Pre-Retirement Real Estate Planning Checklist

A36 Group | Georgia

1. Clarify Your Timing

- How many years until retirement?
- Is a move expected before or after retirement?
- Are you planning proactively or feeling pressured by timing?

2. Understand Your Current Home's Role

- How much equity is tied up in your home?
- Is the home paid off or financed at a low rate?
- Would keeping the home limit future flexibility?

3. Sell, Hold, or Wait?

- Does selling now improve your long-term position?
- Would holding longer create better options later?
- How would a market shift affect your decision?

4. Relocation Considerations

- Are you planning to move closer to children or grandchildren?
- What happens if family circumstances change?
- Does location affect healthcare access or lifestyle?

5. Lifestyle vs. Square Footage

- Are you looking for smaller — or simpler?
- What parts of your current home create friction?
- What would actually improve day-to-day living?

6. Market & Renovation Questions

- Would renovating improve outcomes or add risk?
- Is selling as-is a better option?
- Is the current market working for or against your timing?

7. Coordination With the Bigger Picture

- Does this decision align with retirement income planning?
- Are there estate or inheritance considerations?
- Will this decision simplify things later — or complicate them?

The goal isn't to move quickly — it's to make a decision you won't regret later.

This checklist is not legal, tax, or financial advice. Real estate decisions should be coordinated with appropriate professionals.

Chuck Hudson
912-663-4848
Stephanie Hudson
678-984-7252

Brokered by

912-298-7200