

Downsizing and Retirement Living on the Florida Gulf Coast

A practical guide to your next home in the Florida Panhandle

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Welcome

Your next home should support the way you want to live. For some people, that means fewer rooms to maintain and more freedom to travel. For others, it means a permanent move to the coast, closer relationships, or a home that will remain comfortable as their needs change.

Downsizing and retirement often overlap, but they begin with different questions. Downsizing asks how much home you need and what responsibilities you want to release. Retirement planning asks how your home, community, finances, and support system will work together over time. A smaller property can serve both goals, provided its total cost and daily demands make sense.

This guide follows that sequence. The first half helps you plan a downsizing move, from sorting possessions and estimating sale proceeds to choosing a manageable property. The second half focuses on retirement living, including healthcare access, social connections, seasonal residency, and a longer-term housing plan.

The geographic focus is Florida's Panhandle, including the Emerald Coast and Forgotten Coast. Beachfront neighborhoods, inland communities, established towns, and rural coastal areas offer different tradeoffs. Rather than naming one universally best place to live, this guide helps you determine what fits your budget, routines, and goals.

Use it before you list your current home, while you compare communities, and again before you commit to a purchase. Complete the worksheets with the people involved in your move. Confirm property-specific information through current documents, qualified professionals, and local authorities.

Good to know. This guide is general education, not legal, tax, financial, lending, insurance, medical or engineering advice. See the last page for full disclosures.

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PART ONE

Downsizing

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1

Define what downsizing should accomplish

A successful downsizing move starts with a clear purpose. Reducing square footage may help, but the more useful measure is whether the move improves your daily life. You might want to release equity, simplify upkeep, eliminate stairs, reduce unused space, or spend more time near family and activities you enjoy.

Write down what is difficult about your current home. Be specific: a yard that takes half a weekend, a primary bedroom upstairs, rooms used only during holidays, or repair expenses that interfere with travel. These details give you a basis for evaluating the next property.

Then describe what you want to gain. A smaller home may still need a private office, room for hobbies, or a comfortable guest area. If two people are moving together, discuss priorities separately before combining them. One person may want neighborhood activities while the other wants a quiet setting and space to work.

Set three measurable goals. Examples include living on one level, reducing monthly ownership expenses, and staying within a personally acceptable drive of essential services. Treat these as decision criteria, not wishes to revisit after falling in love with a property.

Check the alternatives. Remodeling the current home, hiring help, or relocating to a similarly sized but easier-to-maintain property may solve the problem. Downsizing is worthwhile when the next home delivers the benefits you actually need.

YOUR GOAL

Know what the move should improve before choosing an address.

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Decide what your next home really needs

A home can be smaller and still live comfortably when its layout fits your routines. Usable space matters more than room count alone. Consider where you eat, relax, work, exercise, store equipment, and host visitors.

Identify requirements that protect everyday comfort. These may include a primary bedroom and full bathroom on the main level, laundry close to living areas, covered parking, practical storage, and enough room to move easily around furniture. Look at the route from the car to the kitchen, not just the kitchen finishes.

Separate regular needs from occasional needs. Keeping an extra bedroom for frequent visits may be worthwhile. Maintaining several unused rooms for one holiday each year may conflict with your goal of simplifying. Compare flexible guest space with nearby accommodations, using realistic costs and family preferences.

Bring measurements to showings. Measure the furniture you intend to keep, including walking space around it. A room that looks large when empty may not accommodate your belongings comfortably. Check closet depth, garage storage, doorway openings, and space for outdoor items.

Test the layout. Walk through a typical morning, a grocery delivery, a laundry day, and a visit from family. Imagine living there during heavy rain or when you are tired. A home should work on an ordinary day as well as during a showing.

YOUR GOAL

Select the right amount of functional space rather than the smallest possible home.

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3

Compare locations and property types

The setting and ownership structure can affect your workload as much as the home's size. A condominium may shift exterior responsibilities to an association. A detached home may offer more control over upkeep and alterations. Neither arrangement removes the need to budget for repairs.

