize that eventually you could well be proved wrong, but you do need a starting point. For some baby boomers the thought of being 60 years old and stuck in a so called “geezer community” could be a death sentence.

So one of the first things you need to do is decide what was good and what was bad

about your parents’ retirement. Did they stay in place or move somewhere? Were they happy with their choice? Could you be happy, at your current age, doing what they are doing?

Then move yourself forward – in 20 years would you be happy where they are (we hate to break it to you, but you won’t be getting any younger from now on). Answering these questions will probably rule out some choices, and open up others.

Many baby boomers would not be happy with the limited retirement choices their parents had – cookie cutter communities don’t appeal to all. Not all baby boomers want to live in an age-denominated community either - they just might prefer living with a more diverse age demographic. Living in a city or in a Norman Rockwell small town are concepts that appeal to many baby boomers.

New possibilities are emerging every day to meet rising expectations. Some of these include communities built around dramatically new ideas: hobby farms, urban lite (large planned communities that are self-contained and adjacent to or within the city), “co-housing” (cooperative communities), and university sponsored developments.

Many more of these concepts are likely to emerge in the next few years – one of them might be a perfect match for you. So if the idea of traditional retirement doesn’t appeal to you, use www.Topretirements.com to help you find your perfect spot.



Baby Boomer’s “Not Your Father’s Mustache” Checklist

- YES NO • Was your parent’s retirement solution a good one?
- YES NO • Would you be happy doing what they did?
- YES NO • In 20 years would you be happy doing what they are doing now?
- What are some of your retirement priorities that are different than your parents?
- YES NO • Do some of the more unique retirement community options discussed in this section appeal to you?

FACTOR 2: CLIMATE



One of the most important factors influencing your decision about where to live in retirement is climate. If you absolutely have to experience four seasons you will have more possibilities than someone who needs to exclude one of those seasons, or at least its extremes.

Obviously, if you have strong climate preferences this will also influence your decision of whether or not to live in an area full-time or part time. Whatever your climate preference, it is something you need to know early on.

If you are someone who demands a warm winter climate, how warm does it have to be in January? Certain parts of the Carolinas, Georgia, Arizona, even California might not make you happy in the coldest winter months.

The communities reviewed on www.Topretirements.com all list the average January temperature, so it is relatively easy to get information to help you with this decision.

Another way to find out about the strength of your preferences is to do some traveling. Spend part of a season in the place(s) you have been considering. If the weather turns out to be typical for that month and you find that you can do the things you want to do, you will have found out some valuable information. For the baby boomer who chooses to live full-time in one place, a Goldilocks climate might be in order - not too hot, not too cold, but just right. The Carolinas, Georgia, northern California, and Oregon are teeming with brand new 55+ adult communities for that very reason.



Climate Checklist

- YES NO • Are 4 seasons important to you?
- What is the minimum average January temperature that you can tolerate?
- Maximum July high temperature?
- YES NO • Will you be disappointed if you don't get to experience 4 seasons?
- YES NO • Is there a winter or summer sport or activity you just can't live without?

FACTOR 3: FULL TIME OR PART TIME LOCATION?

For some couples, particularly those in climates with cold winters, it is very important to be somewhere warm for at least part of the winter. Let's face it; a lot of people don't think the North is that much fun in January and February.

The same people who hate winter would probably be the first to say that the April through October months are fantastic in almost any northern state, and that they would never want to miss that time.

To consider living in two places your finances must permit maintaining two households, even if one of those places isn't too extravagant.

For some folks the idea of two homes might not be out of the question financially, but might represent too much trouble and worry. The hassle factor shouldn't be dismissed, particularly if you are talking about two free standing homes to take care of.

But if you want two or more locations and you think you can work it out financially, we have seen some pretty ingenious ways to execute the idea.

For example, some of our friends have a nice but not fancy condo in Florida for the fall, winter, and spring. They also have a large motor home that they keep up north. They live in a Connecticut motor home park from June through September.

Other people pull off the multiple location idea by renting a seasonal place for a short term, visiting their children, traveling, or a combination of these and other approaches.

The point is that if experiencing two different climates and/or locations is that important to you, you can probably work out a solution – particularly in the relative youth of your first decade or two of retirement.

The full time vs. part time issue is related to many other topics discussed in this book – climate, finances, family etc. So to reach your decision you will need to weigh a lot of factors.



Full-time or Part-time Location Checklist

- YES NO • Are there 2 or more places/regions/climates where you would like to live?
- YES NO • Can your financial resources support 2 homes?
- YES NO • If not, are you prepared to find a creative solution?
- YES NO • Are you prepared to deal with the stress and extra work of living in 2 locations?

FACTOR 4: FRIENDS AND FAMILY



It is amazing how many people we know who have chosen their retirement community based on the friends or family who already live in a particular place. Our bet is that this is the most frequently used method of decision making.

Our parents did that in choosing the 7 Lakes/Leisure Village development in Ft. Myers, FL – they joined their friends who already lived there. For them, it was a terrific decision. Being near familiar people is a good reason to select a place - you've got instant friends, or you have the ability to care for someone who needs the help.

For us, southwest Florida has an edge as long as our parents live there. On the other hand though, we keep thinking that by only looking at places where we already know people, we might be passing up our optimum retirement community.

