

Retirement Housing Decision Checklist

Stay or Move? A practical guide to making the right decision in retirement

1. The Daily 3 Mobility Check

- 1 Yes No — Can I safely use stairs every day?
- 2 Yes No — Could I install a railing or stairlift if needed?
- 3 Yes No — Is there a zero-step entry into my home?
- 4 Yes No — Can I live entirely on one level if needed?

2. Autonomy vs. Convenience

- 1 Yes No — Am I comfortable with HOA rules and restrictions?
- 2 Yes No — Have I compared HOA fees vs hiring maintenance help?
- 3 Yes No — Am I okay relying on others for repairs or decisions?

3. Social & Neighborhood Fit

- 1 Yes No — Are essential places within 15 minutes (store, doctor, pharmacy)?
- 2 Yes No — Do I feel safe and comfortable in my neighborhood?
- 3 Yes No — Am I close to family or a support system?
- 4 Yes No — Can I host family and maintain connections?

4. Financial Reality Check

- 1 Yes No — Would moving reset my property taxes?
- 2 Yes No — Have I estimated full moving costs (fees, closing, moving)?
- 3 Yes No — Will my monthly cost increase or decrease?

5. Emotional Reality (Most Overlooked)

- 1 Yes No — Am I emotionally ready to leave my home?
- 2 Yes No — Am I okay with less space and control?
- 3 Yes No — Do I feel excited... or anxious about moving?

Final Reflection

Did you check enough “Yes” boxes to feel comfortable downsizing... or do the “No” answers tell you it might be better to stay put for now?

Quick Guide

Mostly YES → Downsizing may make sense

Mostly NO → Staying put may be the better move (for now)