Detached homes. Review roof condition, yard demands, drainage, exterior materials, and access for service providers. A modest home with a manageable lot may suit a buyer who wants privacy and flexibility. Confirm HOA obligations and any community development district charges where applicable.

Condominiums. Evaluate both the unit and the building. Request applicable inspection reports, reserve information, budgets, insurance details, meeting minutes, and assessment records. Ask what maintenance belongs to the owner. Elevators, parking, storage, and building access are part of the living experience.

Townhomes and villas. The appearance of the property does not tell you which responsibilities belong to the association. Review the legal ownership form and governing documents. Determine who maintains the roof, exterior, grounds, and shared systems.

New construction. A newer home can offer a useful layout and contemporary features, but ownership expenses still require review. Verify warranties, completion expectations, drainage, association charges, and surrounding development. Arrange appropriate inspections.

Renting first. A rental can provide time to learn the area and test a smaller floor plan. Balance that flexibility against rent, storage, moving twice, and lease restrictions.

YOUR GOAL

Choose an ownership arrangement that fits how much responsibility you want to retain.

Good to know. Association fees, rules, reserves and maintenance responsibilities differ by community and can change. Rely on the governing documents, budgets and reports for the specific property, and consider having a Florida attorney review them.

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Calculate the real cost of a smaller home

A smaller home does not automatically cost less to own. Coastal insurance, association fees, taxes, and maintenance can offset a reduction in purchase price. Compare the full monthly and annual cost of your current home with each potential replacement.

Begin with your expected sale proceeds. Subtract the mortgage payoff, negotiated selling expenses, repairs, moving costs, and any other obligations. Then subtract the new purchase costs and immediate work. The amount left is your available cash after the move, not simply the difference between the two sale prices.

For the next home, include mortgage payments if applicable, property taxes, insurance, association charges, utilities, routine maintenance, and a repair reserve. Add realistic costs for services you plan to outsource. Consider landscaping, cleaning, pest service, and periodic property checks.

Use property-specific estimates. Request insurance quotes and ask the county property appraiser how to estimate taxes for your purchase. Do not assume the seller's tax bill will become yours. If an association handles some maintenance, review how it funds that work and whether additional assessments are possible.

Illustrative comparison only: A home with a smaller mortgage payment can still have a higher total monthly cost if insurance and association fees increase substantially. Use the worksheet in this guide rather than focusing on the mortgage payment alone.

YOUR GOAL

Confirm that the move improves affordability, convenience, or both after every major expense is included.

Good to know. Figures you work out here are planning estimates, not quotes or guarantees. This is not financial or tax advice. Confirm taxes with the county property appraiser, insurance with a licensed agent, and your overall plan with a financial professional.

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Prepare your current home for sale

Your sale plan should support the move you are trying to make. Begin with an assessment of the property's condition, likely buyer expectations, and comparable sales. Ask your listing agent to distinguish work that supports marketability from work that is unlikely to justify its cost.

Address known problems thoughtfully. Active leaks, deferred maintenance, safety issues, and unfinished repairs deserve attention. Keep invoices, warranties, permits where applicable, and service records organized. Discuss disclosures with your agent and appropriate professionals rather than assuming a repair removes the need to disclose a known issue.

Presentation matters because buyers need to understand the home. Reduce clutter, improve lighting, and make rooms easy to navigate. Preserve enough furniture to show scale and purpose. A home can feel welcoming without displaying every possession you plan to take with you.

Price for the current market. Base expectations on comparable properties and current competition. Your next purchase budget does not determine what a buyer will pay for your existing home. Ask for a range of estimated net proceeds under different sale scenarios.

Plan access and timing. Decide how showings, pets, medications, valuables, and important documents will be handled. If you remain in the home during marketing, choose a routine you can sustain.

YOUR GOAL

Create a sale strategy with realistic proceeds and a schedule that supports your next move.

