

Retirement Living

When it comes to retirement living, there's an astounding variety of wonderful places from which to choose.

Choosing the right community and home to meet your retirement needs is an important, challenging decision. We all have different definitions of what 'retirement living' means. [Contact us](#) . . . let us help you find the best fit for your definition of retirement.

Do you want to . . .

- Move into your present vacation property?
- Remain in the home you occupied before retirement?
- Move to another county, state, or a different climate?
- Remain close to your present community, but move to a different home/

Remember . . . Consider the way you live now **and** the way you'd like to live if you could choose anything. For most people, retirement represents a time of their lives in which their priorities shift and they can put themselves and their needs at the top of their list.

What's the best way to plan for my retirement?

Once your work no longer determines where you live, you can concentrate on factors like geographic and climate preferences, proximity to family and friends, recreational activities, health-care needs, and budget. Your active retirement years can amount to one-quarter of your life. So make sure it's a time you'll thoroughly enjoy.

As you plan, consider these factors, which can influence the quality of your retirement living.

Type	Description
Financial	Estimate the affect of taxes and claiming your benefits will have on your retirement. Calculate the income you'll need to retire and your financial resources. Identify the gap between what you will need during retirement and what you currently have. Do your best to predict how long your retirement resources can last. Consider talking with a tax consultant or financial planner to help you.
Housing	Factor in costs, such as property taxes and utility bills. Research average sales prices. The best economic reason for leaving your present home is the potential savings you can enjoy by moving into a different one.
Climate	Review summer and winter comfort and discomfort factors, such as high temperatures, rain, snow, ice, and altitude. Consider psychological factors such as excessive cloudiness or fog.
Personal Safety	Research the violent crime and property crime rates in the area you are considering retiring to. Details are available from the FBI's Crime Index and local police departments.
Services	Determine the supply, availability, and quality of health care, public transportation, and continuing education that will be available to you.



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Employment	Evaluate the area's potential for pursuing a part-time or full-time second career. Here are four promising market sectors: finance, insurance and real estate, retail trade, and continuing education.
Leisure Living	Research the availability and quality of restaurants, cultural events, and recreational activities that you want to spend time pursuing in your retirement.

What resources are available for more information?

- Search the Internet.
- Talk with your friends who have retired.
- Visit your local library and local trade associations.
- Contact visitor bureaus and local chambers of commerce – in person or through their website.
- Purchase local newspapers and vacation travel guides of areas you are interested in pursuing.

Consider everything, including employment and volunteer opportunities, economic outlook, and the growth of the local retirement population. Remember that people retire to places that fit the lifestyle they want in what can be the best years of their lives.

If you're like many, you've worked most of your adult life to provide for others. When it comes to choosing a retirement property . . . make it a home, lifestyle, and doorway to new opportunities that are just for you.

Let a Prudential Real Estate sales professional help you make a choice you'll love living with. [Contact us](#)