

Questions to Ask Before Choosing an Active Adult Community

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Every housing decision involves a complex set of factors, but moving into an active adult community adds several unique considerations. Your SRES®-designated agent can help you sort through these and other factors when deciding on your next home:

Location: Do you prefer living close to family/friends or in a particular area for health/weather reasons? Do you want to live in a development with minimal amenities within a city or prefer a more isolated community that meets all your social needs and includes all the onsite amenities you desire? Do you plan to maintain one or more vehicles or prefer relying on your community’s transportation options or public transit?

Cost: Your options will expand or be limited by the amount you have saved and the sales price of your existing home. How much can you invest in your new house and what is your monthly budget for living expenses? Remember to include all homeowners’ fees when making your decision. Also factor in any “up-front” move-in fees.

Lifestyle: What types of activities and amenities would improve your quality of life? Do you want a residence close to a major city’s cultural/arts events? Are you interested in a “niche” community of people with the same interests/priorities/beliefs?

Restrictions: If you have pets, are they allowed? Will grandchildren or adult children be able to stay with you for extended periods of time? Are you allowed to rent your property? Check the regulations for each

potential community for any restrictions that would negatively impact your decision.

Tax and Financial Impact: Expert advice now could save you thousands and improve your options during retirement. How will the move impact your tax liability, especially for capital gains when you sell your existing home? How solvent is the community you are considering? If you have to pay a large “up-front” fee, will that be returned should you decide to leave? Each of these and other questions should be thoroughly researched.

Satisfaction: Does the community offer a trial stay or a short-term lease? Determine your rights if the property is not being managed to your standards. Read all the fine print and study minutes from meetings of the homeowner association or management board, talk with the neighbors and make sure you are informed and comfortable before signing on the dotted line.

You can count on an SRES® to guide you through the process of buying or selling your home, making the transaction less stressful and more successful.

The Seniors Real Estate Specialist (SRES®) designation is awarded by the Center for REALTOR® Development, a wholly owned subsidiary of the National Association of REALTORS® (NAR).

To learn more about SRES® and access various consumer resources, please visit seniorsresource.realtor.