Good to know. A price opinion from a real estate agent is not an appraisal, and no sale price, timeline or net proceeds figure is guaranteed. Sellers have disclosure obligations under Florida law; ask a Florida attorney about your specific situation.

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Reduce belongings without rushing the process

Downsizing possessions often takes longer than selecting a home. Begin before you have a closing deadline, especially when belongings carry family history or emotional significance.

Work in manageable categories. Start with duplicate kitchen items, old paperwork, unused linens, or seasonal decorations before tackling sentimental possessions. Use separate decisions for items to keep, give to specific people, sell, donate, and discard. Set dates for items that must leave the house.

Offer family items clearly. Ask relatives what they genuinely want and establish a pickup date. Avoid assuming they have the space or interest to take everything. Photographs and written stories may preserve memories when keeping the physical object is impractical.

Fit belongings to the next floor plan. Keep furniture because it works in the new home, not solely because it worked in the old one. Consider how much storage you will have and whether stored items will actually be used. Include garage, attic, shed, and outdoor contents in your inventory.

Protect critical records. Keep identification, financial papers, medical information, legal documents, and transaction records separate from general packing. Use appropriate shredding or secure disposal for sensitive material.

If the task becomes overwhelming, consider an insured moving company, organizer, or move manager. Review scope, fees, references, and handling of valuables before hiring.

YOUR GOAL

Move the belongings that support your next chapter without turning the new home into a storage solution.

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Coordinate your sale and purchase

The best sequence depends on your finances, available housing, and tolerance for uncertainty. Discuss the options before writing an offer or committing to a moving date.

Sell first. This can clarify your available proceeds and reduce the risk of owning two homes. It may require temporary housing and a second move. Identify where you could stay, how long you could remain, and where your belongings would go.

Buy first. This can provide a smoother physical move when resources allow. Review the cost of carrying both properties, qualification requirements, and what happens if the existing home sells later or for less than expected. Financing tools require lender review and should not be treated as guaranteed solutions.

Coordinate closings. Related transactions can reduce the gap between moves, but appraisal, inspection, title, financing, and other delays can affect either closing. Maintain a backup plan. Any contingency, occupancy agreement, or post-closing possession arrangement should be documented and reviewed appropriately.

Plan the move itself. Schedule movers, utilities, insurance, deliveries, and access arrangements around confirmed milestones. Know where you will sleep if a closing shifts. Keep essential medications and records available throughout the transition.

YOUR GOAL

Choose a sequence you can afford and a backup plan you can carry out.

Good to know. Kinsey Haddock, P.A. and Coldwell Banker Realty are not lenders. Loan programs, rates and approvals are decided by the lender. Contract terms, contingencies and occupancy agreements are legal matters; consult a Florida real estate attorney.

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Inspect the home and review coastal risks

A coastal home should be evaluated for the demands of its specific location. Proximity to water, elevation, drainage, construction, and maintenance history all matter. Inland properties also deserve careful storm and flood review.

Obtain appropriate inspections and ask qualified professionals about the roof, moisture intrusion, electrical and plumbing systems, HVAC, structural concerns, and visible corrosion. Depending on the property and insurer, additional reports may be useful or required. Clarify what each inspection does and does not cover.

Review flood and evacuation information separately. A flood zone and an evacuation zone serve different purposes. Check current maps and local emergency management guidance for the exact address. Ask about drainage, prior water intrusion, elevation information, and access during severe weather. A location outside a high-risk flood area does not mean flooding cannot occur.

Understand insurance before committing. Most homeowners policies do not cover flood damage. Ask an insurance professional about flood coverage, wind coverage, deductibles, exclusions, and appropriate limits. For a condominium, review the relationship between the association's master policy and your unit policy.

Look beyond the building. Evaluate stairs, elevator dependence, road access, parking, outdoor surfaces, and how you would leave with pets or mobility equipment. Salt exposure and coastal weather can increase maintenance demands.