One exercise you will find easy to do is to take an inventory of where your current friends and family are retired. List all of the places you know about through your contacts. Start asking your friends questions about what it's like to live there, the weather, the costs, and the employment or volunteer opportunities.

Look these places up on this website and find out more. If some sound interesting (and you still want to live near your friends!) start angling to get an invitation to go visit them in season and see for yourself.

Family issues in retirement are probably worth their own book. You might now or soon have some grandchildren. Perhaps you are getting some signals that it would be nice for you to move near those grandchildren so you could see them as they grow up.

While for many people that is a very desirable development, it is also something you should not take lightly. Some people might relish the idea of being next door to children and grandchildren, others might prefer to be just across town so visits have the right level of spontaneity and frequency, and for others still, proximity is a big problem.

One issue that we have seen come up is the grandparents feeling that they are being used as a proxy daycare center, and another is the children feeling that the grandparents are interfering and causing trouble in the marriage or child-rearing.

So you might not want to be too close. Often this issue is solved by being just the right distance away. Our only point here is – think before you leap.



Family and Friends Checklist

YES NO • Do you have some close friends or family that you want to be near?

YES NO • Do you have grandchildren that you would like to see frequently?

How frequently - daily, weekly, monthly, quarterly, yearly?

___ YES ___ NO • Do you have a minimum distance that you need to keep between you and your children/grandchildren/other relatives?

___ YES ___ NO • Do you have elderly parents or other persons that you are going to be responsible for?

___ YES ___ NO • Do you or your spouse have a medical condition that could result in your needing care from your children in the next 10 - 20 years?

• List some of the places that friends or family have retired to that sound appealing to you – why? _____

FACTOR 5: ARE YOU READY TO START OVER AGAIN?

Maybe you are happy where you live now - most people are. If that is the case with you, moving away from friends and family, clubs, churches... even familiar stores, could be a big deal. Very likely it will be stressful – maybe not immediately but later on down the road, after you have moved away.

Some people can't face abandoning the familiar and starting over, while others can't wait to get away and get a fresh start.

You need to try to predict how you are going to feel about this issue. Are you and your significant other aligned on this? (If you are not, don't panic. We discuss this issue in greater detail later on).

Realize of course there are half steps – moving to a place where you already know others, keeping a smaller place in the town where you live now, etc. But if either you or your spouse hates the prospect of starting over, consider that before you sell the ancestral split-level, tag sale your furniture, and move 500 miles away to a town where you don't know a soul.

If you are an outgoing person who enjoys meeting new people, starting over again will be easy. Likewise even if you are not, but you choose a retirement location with a built-in infrastructure that encourages mingling, that will help ease the transition.

Retirement communities tend to be very social places where you can't help meeting new people with similar interests. Living in a general community of detached single family homes will make meeting new friends harder. On the other hand, you might be rewarded with more diversity in your friends, including their ages.

Outside work, volunteering, church, sports, and clubs can make finding new friends easier, if you make the effort.

If you do decide to move away from where you live now, make a pact with your spouse that you are going to be committed to meeting new people right away.

Join in; make yourself a little more outgoing than you are now. You might not stay close over time with the friends you make right away, but at least you will be out there having fun and looking for people that you can share good times with.



Starting Over Checklist

- YES NO • Do you make new friends easily?
- YES NO • Does the thought of a totally new community give you panic attacks?
- YES NO • Do you have some activities and interests that would lead you to a group of like-minded people?
- YES NO • Do you think you would be better off in an active adult community than in one that has age diversity?
- YES NO • Are you ready for a big change or a new adventure in your life?

FACTOR 6: FINANCIAL CONSIDERATIONS

Here's a mega-topic for retirees if there ever was one. This chapter is not going to tell you how to save your money, or calculate how much you can spend, or show you how long you can last before the money runs out. There are plenty of places to go for that help.

Rather, this section is to help you by outlining some of the financial considerations you should consider when making your choice of a retirement community.

Some of these factors are taxes, the cost of living, type of community, community and activity charges, and what kind of setting you feel comfortable in.

Taxes are a critical deciding point for some people. The state tax situation varies greatly across the U.S. You can choose to live in one of the states that are tax friendly.

There are 5 states that have no sales tax: Alaska, Delaware, Montana, New Hampshire, and Oregon. Most states permit local governments to add a sales tax on top of the sales tax. Those taxes can add up, so it is good to research that if sales taxes are important to you.

Income taxes – Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming are the only states without an income tax. In New Hampshire and Tennessee the income tax only applies to income from interest and dividends.

There are special tax laws here and there that might affect you, but not other people. For example, there are some states that do not tax military retirement pensions – a key factor for those who have served in the armed forces.

State taxes can also be deceiving – some states permit an additional income tax at the local level on top of the state tax, which has the effect of turning a low tax state into a high tax state. Likewise sales tax rates might be low, but local add-ons turn the compound tax rate into a hefty number.

