



**The QUEST for
RETIREMENT
UTOPIA**

**How to find the retirement spot
that's right for you**

DAVE HUGHES

THE QUEST FOR RETIREMENT UTOPIA

How to Find the Retirement Spot
That's Right for You

By Dave Hughes

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Other retirement lifestyle books by Dave Hughes:

[Design Your Dream Retirement: How to Envision, Plan For, and Enjoy the Best Retirement Possible](#)

[Smooth Sailing into Retirement: How to Navigate the Transition from Work to Leisure](#)

Visit [RetireFabulously.com](#) to discover more valuable resources and informative articles about retirement lifestyle planning.

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Portions of this content have previously appeared on my website, [RetireFabulously.com](#) and/or [my blog on U.S. News.com](#).

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Chapter 17

Avoid These Common Mistakes When Choosing Where to Retire

Throughout the course of researching information for this book, I have encountered numerous examples of mistakes people commonly make when choosing a place to retire. Here are some common pitfalls to avoid as you set out to find your Retirement Utopia.

1. Choosing a place because it was a good vacation experience

Just because a location makes for a wonderful vacation doesn't mean it is a good place to be a permanent resident. Usually, it's not.

The presence of tourists will probably become an annoyance to you once you move there. Tourists drive up prices, traffic, noise, and sometimes crime.

Most vacation destinations are seasonal. The place may be dead during the off-season, and the weather may be significantly different.

2. Living someplace just to be near your family

This is a tricky one. If you have children and grandchildren, you would probably prefer to see them more rather than less. If you have aging parents, you may feel obligated to care for them, as well as wanting to spend as much time with them as you can during their final years.

All of this is fine if the place your family lives also makes a good place for you to enjoy your retirement.

But if living near your family means that you must live in an expensive place that depletes your savings too quickly, or a place that does not have good resources and services for seniors that you may need one day, or a place where you won't have access to activities and amenities that you would like to enjoy, then living near your family might not be the best choice.

Also, consider that your kids may move to follow their careers.

3. Not considering your future needs

It's easy to be short-sighted when you think about where you would like to live after you retire. It's fine to visualize your retirement being filled with golfing, going to the beach, and other leisure and recreational activities. Those are important.

But uncomfortable as it may be, you should also think about what medical services and senior support resources you'll need later on. Make sure the place you decide upon can serve you as well in ten or twenty years as it will during the first few years.

4. Not researching the total cost of living in a place

Many retirees move to another state because they can buy more house for less money. One thing they often don't look into is what the property taxes will be in the new location. Often what they save from their lower house price is eaten up by increased property taxes and other costs.

In the US, taxation varies widely by state. You can use taxfoundation.org and other websites to determine things like how much you'll have to pay when you renew your car's license tags, whether or not Social Security and pension income is taxed, and whether or not there are property tax breaks for retired people.

Figuring out how much it will cost you to live in a place is a tricky exercise with a lot of factors to take into consideration.

The cost of groceries, gasoline, alcohol, entertainment, and many other items vary widely across the country. When you are visiting a potential new place, go into stores and note the prices of products you commonly buy.

Find out what the utility rates are, and try to estimate how much electricity and/or gas you'll need to use based on the climate throughout the year. You can search online for 'utility rates in _____' and you will get results from websites like SmartAsset.com and Numbeo.com as well as discussion forums.

If you are going to live in a retirement community or any neighborhood that has an HOA, understand what fees you'll have to pay and what they cover.

If you move to a foreign country, merchandise that you buy online from another country may be subject to heavy import tariffs. You'll need to learn about how you will be taxed when you live there.

If you move to a place that is far away from your friends and family, either to another country or to another part of the same country, try to estimate how much will you spend traveling back to visit. You may end up traveling back more often than you think.

5. Failing to notice what's not there

It's easy to see all the features and advantages a place has to offer. It's not so easy to spot things you want to be part of your retired life that aren't available. That's why it's so important to think about the little things that you appreciate having in your day-to-day life.

For example, a place that has wonderful weather, great hiking trails, and beautiful surroundings may be lacking a good book store, local community theatre, and a place to get good Thai food.

What would you really miss if it wasn't there?

How far will you have to go to find things you really need?

6. Diving right in

Probably the most common mistake people make is committing to a place without spending a significant amount of time there first.

Spend as much time visiting a place before moving there as you possibly can. Visit during different seasons. Talk to local people. Research the place thoroughly, both online and in person. Don't go there as a tourist; visit the local stores, restaurants, and other places you would go to frequently if you lived there.

Whether domestically or internationally, always rent before you buy.

The Quest for Retirement Utopia is available in paperback or Kindle. [Order yours here!](#)

About the Author

Dave Hughes is a leading authority on retirement lifestyle planning. He writes about retirement lifestyle planning on his website, RetireFabulously.com and in his previous books, *Design Your Dream Retirement: How to Envision, Plan For, and Enjoy the Best Retirement Possible* and *Smooth Sailing into Retirement: How to Navigate the Transition from Work to Leisure*.

In 2016-2017, Dave was a regular contributor to U.S. News' *On Retirement* blog. In 2017, RetireFabulously.com received the Best Senior Living Award from SeniorHomes.com as one of the top retirement blogs, by both reader polling and judge's selection. Dave was named one of NextAvenue.org's Top 50 Influencers in Aging for 2017.



Following a successful 34-year career as a software engineer, trainer and course developer, and manager, Dave accepted an early retirement package and retired at age 56.

During the final phase of his working career Dave started searching the Internet for information about what life in retirement is really like. He discovered that at least 95% of all the retirement-related information was focused on the financial aspects of retirement – how much money you'll need, how you should shift your investment mix as you get older, how fast you can draw down your savings, and so on. Relatively little was being written about how to live a happy, fulfilling life during retirement, and of that, practically nothing was being written from an LGBT perspective.

Dave created RetireFabulously.com to fill that void. Dave has extensively researched retirement lifestyle issues, as well as drawing upon his own experiences of transitioning into retirement and those of others.

Dave is an accomplished public speaker and workshop leader. He was active in Toastmasters International for over eight years, and has earned Distinguished Toastmaster, that organization's highest honor. Dave offers a fun and engaging workshop, also called Retire Fabulously!, that brings to life many of the key messages that he presents on his website and in this book.

In addition to writing articles for RetireFabulously.com and books about retirement lifestyle planning, Dave is musician who plays trombone, electric bass, and steel pan. Dave lives in the suburbs of Phoenix, Arizona with his husband Jeff and their dog Maynard.

Dave is available for interviews, speaking engagements, workshops, panel discussions, and writing guest articles. You may contact Dave at TQFRU-book@retirefabulously.com.

Please visit these websites to learn more:

RetireFabulously.com

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