YOUR GOAL

Understand the property's condition, insurability, and preparedness needs while you still have contractual options to address concerns.

Good to know. Real estate agents are not home inspectors, engineers, surveyors or insurance agents. Use licensed professionals for inspections and coverage. Flood maps, premiums and coverage availability change and are set by FEMA, insurers and local authorities.

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Plan the life you want in retirement

Retirement housing decisions work best when they begin with a picture of everyday life. Imagine an ordinary Tuesday rather than a vacation weekend. Where will you shop, see friends, exercise, volunteer, and spend time when the weather keeps you indoors?

Some people want an active neighborhood with shared amenities. Others want a quiet home near familiar services or room for family visits. Consider whether you will continue working part time, need a home office, travel frequently, or divide your time between locations.

Build a weekly routine. Identify several activities you would actually use. A pool, golf course, marina, or community center has value when it fits your interests and budget. Review access requirements, charges, schedules, and whether the activity is available throughout the year.

Discuss proximity to family. Living near loved ones can be helpful, but expectations should be clear. Talk about visits, guest arrangements, travel costs, and possible future assistance. Do not assume a move guarantees regular support.

Include your partner's preferences. Shared housing decisions need room for separate interests and privacy. Talk openly about the balance between community activities, quiet time, and travel.

YOUR GOAL

Choose a home that supports a satisfying weekly routine and meaningful relationships.

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Compare Panhandle communities through daily routines

The Florida Panhandle offers many settings, but an area name alone will not tell you whether a specific neighborhood fits your retirement plans. Use the same criteria in each place you visit.

Destin, Miramar Beach, and the Fort Walton Beach area. Compare established residential neighborhoods with resort-oriented locations. Test your routes to shopping, medical appointments, airports, and activities. Review seasonal traffic and the immediate neighborhood's rental patterns rather than assuming every location operates the same way.

Santa Rosa Beach, 30A, and Inlet Beach. Evaluate how beach access, paths, neighborhood amenities, and daily errands connect to the exact property. A home near a popular destination may still require driving for groceries or healthcare. Verify public access, parking, association amenities, and ongoing costs.

Panama City and Panama City Beach. Compare mainland and beach-side routines, including bridges, appointment travel, shopping, and seasonal traffic. Established neighborhoods and newer developments can offer different maintenance demands and ownership structures.

Freeport, Niceville, Crestview, and other inland options. Consider these alongside beach communities if space, lot size, or daily practicality matters. Drive your likely beach and airport routes at realistic times. Do not assume inland ownership costs or storm exposure without checking the property.

Mexico Beach, Port St. Joe, Cape San Blas, Apalachicola, Eastpoint, and St. George Island. Explore the Forgotten Coast's towns and coastal settings while carefully testing access to routine services, specialists, groceries, and backup transportation.

YOUR GOAL

Compare actual addresses and daily routes instead of relying on broad lifestyle labels or promises of lower prices.

Good to know. Community notes are general starting points, not recommendations of where any person should live. In keeping with the Fair Housing Act, housing choices are yours to make. Prices, traffic, rental activity and amenities vary by property and change over time.

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Verify healthcare and support access

Healthcare access should be checked before you buy, especially if you receive ongoing care. A nearby medical building does not establish that the providers you need are accepting patients or participate in your plan.

Make a list of your current doctors, specialists, prescriptions, preferred hospitals, and recurring treatments. Contact potential providers directly. Confirm appointment availability, insurance acceptance, referral requirements, and where more specialized care would take place. Ask your insurer how a relocation or seasonal stay affects your particular coverage.

Test travel time. Drive the route to routine care and identify the closest appropriate emergency services. Consider traffic, bridges, night driving, and who could take you to an appointment. Rural or barrier-island locations may require a different transportation plan than an established town.

Plan the transition. Arrange records transfers and prescription continuity with your providers. Identify local pharmacies and ask how deliveries, refills, or specialty prescriptions would be handled. Avoid letting your housing schedule create a gap in necessary care.