If taxes are important to you, it is best to do some research on the Internet or ask your accountant. One website that has some good state tax information is the [Tax Foundation](http://www.taxfoundation.org/taxdata/show/336.html), <http://www.taxfoundation.org/taxdata/show/336.html>. In Florida this resource is very helpful - <http://sun6.dms.state.fl.us/dor/taxes>

Cost of living is a big thing to think about. Alaska, for example, is almost tax-free, but it is an extraordinarily expensive place to live. Places that are obviously attractive to people with high incomes tend to be high-priced – like Naples, Florida.

Some places in the south, a little farther from the beaten track, like Hot Springs, Arkansas, can be good bargains and provide a rich lifestyle on modest prices. Do your research and you will get more for your money.

For your information, all communities reviewed at www.Topretirements.com have a cost of living index, which you can use as a search parameter.

Type of community. If you want to live in a gated community with all kinds of high-end amenities, you will have to pay for that somehow. But realize that there are big cost differences among communities that provide essentially the same menu of services; you can shop for the best bargain.

Long-term appreciation possibilities are another factor – although it might be your heirs that get that benefit. Investigate these expense factors before you get too serious about buying anywhere.

Disregarding for a moment what you can afford, do you want to live in an upscale community or one that is more modest? Obviously you will use up economic resources (including cost of capital) at one faster than you will at another.

Some people, even though they can afford the finest lifestyle, feel uncomfortable about spending more money than they have to. Other people like to have the best of everything, and live around people who have the same outlook.

Activity fees and other considerations. Some communities are all-inclusive – for one fee you get all the services that are offered. In that situation the more you use, the better your deal. In other places there are usage fees – fairer for those, for example, who live in a golfing community but don't play.

Beyond these types of fees there are many other considerations. At equity country clubs, for example, you might have to pay a fairly large membership initiation fee to join - \$50,000 would not be unheard of for a really nice club in a prosperous area.

A similar club in the same area might include golf for far less as part of the basic entry fee and/or community dues. The latter situation might seem like a better deal. But, if the country club is crowded and you can only get 3 tee times a week and you have little control over when you get to play, the bargain fee might not be worth it – compared to an equity club where you can play anytime you want.

Some places will give you your entire entry fee back; others only a portion. The point: compare and ask questions before you buy.



Financial Checklist and Inventory

- YES NO • Will your income and resources make retirement a tough squeeze financially?
- If resources are tight, how willing are you to take tradeoffs – getting a job, living in one place, cutting back?
- YES NO • Are income, property and sales taxes important considerations for you?
- YES NO • Is it important that you find a community with a lower cost of living?
- What type of community do you want to live in – is only the best good enough, or would that make you feel uncomfortable?
- When it comes to community and activity charges, would your life style and finances lead you towards an all-inclusive or a la carte menu?
- YES NO • Would you be prepared to invest in an equity country club?
- YES NO • Is some activity so important to you that you might not get enough of it in an all-inclusive community?

FACTOR 7: WHAT DO YOU WANT TO DO WITH THE REST OF YOUR LIFE?



The next four topics are very closely related – life goals, recreation, work, and volunteering. But we will treat them separately to help you consider them more carefully.

One of retirement’s beauties is that you get a fresh slate for the rest of your life; anything is possible. But an even better thing is that you have accumulated a lot more wisdom than you probably had when you were a baby boomer fresh out of college. Your decisions are likely to be a lot smarter.

This might sound corny, but here’s a simple exercise that is the best way to get some good insight - write down a list of the 10 things you want to do before you leave this earth. Most of them aren’t dependent on where you live, but some might be easier in certain locales.

For instance, if one of your goals is to spend more time with your children or grandchildren, don’t move too far away from them. If you want to collect seashells, stick close to the ocean. If farming is important to you, maybe you should move to a hobby farm development. And if getting a daily dose of culture is important to you, then you better scope out a large city or university town.

Bottom line on this question - know what’s important to you. This knowledge will help make sure that your choice of retirement community lets you realize your dreams.

What Will You Do Checklist

- YES NO • Have you written out your list of the 10 things you want to do before you can’t?
- YES NO • Do you have enough money to maintain your current lifestyle?
 - If not, what would you like to cut – travel, house size, cars, recreation/hobbies?
 - If you don’t have enough money and don’t want to cut expenses– what kind of work would you like to do?
 - If you are not working, what do you think you will do everyday that will keep your mind and body engaged?
 - How important is volunteering?
 - What kind of volunteering would you like to do?
- YES NO • Do you want to start or purchase a business?

FACTOR 8: RECREATION - WHAT DO YOU WANT TO DO FOR FUN?



Recreational considerations are generally a no-brainer for any baby boomer worth his first Beatles album. If you like to fish, play golf, attend plays, stay home and watch Netflix movies... whatever – there are plenty of choices that will fit your interests.

Usually the only caution you might have with recreation is too much conflict with another factor – you move to a city to be near loved ones, only to discover that golf is generally harder in big cities. Or you might opt for a golfing community in North Carolina’s Asheville region, only to discover that

you really wish you were closer to the beach when the grandchildren come to visit. Or you move to a tennis community only to find that its biggest cultural event revolves around discussing last night’s TV sitcom.

Best way to avoid problems on this issue? Fill out the activities checklist in this book. Then make sure your top choices have some capabilities for the “musts” on your list.



