

# How to Choose the Perfect Retirement Home for You

Once their children grow older and leave home, many people start looking for a new house. This might happen at retirement, or even sometime before, but this home purchase will likely be the last for most.

This search may be very different from previous ones. When searching for [the perfect retirement home](#), buyers are no longer concerned with living near a good school district or having bedrooms for all the kids. Instead, they need to focus on finding features that will let them age in place.

Some people choose new homes in their current community, and others move halfway across the country, perhaps to a warmer climate. Either way, it's important to do some soul-searching and research before you buy your retirement home.

"The house is the easiest part," says Marian Schaffer, principal and founder of Southeast Discovery, which helps retirees and pre-retirees find new homes in the southeastern United States. "It's finding the right area."

Once you've found the community, you still need to ask yourself some questions to pick the right home, one that suits your needs today and will still work for you in the future.

"There's always this misconception that boomers prefer to downsize," says Valerie Dolenga, a spokesperson for Pulte Homes, which builds active-adult communities across the country under the Del Webb brand.

Dolenga says only about 28 percent of buyers are seeking smaller homes. The average Del Webb home is 2,200 square feet, not much smaller than the average home built in 2013, which was 2,600 square feet.

The first question to consider is [your lifestyle](#), both now and in the future. If you entertain, you need more space than if you rarely invite people over. If you expect children and grandchildren to stay overnight often, you need more guest space than you would if your children lived in the same town and just came by for dinner.

Schaffer says her clients who previously owned homes of 4,000 to 6,000 square feet are going smaller, with most looking for homes from 2,000 to 3,500 square feet. "They're trying to be very smart on the floor plans so it's all very usable space," she says.

Lifestyle includes not only how often you open to your home to visitors, but also what you do yourself. If you're still working, you may need an office, or two offices for a couple. You might also need space for crafts or hobbies.

One big question is whether to buy a single-family home or a condo. Someone who wants a waterfront home in Miami or Honolulu will find the price of a condo significantly less than that of a single-family home. [Buying a condo](#) also can be a good choice for people who travel a lot or will only use the homes part time, since you can lock your unit and forget about it.

But some people who have lived in a single-family home all their lives may chafe at the rules in a condo community and may not want to share walls and struggle to maneuver carts to carry groceries in elevators. “Over time it becomes nails on a chalkboard for some,” Schaffer says. “With our clientele, I find more people leaning toward single-family living than multi-family living.”

Newer planned communities include single-family living with condo-style maintenance. Homeowner associations maintain the exterior of homes, plus handle yard work and snow removal, charging a monthly or quarterly fee for membership. These communities are popular with retirees who want yards and outdoor space without all the maintenance. But those communities also have rules, which make them a better fit for some residents than for others.

Here are 10 things to consider before selecting a retirement home.

**Plan for single-level living.** “The first thing they look for is not having any stairs,” Dan Ihara, CEO of The Ihara Team Keller Williams in Honolulu, says of his clients. Homes with even a single step up or down, such as a sunken living room, can be a problem if someone uses a wheelchair. Don’t forget to check for stairs going into and out of the house from the front walk or garage.

**Look for wide hallways, 36-inch doorways and open space.** Today’s homeowners like open floor plans because it creates better spaces for socializing. But they are also easier to maneuver with a walker or wheelchair.

**Have a least one step-in shower.** Many older people find stepping in and out of bathtubs difficult. The best showers for older residents have no steps and can be wheeled into. Grab bars for showers and toilets also are useful. While you’re looking at the shower, check out the bathroom itself. “They like big spaces in the bathroom,” Ihara says. “The bathroom has to be large enough if you need a wheelchair,” as well as a walker or a personal aide.

**Plan for who may end up sharing your home.** Multigenerational living is becoming more common. If you expect an adult child or parent to join you, consider spaces that would work for them. A guest suite over the garage will work well for an adult child in good physical shape, but [an aging parent](#) may require a second master suite on the first floor. Either option may work well for adult children and grandchildren who visit frequently.

**Be aware of appliance height.** Will you always be able to bend down to use the dishwasher, washer or dryer, or do you need those appliances raised? Can you reach the microwave and refrigerator easily? Someone who already uses a wheelchair may want lower counters in bathrooms and kitchen, at least at some stations.

**Pick the right location.** Even healthy people should consider [access to quality health care](#) when they buy a home. If your family lives far away or if you travel a lot, you may want to be near a major airport. What do you like to do for fun? Make sure your home is convenient to these activities. You should consider your climate preferences as well. Do you enjoy experiencing all four seasons, or would you prefer a place that's warm all year?

**Decide how much maintenance you want to do.** Some newer communities have a homeowners association that maintains the exterior, as well as provides lawn maintenance and snow removal. If the home you want is not in an association that provides the services, how will you get them done? And if you decide to handle your own maintenance, ask yourself how long you will want, or will be able to, do the work.

**Ensure storage spaces are easy to access.** Make sure you don't have to bend, stretch or climb ladders to reach the storage spaces. Del Webb has added fixed-attic staircases, rather than the flimsier pull-down stairs, to make attic storage space more accessible and safer, Dolenga says. Some homes also have larger pantries.

**Consider facilities for pets.** If you have dogs, you may need space to bathe them in the utility room. Cat owners need a place for litter boxes. If you're moving into a condo or a community with an HOA, make sure you know the pet rules before you buy. Consider also how you'll accommodate your dog if a time comes that you can't easily walk it. Living in a high-rise will mean taking the dog down on the elevator every time it needs to go out.

**Buy less than [you can afford](#).** No one knows exactly what will happen in the future, but it's unlikely the cost of living will fall. Older people are more likely to experience involuntary unemployment or medical problems. Spending less on housing makes it easier to cope with those issues if they arise.

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