Research future support. Consider the availability and cost of in-home help, transportation, rehabilitation, and other services you might eventually need. Availability can change and should be verified directly.

Florida's SHINE program offers free, unbiased, confidential Medicare counseling for beneficiaries, families, and caregivers. It can help you evaluate coverage questions alongside your insurer and healthcare providers.

YOUR GOAL

Confirm access to the services you need before making a permanent housing commitment.

Good to know. This section is not medical or insurance advice. Provider networks, availability and plan coverage change. Confirm directly with your providers, your insurer and, for Medicare questions, a SHINE counselor.

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Choose a home that can adapt over time

A comfortable retirement home should work now and remain practical if your needs change. You do not need to predict every future situation, but you can reduce obvious obstacles.

Look for an everyday living arrangement that avoids unnecessary stairs. A main-level bedroom, full bathroom, kitchen, and laundry may provide flexibility. Examine the entrance, thresholds, hallways, bathroom layout, and the route from parking. If a coastal home is elevated, evaluate how you would manage entry when stairs become difficult.

Review bathrooms and flooring. Consider shower access, slip resistance, lighting, and space for assistance if ever needed. Ask qualified professionals whether modifications are feasible. Do not assume a wall can support grab bars or that a bathroom can be altered inexpensively.

Consider power dependence. Elevators, lifts, powered gates, and certain equipment can affect access during an outage. Ask about maintenance, backup arrangements, and emergency procedures. A building elevator is useful, but you still need a plan if it is unavailable.

Avoid trading one burden for another. A single-level home with a large yard, difficult drainage, or extensive outdoor maintenance may still create substantial work. Evaluate the entire property.

Compare adaptation with relocation. Estimate whether likely improvements would require permits, association approval, or significant construction. A home that already fits your needs may be preferable to one that depends on uncertain alterations.

YOUR GOAL

Preserve independence and flexibility through a practical layout and manageable property demands.

Good to know. No home is represented here as accessible or suitable for a particular need. Feasibility and cost of modifications should come from licensed contractors, and may require permits and association approval.

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Build a sustainable retirement housing budget

A retirement budget should account for ownership costs even when the home is purchased with cash. Paying off a mortgage does not eliminate taxes, insurance, maintenance, utilities, or association obligations.

Separate reliable income from uncertain income. Discuss how housing expenses fit with retirement withdrawals, healthcare costs, travel, and emergency reserves. A financial professional can help evaluate how much cash to use for a purchase and how much liquidity to retain.

Create three budget views. First, calculate expected annual costs using current quotes and documents. Second, consider a year with higher insurance, association charges, or major maintenance. Third, review a household change, such as one income ending or a need for paid assistance. These are planning scenarios, not predictions.

Handle tax questions carefully. Florida homestead benefits depend on eligibility for a permanent residence and the applicable requirements. A seasonal second home does not qualify simply because the owner is retired. Existing Florida homeowners may have portability questions to discuss with the property appraiser. Senior exemptions also require verification rather than an assumption that age alone qualifies.

Review association finances. Low dues are not enough to establish affordability. Ask about reserves, scheduled work, funding gaps, insurance deductibles, and potential assessments. Understand who pays for what.

YOUR GOAL

Maintain a housing cost you can support while protecting funds for the rest of your life.

Good to know. This is not tax, legal or financial advice. Homestead, portability and senior exemptions are determined by the county property appraiser under Florida law. Insurance costs and association assessments can rise and are not predictable.

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Plan seasonal use or a permanent relocation

A seasonal property and a permanent home have different operating needs. Decide how you will use the property before evaluating financing, insurance, taxes, or management arrangements.

If you plan seasonal visits, identify who will check the property when you are away. Establish procedures for leaks, humidity control, HVAC service, mail, landscaping, and storm preparation. Ask your insurer about occupancy requirements and relevant exclusions. Confirm that monitoring technology is supported by reliable internet and a local person who can respond.