Recreation Checklist

- What are your top 3 recreation priorities?
- If you had to give up one, which one would it be?
- What is the top recreation priority of your spouse?
- What is the top recreation priority of your children?
- What is the top recreation priority of your grandchildren?
- Do your top recreation opportunities dictate or preclude certain locations?

FACTOR 9: WILL YOU BE WORKING?

For some baby boomers work will be essential in retirement, or they will have to reduce their style of living. A recent Gallup Poll found that only 50% of working adults expect to have finances that will let them live comfortably in retirement.

But even for those who will have the money for a comfortable retirement, work is in the picture - a Gallup Poll found that fully 64% of non-retired adults with some college education say they are likely to work in retirement.

Location is a non-issue if you can work from home. But if you need to work for the money or because you have a psychological need to do that, you had best pick a place that has the kind of employment opportunities that make you happy.

Obviously if your work requires you to be in a big metro area, a rural area will not be helpful. If part-time service work is what you need, retiring to a tourist area will probably present a wide-range of opportunities.



Working Checklist

- YES NO • Will your financial picture require you to work?
- YES NO • Is it important for you to work, regardless of the money?
- YES NO • Do you care if the work is full time or part-time?
- YES NO • Do you want/require/have the ability for professional level work, or do you just want to stay busy?
- YES NO • Are you prepared to move somewhere that has the best work opportunity for you, even if it is not your top choice otherwise?

FACTOR 10: IS VOLUNTEER WORK IMPORTANT TO YOU?

Recently we looked into a chat room for early retirees and were pleased to read the same advice over and over again for new retirees – “get a volunteer job somewhere.”

The overwhelming consensus was that volunteering not only gives you something to do and adds structure to your life, but it can also add meaning. Obviously that bodes well for America that so many people want to help others.

So you might want to consider the volunteering opportunities that are available wherever you live. Meals on Wheels, Habitat for Humanity, libraries, and schools all depend on volunteers.

If you choose to live in a retirement community, they need lots of volunteers to run social events and programs. Just make sure that the kinds of volunteer work that interest you are nearby.

For example, if you want to be part of the group of volunteer senior business executives (SCORE) helping small businesses, make sure there is a chapter in the area. Likewise if you have a desire to work for a specific type of organization, do some research to see what kind of agencies there are in your new area.



Volunteer Checklist

- YES NO • Are you interested in helping others?
- Do you want it to be hands on with other people, or would you rather be behind the scenes? How much time do you have to commit?
- YES NO • Have you searched different communities to see what charitable organizations are located there?
- What causes, interests, or people would you most like to help?

FACTOR 11: DO YOU AND YOUR SPOUSE HAVE THE SAME DREAMS?

Ah, everything was going so well. And then... you realized that your significant other has a completely different idea about retirement living from yours. For example, you see yourself sunning by the pool all winter, only to find out that your partner dreams about nothing but ice-fishing – it's an important part of his life that he just can't give up!

Or, with both of you ready for a better climate and a chance to cash in on the home equity you've built up in an expensive suburb, it suddenly dawns on you that you just can't leave your friends, your church, your family, your garden. Your spouse can let all that go, but you cannot.

This kind of situation spells Conflict with a capital C. It can be the one of the most insurmountable problems for prospective retirees - finding out that your dream retirement is the polar opposite of your spouse's.

So what can you do? For starters, find out that this situation exists sooner rather than later. Talk about retirement together, use the exercises in this book, and explore some retirement options on the ground to test your fears, apprehensions, and fixed ideas.

A really bad idea is to convince your partner to move to a place against his or her will – a surefire way to bring on a future disaster. Instead, a compromise might be possible – after all wouldn't it be better for two of you to be reasonably happy than one of you to be totally miserable?

One kind of compromise might be to spend part of the year in one place, and part in another. Or stay in one place but commit to some long trips together that fulfill the other partner's dream.

Yet another compromise might be to meet each other halfway – in the Carolinas rather than Maine, or in California near the mountains instead of Maine.

If after lots of talks you still seem conflicted, you might profit from the services of a mediator or counselor. You don't have to be crazy to use a professional like this. You would be a lot smarter to tap their expertise than to spend the rest of your life resentful and unhappy.

If you are a single person you also need to give special consideration to where you retire. In general you might be better off in a larger community, since you will increase the odds of finding other singles, compatible activities, and potential partners. Some of the giant active adult communities like The Villages or Sun Cities have singles clubs. Consider renting a place with a friend to save money, have companionship, and test the waters. Do your homework before you plunge in.



Spousal Compatibility Checklist

- YES NO • Have you talked about what each of you wants in retirement?
- YES NO • Do either or both of you want to work or be involved in volunteer work?
- YES NO • Do you and your spouse share the same dreams about where to live?
- YES NO • Are you both willing to relocate?
- YES NO • Are you both willing to leave your current home and community?
- YES NO • If you can both decide where to live, are you aligned on the type of community you seek?
- YES NO • If you are not aligned on these issues, do you think you can work out a compromise?

FACTOR 12: WHAT KIND OF PHYSICAL ENVIRONMENT DO YOU WANT?



Maybe you have spent your entire working career living in a large city or the suburbs. You dream of being near the mountains, in a small town, or enjoying an active adult lakeside community. Or perhaps the opposite – you’ve been stuck in a small town and now have an irresistible hankering to be where the action is – either in a city or a university setting.