If you plan full-time residency, organize the administrative transition. Discuss domicile and tax questions with appropriate professionals. Confirm homestead eligibility, qualifying dates, and application requirements with the county property appraiser. Coordinate identification, vehicle registration, voter registration where applicable, banking, legal documents, and coverage changes.

If a second home may later become your primary home, assess its year-round suitability now. A location that works for short visits may not provide the storage, healthcare access, or everyday convenience you need for full-time living.

Disclose intended use accurately. Lender definitions and insurance requirements vary. Do not treat a fixed number of personal-use days as a universal financing rule. Describe planned rental activity and occupancy honestly, and obtain guidance for the actual loan and policy.

YOUR GOAL

Align the home's use with the financing, insurance, tax treatment, and management plan you actually need.

Good to know. Domicile, tax residency, loan occupancy terms and insurance occupancy requirements are legal, tax, lending and insurance matters. Get guidance from the appropriate licensed professional for your loan, policy and state of residence.

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Create a coastal preparedness and support plan

Preparedness is part of coastal living. Plan while conditions are calm so that leaving, protecting the property, and staying in contact are manageable.

Check the exact address's evacuation zone and current local emergency guidance. Identify more than one place you could go, including options outside the immediate area. Consider pets, prescriptions, mobility equipment, transportation, and whether anyone needs additional assistance. Ask local emergency management about relevant registration procedures and eligibility for assistance programs.

Keep essential information accessible. Maintain copies of identification, policies, contacts, property records, and important health information in a secure, portable form. Coordinate medication planning with your healthcare team. Document the home's contents for insurance purposes.

Assign responsibilities. Decide who secures outdoor items, prepares the home, checks association instructions, and contacts family. If you are away seasonally, establish written arrangements with a dependable local service provider. Confirm what that provider can realistically do when many properties need help at once.

Understand the limits of backup power. Ask qualified professionals about safe installation and operation. Do not assume a generator solves access, flooding, or evacuation concerns. Follow official instructions and equipment guidance.

Build everyday connections too. Exchange contact information with trusted neighbors or friends and identify who you could call for a routine problem.

YOUR GOAL

Have a realistic plan for leaving, communicating, and protecting your wellbeing when conditions change.

Good to know. This is general planning information, not emergency instruction. Always follow evacuation orders and guidance from your county emergency management office and the National Weather Service.

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16 Preserve future housing choices

A retirement purchase should leave room for future decisions. Your travel plans, household size, health, or desire to maintain a property may change. Consider those possibilities without assuming a specific outcome.

Review the likely resale audience. A practical layout, manageable upkeep, and clear ownership arrangements may appeal to future buyers, but no feature guarantees resale value. Ask your agent about comparable sales and market conditions. Avoid making the purchase depend on appreciation or a quick future sale.

Understand use restrictions. Review rental limits, pet rules, occupancy requirements, renovation approval, parking, and other governing documents. Do not assume you can rent the home later if your plans change. Verify local rules and association requirements for the exact property.

Compare housing alternatives. Independent living, assisted living, and continuing care arrangements involve different services, contracts, costs, and eligibility. They are not interchangeable with an ordinary condominium or an age-restricted community. If relevant, consult providers and professionals directly about what is included and how future care is handled.

Review legal planning. A Florida attorney can help assess ownership, estate documents, powers of attorney, and other arrangements in light of your move. Make sure trusted people know how to access appropriate information if needed.

YOUR GOAL

Choose a home that fits today while keeping financially and practically workable alternatives available.

Good to know. Property values and resale timing are never guaranteed. Rental rules are set by associations and local governments and can change. Estate, ownership and care-contract questions belong with a Florida attorney and the providers involved.

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PART THREE

Planning Tools and Resources

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Your goals and home comparison worksheet

Complete these prompts before touring. Keep a copy available so that appealing finishes do not overshadow your essential goals.

The three changes I want this move to create are: _____

My preferred move date and acceptable backup window are: _____

My comfortable total monthly ownership budget is: _____

The activities I want nearby are: _____

My acceptable travel time to routine healthcare is: _____

The people and services I expect to rely on are: _____

My nonnegotiable layout requirements are: _____

The responsibilities I want to reduce are: _____

For each property, rate the following from 1 to 5, with 5 meaning a strong fit. Add notes explaining any weak score.

Rate each 1 to 5	Home A	Home B	Home C
Layout and everyday accessibility			
Total ownership cost			
Maintenance responsibility			
Healthcare access and transportation			
Shopping and ordinary errands			
Social activities and personal interests			
Storm preparedness and evacuation logistics			
Family visits and travel access			
Storage and furniture fit			
Flexibility if future needs change			
Total			

Decision rule: A high total score should not cancel out a failed nonnegotiable requirement. Identify which shortcomings are acceptable, which can be corrected, and which require another property.

18 Your ownership budget worksheet

Use annual figures first, then divide recurring annual expenses by 12. Keep one-time moving and purchase costs separate. Enter zero only when you have verified that an item does not apply.

Recurring costs

Mortgage principal and interest: \$ _____

Property taxes estimated for your ownership: \$ _____

Homeowners or unit insurance: \$ _____

Flood coverage and separate wind coverage if applicable: \$ _____

HOA or condominium charges: \$ _____

CDD or other applicable charges: \$ _____

Utilities, internet, and communications: \$ _____

Landscaping, pest control, cleaning, and service plans: \$ _____

Routine maintenance and repair reserve: \$ _____

Seasonal property checks or management: \$ _____

Additional transportation or travel: \$ _____

Expected annual total: \$ _____

Monthly equivalent: \$ _____

One-time transition costs

Selling expenses and mortgage payoff: \$ _____

Purchase closing costs and prepaid expenses: \$ _____

Moving, storage, and temporary housing: \$ _____

Immediate repairs, furniture, or accessibility improvements: \$ _____

Cash remaining after the transition: \$ _____

Separate emergency funds retained: \$ _____

Avoid counting the same expense twice. For example, taxes or insurance may already be included in an escrow payment, and some district charges may appear on the property tax bill. Keep a separate allowance for deductibles or potential assessments so those obligations are not confused with ordinary monthly dues.

Good to know. The numbers you enter are your own estimates for planning. They are not a loan estimate, insurance quote, tax bill or closing statement.

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Your move timeline and final checklist

The timing below is a suggested planning sequence. Adjust it to your transaction, health needs, finances, and market conditions.

Three to six months before the desired move

- ☐ Agree on downsizing and retirement goals.
- ☐ Review finances and obtain professional advice where needed.
- ☐ Compare communities and consider an extended visit or rental.
- ☐ Start sorting possessions and organizing property records.
- ☐ Ask for a current-home sale assessment and estimated net proceeds.

One to three months before the move

- ☐ Confirm purchase financing or proof of funds as applicable.
- ☐ Select the sale and purchase sequence and backup housing.
- ☐ Prepare the current home and compare candidate properties.
- ☐ Verify healthcare access, intended use, and insurance options.
- ☐ Obtain moving estimates and confirm storage needs.

During the purchase contract

- ☐ Complete inspections and review title, survey, and applicable records.
- ☐ Review association documents and relevant reports.
- ☐ Confirm insurance availability and property tax estimates.
- ☐ Resolve material concerns within contractual deadlines.
- ☐ Coordinate utilities, moving arrangements, and closing funds securely.

After closing and during the first three months

- ☐ Confirm insurance, utilities, and necessary service appointments.
- ☐ Establish healthcare, emergency contacts, and community connections.
- ☐ Apply for eligible benefits according to verified requirements.
- ☐ Update records and legal planning as appropriate.
- ☐ Compare actual ownership expenses with the budget and adjust.

Good to know. Timing is a suggestion only. Contract deadlines in your signed agreement control; missing one can affect your rights.