Whatever your dream, this is your chance to do something about it. Your job - the big thing that has held you back, is no longer a factor! It will only take

you a second to fill out this checklist and find out what you probably already know – about yourself anyway. Then go to www.TopRetirements.com and browse by environment – it will help you identify some good choices that match your criteria.

Note that some choices combine several factors – for example many cities or communities are not only near the beach or mountains, but they are also university towns. These “Variety Pack” kinds of places might be good choices if you decide you need to make a compromise choice.



Physical Environment Checklist

- What type of physical setting do you most want to live in?
 - What type are you least interested in living in?
- YES NO • Will your top physical environment also make it easy to accomplish your other priorities – like family or work?
- YES NO • Are you and your significant other aligned on the issue – or willing to compromise?

FACTOR 13: ACTIVE ADULT 55+ COMMUNITIES VERSUS A GENERAL (MIXED GENERATIONS) COMMUNITY?

This can be a very difficult choice for many people. Part of you might find a gated tennis community extremely appealing: Like-minded people, built-in recreational opportunities, community events, and no need to drive your car for days on end have their attractions.

But, if you are like a lot of other baby boomers, the thought of being sequestered with a bunch of old people (everyone but you and me!) for the rest of your life could be the equivalent of listening to a continuously looping tape of Jerry Lewis's laugh.

The thought of being in a gated community with no one but clones of you might seem very boring to some, and nothing but excitement to others! Living in two places is again, a good solution for many. That way, part of the year you can live with a diverse group of people, and the other part with folks that share your same interests.

If that solution is not possible then you might consider a planned community that is not exclusively for active adults, like Seaside, Florida - or Atlantic Station, Georgia. A university-sponsored adult community could be a good choice – there are usually good amenities provided and you will be exposed to students and faculty as well as your peers.

Whatever you do, interview and examine well, and make your choice against your life goal priorities.



Type of Community Checklist

- YES NO • Does an adult 55+ or mixed generation development appeal to you?
- YES NO • Do you want or need the structure a development might have for meeting people?
- YES NO • Do the recreation, security, conveniences, and social opportunities of a development have strong appeal for you?
- YES NO • Is it important for you to live in a traditional community with a downtown and the accoutrements of normal living?
- How important is it that you live with people of all ages?

FACTOR 14: DO YOU WANT TO MAKE ONE MOVE FOR THE REST OF YOUR LIFE?

This sounds easy, but it's not. Retirement and old age are a continuum, as anyone with an aging parent can attest. Right now you might be a very vital 60 years old. But what happens if (when) you or your spouse has a stroke or some other debilitating illness?

Failure to prepare for this type of event is one of the biggest mistakes made by retirees. People fail to consider that all of us eventually lose our faculties and health - if we are lucky enough to live that long! Along the way, many of us will lose our health, memories, ability to drive, and ability to live independently.

Let's say you move to a 55+ community with 3 golf courses and 18 tennis courts, and you need a car to get to the supermarket. The day that you lose your ability to drive means that you are going to have to make some major adjustments, maybe even move.

That move, when it happens, will often occur when you are least equipped. Even if you luck out and stay healthy into your 90s, independent living will become increasingly problematic.

That's a long way of saying that if you are really thinking ahead, you will consider a place or an area that offers a range of options that will let you stay there for the rest of your life.

Many of the larger planned communities have an assisted living component where you can live in various stages of independence as the years go by. If you choose a community like that, you are guaranteeing that your old age will be comfortable.

Two cautions. One – don't wait too long to check in. Most assisted living facilities are really great places to live. If you move in at the right time you can accurately predict that your money will last longer than you do – no matter how poor your health. But, if you wait until a debilitating illness like a stroke or diabetes makes you a poor risk, the facility either won't take you or they will charge you so much that you probably can't afford it.

Two, even if you don't choose a community that has or is near an assisted living option, do your spouse and your children a favor. Develop a Plan B on what you would do if you were no longer able to live by yourself. That way no one will have to call Social Services to cut through the brush covering your front door and move you out of your highly eccentric digs!



Permanent Move Checklist

- YES NO • Do you like to move periodically and start over again?
- YES NO • Is getting established and putting down roots important to you?
- YES NO • If something happens to you or your partner, would you be likely to stay on in the same place?
- YES NO • Are you a planner who likes to control the future?
- How likely is it that your children will be willing to help you cope when you begin to lose your powers?
- YES NO • Do you have a genetic disposition to dementia, Alzheimer's, or other disease requiring long-term care?

FACTOR 15: POTPOURRI QUESTIONS

There isn't room in this eBook to pose every single question that you should evaluate before you make your selection on a retirement question. So we will leave you with a potpourri of some other frequent questions that you would be smart to consider.

- When should you move? A lot of people think that if you are going to move to a new community in retirement, you should get started right away. You don't have to pull the trigger immediately, but you do need to start the process before inertia drags you down. Many people wait too long, saying they'll move someday, and then ending up too old to have the energy it takes to complete a move.
- Rent or buy? Renting is flexible. Owning is secure. Keep an open mind – each has its advantages.
- Staying where you are? If you decide in the end you are already living in your top retirement community, you could still make it better. Build a plan on what you want to do – new interests, friends, accomplishments, travels, skills, etc.
- Medical care? This is not an insignificant consideration. Your perfect answer is a combination of what your current health is and the degree of risk you are willing to take. In general, the further you get from an urban area or major university, the farther you will have to go for medical care and the less specialized it will be. Topretirements.com has information on how far each listed community is from a hospital, and this is also a rating factor you can sort by.
- Security concerns? This factor is very important for many retirees. If it is high on your list, consider only those places at www.Topretirements.com that have low crime indices.
- What kind of new friends do you want to make? Retirement is your chance to start life over again in a new place. When making your location selection consider the kind of people you are likely to meet there.
- U.S. or foreign? Lots of people choose to live outside the U.S. in retirement. Lower expenses are a frequent reason. But there are many issues you should study further before making any commitment – such as property laws, hassle factors, security, taxes, travel costs and time.
- Political and religious issues? Many people never consider this. But if you have spent your life in New York City, a small town in Alabama could be a new world you might not be ready for. The same situation could occur in reverse. Don't make a big move without checking this factor out.
- Travel? Some retirees don't get interested in choosing a new retirement community because they think they will travel extensively – and many do. But there are also a lot more who make a few trips and then taper off. So just think about what your travel plans are likely to be – and how easy your new home will be to accommodate your schedule.
- Pets? Alas, Fido is not always welcomed. As a renter you might be severely restricted. Most developments have weight restrictions that bar even medium sized dogs. So if

you are thinking about replacing one of your aging pets – think small if you must have a pet.

- Environmental sustainability? If you care about the sustainability of the planet you should do some research on the communities on your list. Many are dedicated to protecting the environment, while others look forward to the smell of bulldozer exhaust in the morning. Find out before you buy.



Potpourri Checklist

- Are you ready to move now, or later?
- Rent or buy?
- Stay where you are.... or move?
- How important is medical care?
- What kind of new friends do you want to make?
- U.S. or foreign?
- Are political or religious environments important?
- Do you intend to travel a great deal?
- Do you have a pet that has to be part of your retirement picture?
- How important is environmental sustainability for you?

FACTOR 16: ARE YOU READY FOR A NEW ADVENTURE?



This is one of those famed “rhetorical” questions. Choosing a retirement place should be an exciting and rewarding adventure. The right attitude to this process is to look on it as an interesting journey. You can have a lot of fun reading about, talking about, and exploring the places that attract you – go for it!

There are many places to retire – any number of them would probably make you happy. By investing a little bit of time now in planning and investigating, you can avoid an impulsive decision that you might later regret. But, as we said at the outset, a retirement location decision is always revocable. If you do make a mistake, don’t worry. It is easy to start over again.

Congratulations to you for getting this far. By reading this book you have been working to reach the smartest retirement decision - most people don’t get that far. Smarter is better, period.

The more questions you ask, the more people you talk to, the more places you visit - the smarter you will be and the better the retirement choice you will make.

YOUR ACTION PLAN: TOP 10 SUGGESTIONS

Here are our top 10 suggestions to help you answer the question about “Where” you should retire:

1. Fill out the checklists and inventories in this book. They will help you develop a good idea of what your priorities are
2. Read up about retirement places at www.Topretirements.com Expand your knowledge from peers by posting questions in the Discussion Forums there
3. Talk to your friends and relatives who live elsewhere. Develop lists of questions to ask them
4. Buy some books on the best places to retire (search Amazon and you will find them)
5. Assemble your prioritized list of communities that you might move to
6. Check out chamber of commerce websites, real estate websites, and the Wikipedia on the top places on your list
7. Save up your vacation before you retire. Take some trips to check out places that sound good to you on paper, or that you have heard good things about. Visit your friends who live in nice places.
9. For the places that make your cut, go back and rent for a month or a season
10. Stay in an inexpensive residential hotel for a week in several places that interest you.



CHOOSING THE PERFECT COMMUNITY

10 MISTAKES YOU NEED TO AVOID

1. Buy a place after a very brief visit (rent instead!)
2. Buy a place because you are worried prices are going up
3. Move too close to (or too far from) a relative or friend
4. Wait to move until you get too old
5. Move to an area where the politics or religion is not a good fit
6. Fail to investigate the financial health and terms of your new development
7. Move to a mixed generation community when you would prefer to be with active adults
8. Move to an active adult development and find you miss age and other types of diversity
9. Move to a gated community and find you miss the normalcy of a traditional community
10. Move to a general community and fail to have a strategy to meet new friends.

DECISION INVENTORY LIST

For each factor below list one decision or priority that you currently have about your perfect retirement location. You can always go back and change your mind, but this exercise will give you a starting point.