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Questions to ask before you commit

Your real estate professional

What comparable sales support the price? How does this property's ownership cost and maintenance compare with alternatives? Which documents should we review? What could affect resale or future use? What is our backup plan if a transaction is delayed?

Your lender

How will my intended use be classified? What documentation and funds are required? How do association conditions affect financing? Which costs are included in the payment estimate? What happens if my current home has not sold?

Your insurance professional

Can this property be insured for my intended use? Which perils, deductibles, limits, and exclusions apply? Do I need separate flood or wind coverage? What must I do while the home is unoccupied? How do association policies affect my coverage?

The association or management company

What does the owner maintain? What work is planned? Are assessments adopted, discussed, or anticipated? Which inspection and reserve reports apply and are available? What are the rental, pet, parking, renovation, and occupancy rules?

The property appraiser and your professional advisers

How should I estimate taxes after purchase? Am I eligible for homestead, portability, or other benefits? Which dates and documents apply? How does the move affect my legal, tax, estate, and financial arrangements?

Healthcare providers and your insurer

Are the providers I need accepting patients and covered by my plan? How do I transfer care? Where would specialized treatment occur? Who can help if I cannot drive?

Good to know. These questions are prompts, not a complete due-diligence list. Each professional named is responsible for the advice in their own field.

Questions about this step? Here's the real answer, good and bad. We move at your pace.

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Book a free 15-minute call

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Glossary and official resources

Downsizing: Moving to a home or ownership arrangement that better matches your space, cost, and maintenance needs.

Aging in place: Remaining in a chosen home as needs change, with appropriate adaptations or support.

Homestead exemption: A property tax benefit for an eligible Florida permanent residence. Verify qualification with the county property appraiser.

Portability: A potential transfer of an eligible Save Our Homes assessment difference between Florida homesteads, subject to applicable requirements.

Special assessment: An association charge beyond ordinary dues for specified expenses or obligations.

Reserves: Funds set aside for future association expenses, subject to applicable requirements and the association's circumstances.

Flood zone: A mapped designation used to describe flood hazard; it does not determine evacuation instructions.

Evacuation zone: A locally designated area used for evacuation planning and orders.

CDD: A community development district that may impose charges related to infrastructure or services. Verify applicable charges for the property.

Official resources

Florida Department of Revenue property tax benefits and county official directory:

https://floridarevenue.com/property/Pages/Taxpayers_Exemptions.aspx

FEMA National Flood Insurance Program consumer information: <https://www.floodsmart.gov/>

Florida SHINE Medicare counseling: <https://www.floridashine.org/home.aspx>

Florida Department of Elder Affairs and Elder Helpline: <https://elderaffairs.org/contact-us/>

1-800-963-5337

Also consult the property's county property appraiser, local emergency management office, permitting authority, and association. Resources were reviewed for this October 2026 edition; verify current requirements before acting. The guide provides planning questions rather than current market statistics or individual property recommendations.

Good to know. Definitions are simplified for general understanding and are not legal definitions. Linked websites are operated by third parties and may change.

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22 Local guidance and important information

Your next home should make everyday life easier and support the goals that brought you to the Florida Panhandle. That may mean a smaller detached home, a condominium with shared maintenance, an inland neighborhood, or a coastal property where the responsibilities and costs fit your plans.

A productive first conversation begins with your current situation, preferred timeline, ownership budget, and essential features. From there, you can compare communities, review the likely sale of an existing home, and build a purchase plan grounded in the way you want to live.

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Important information

This guide is for general educational purposes. It does not provide legal, tax, financial, lending, insurance, medical, or engineering advice. Eligibility, coverage, financing, costs, services, association obligations, and regulations depend on individual circumstances and may change. Consult qualified professionals and verify current requirements and property-specific records before making decisions.

References to communities describe places to investigate, not guarantees of pricing, service availability, accessibility, rental eligibility, or suitability for any person. Homes and neighborhoods should be selected according to each buyer's needs and preferences. Equal Housing Opportunity.

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