- Baby boomer retirement – how different will yours be from your parents?
- Live in 2 places or 1
- Climate considerations
- Friends and family
- Starting over, Making new friends
- Financial factors that might affect your choice
- What you want to do all day
- Recreation preferences
- Working considerations
- Volunteering and staying busy

- Physical environment: Coastal, waterside, mountain, urban, suburban, etc.
- 55+ vs. mixed generation
- Do your spouse and you have different ideas about retirement?
- Are you prepared to move to a different places as you age?
- Do you want to stay where you live now?
- Ready for an adventure?
- What kind of new friends do you want to make?
- U.S. or foreign?
- Political and religious considerations
- Travel
- Pet issues
- Rent or buy?
- Medical care considerations

EDITORS PICKS – 10 INTERESTING PLACES YOU MIGHT NEVER HAVE THOUGHT OF

This section gives brief snapshots on 10 interesting places to retire to - communities that you might not have thought about before. And remember - your choice of perfect retirement spot might be very different from your neighbor's – and that's OK. Opening up your mind to the possibilities is a very good exercise.

To find out more about the communities mentioned here, go to www.TopRetirements.com and search on the community name. This site also offers detailed information and opinions on hundreds of other communities – feel free to visit and explore.

1 . HOMER, ALASKA

Homer, a small fishing and resort town of about 4,000 people, is a paradise for outdoor loving retirees. Perhaps the one place in the world where there are so many unruly bald eagles that they could be satirized as pests (on “The Daily Show”), this town at the southwestern end of the road from Anchorage is beautiful and rugged.

Cruise lines have Homer on their list of scenic destinations. From here you can go the Alaskan Maritime Wildlife Refuge, which encompasses much of this area and the Aleutian Islands to the west. The Homer area offers unparalleled recreational and scenic opportunities for adventurous retirees looking for natural beauty and a year round climate that is generally milder than in the rest of Alaska.

2 . JACKSON, WYOMING



Jackson Hole is one of the most gorgeous valleys on the planet. Surrounded by the jagged mountains of the Grand Teton National Forest, the Jackson Hole area offers unparalleled recreational and scenic opportunities for retirees looking for natural beauty.

The Rockefeller Family was instrumental in saving this beautiful area from overdevelopment. The ski resort is located in the very small and exclusive town of Teton Village. Adventurous skiers come from around the world to experience the Jackson Hole Ski Resort's challenging ski runs and nearby off-piste adventures. The cross country skiing is excellent.

It is the summer season that is the most popular, however. People come for the hiking, outdoor sports, wildlife, and the beauty of its terrain. A herd of 10,000 elk live in the area. Many retirees come here for one season, or for a vacation retreat, living full-time somewhere else.

The town of Jackson, a few miles away from the Jackson Hole Resort, is a charming western town of 9,000 people. It has had a dramatic resurgence in recent years. Interesting shops and restaurants, plus a public square (don't miss its entrance sculpture made up of hundreds of elk antlers) make it a popular tourist destination.

3 . EUREKA, CALIFORNIA



Eureka is a port city on the Humboldt Bay of California's northern coast. The population was 26,128 at the 2000 census. Eureka was founded in 1856, and soon became an important port city for northern California's logging and commercial fishing industries.

Eureka's northern isolation means that it missed much of the post-war redevelopment. Eureka is famous for its examples of 19th- and early 20th-century architecture, along with several historic districts. David Gebhard,

Professor of architectural history at UC Santa Barbara, has said that Eureka is a west coast version of Williamsburg, VA. There are Victorian, Colonial Revival, and Greek Revival housing styles represented here.

The city contains important historical structures, with 13 districts identified that meet the criteria for the National Register of Historic Places.

Retirees who want to live in or restore an old Victorian home will have plenty of opportunities, because there are hundreds of them here. Housing tends to be cheaper than in many parts of California, although not many properties are available for less than \$250,000

4 . HALIFAX, NOVA SCOTIA



Retirement to the southeast Atlantic coast of Canada isn't probably for everyone. But for adventurous souls who would like to retire in an unspoiled natural setting and a cosmopolitan location, Halifax, Nova Scotia represents an ideal choice.

Located on a lovely and huge natural harbor, there are ample opportunities to live on the waterfront or near the water for a reasonable price. Halifax has a great support system for seniors and is welcoming to new residents and visitors (check Canadian laws regarding residence for non-Canadians, permanent residential status may be required to live here full-time.) Anyone may buy property in Nova Scotia. The weather is surprisingly mild for Canada, due to its location on the water and well to the south of Montreal. There are ample housing opportunities for seniors.

5. BLUFFTON, SOUTH CAROLINA



Bluffton is a small town on the coast of South Carolina just off of Hilton Head Island and near the Georgia border. The town is located on a bluff overlooking the May River in an area long known for tourism.

In the old town near the river, residents will discover art and antique galleries and the Riverfront Pocket Park and Garden. The area is famous for its Bluffton oysters, and in town the oldest continuous oystershucking facility in South Carolina is a local attraction.

The area is developing rapidly with many upscale communities aimed at retiring baby boomers and people looking for vacation homes. Most of these new planned communities are heavily oriented towards golf, and are strategically located off the new Buckwalter Parkway.

The University of South Carolina Beaufort-New River campus is a new cultural addition to this area. Savannah is 18 miles away.

6. CHARLEVOIX, MICHIGAN

Charlevoix, referred to here as “Charlevoix the Beautiful,” is an old seasonal town in northwest Michigan. The city of Charlevoix is located on an isthmus between Lake Michigan and Round Lake, adjacent to the shores of Lake Charlevoix.

Because of its location and the fact that it is one of Lake Michigan’s best natural harbors, a great deal of commercial and recreational boat traffic passes through here. Its population swells from about 3,000 people to 30,000 in the summer, as vacationers come here for the fishing, boating, and natural beauty.

The Chesapeake and Ohio Railroad used to run through the area. Now that the track has been removed between Charlevoix and Petoskey, the resulting rail trails along Lake Michigan have made the area a mecca for bicyclists and cross country skiers.

Retirees have the opportunity to live on or near the water due to the ample coastline provided by 3 lakes and a river.

7. MOUNT AIRY, NORTH CAROLINA

If your idea of living means a small friendly town with a downtown where you can easily walk around and greet your neighbors, Mount Airy might be the place for you.

The town has just under 10,000 people, but almost 40,000 people live in the immediate area that the Census Bureau refers to as a micropolitan area. This new designation refers to an area that has a less than 50,000 in its core population and relatively few commuters.

Mount Airy, located in northwest North Carolina, has a lot to attract retirees. It has a vital downtown with abundant wireless access.

Andy Griffith hails from here, and many believe that Mount Airy was the inspiration for Mayberry. The town has a theatre named after him, the Andy Griffith Playhouse, which features regular community productions. The Downtown Cinema Theatre broadcasts a weekly bluegrass radio concert.

Mount Airy has much for retirees to like. Tourist attractions like the mountains and the Andy Griffith connection, combined with North Carolina's moderate climate have contributed to a strong economy. There is plenty to do and see. The tourism industry provides a source of jobs for retirees who are interested.

8 . BURBANK ARTISTS COLONY, BURBANK, CALIFORNIA

Burbank is a unique residential community for retirees interested in the arts. It's for people who are not interested in golf or a frenetic athletic or social life. Instead, its residents are writers, musicians, actors, and artists – many of whom are just starting their artistic careers.

The colony, the first of its kind, has been recognized as a model for creative aging by the National Endowment for the Arts. According to a New York Times article, that organization believes that the colony “represents a profound shift in thinking about aging.”

Studies performed by the NEA and George Washington University have found that seniors who are regularly involved in arts programs visit doctors less, use fewer medications, and “were less prone to depression.”

Residents have had great success in reaching audiences for their works. Some are regular participants in a weekly radio program, “Experience Talks” (KPFK). This program, which reaches more than 250,000 listeners, is produced by More Than Shelter for Seniors, a nonprofit group who had the idea for this artist's colony. Others have seen their ideas for movies and plays be produced. The colony is immediately adjacent to downtown Burbank.

9 . THE VILLAGE AT PENN STATE, STATE COLLEGE, PENNSYLVANIA

The Village at Penn State defines itself as “an innovative idea in life care retirement community living.” On its website it further says that it “combines the cultural, recreational and educational opportunities of a world-class university with the friendliness and charm of small-town living.”

For many the appeal of a University-affiliated retirement communities is very attractive because of the intellectual and cultural stimulation. For alumnae of Penn State, this community also adds the allure of living close to their alma mater, reliving those glory days and being on hand for major sporting events.

The Village at Penn State offers multiple activities for active seniors, most of them coming from its unique relationship with the University. Residents participate in life-enriching cultural events, seminars, and classes in a stimulating university environment.

It is ideal for retirees who do not just want to hang out on the golf course and who want to keep their minds active.

10. SILVER SAGE VILLAGE, COLORADO

Silver Sage Village in North Boulder, Colorado, represents one of the newest and most creative concepts in active adult development – co-housing. The developer, Wonderland Hill Development Company, promises that this first of its kind community will provide a unique living experience for adults.

It promises to deliver innovative facilities, great architecture, a dynamic neighborhood, and above all – the spirit of belonging to a caring community. Environmental sustainability is another key goal of the builders.

The community is visualized as a small-scale neighborhood consisting of 16 single-story attached homes that will promote “Creative Aging,” helping residents achieve a rich and mindful life. A small number of these homes are being reserved for moderate income occupancy.

Silver Sage is being built adjacent to another Wonderland Hill community – the Holiday Neighborhood (targeted for mixed generations).

The centerpiece of the community is a 5000-square-foot community center called the common house. It will have a gourmet kitchen and dining room for occasional community meals. Other features include guest rooms, living room area, exercise room, a quiet Zen room, home theater, woodshop, green area, and outdoor seating areas.

Residents will have access to other facilities in the Holiday Neighborhood such as bike trails, walkways, shops and restaurants.

Looking for more “best places to live?”

Order “100 Best Retirement Towns” (http://www.topretirements.com/100_best_retirement_towns.html) from Topretirements. This practical handbook explains what’s great (and not so great) about the 100 most popular towns at Topretirements. Complete with up-to-date facts about real estate pricing, climate, culture, and medical and transportation facilities. Available in print, eBook, or Kindle versions.

HELPFUL LINKS

- [Directory of U.S. and foreign Active Adult and 55+ Communities](#)
- [Most Affordable Places to Retire](#)
- [List of the Best Places to Retire](#)
- [Best Cities for Retirement](#)
- [Most Tax-Friendly States for Retirement](#)
- [Topretirements Best Places to Retire eNewsletter](#) (Free)
- [State Retirement Guides](#)
- [100 Best Retirement Towns](#)
- [Best College Town Retirements](#)

