

# CHOOSING WHERE TO RETIRE... WHY NOT SAN DIEGO?

Everything you need to know for why you can *and should* retire to San Diego.



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## Introduction

Dear Baby Boomers,

Maybe it's already on your radar, or maybe you're still putting off the decision? At some point you've probably imagined what your retirement lifestyle would be like. Of course the quality of your retirement years all depends on you! But whether you hold doubts, or you're excited by the thought of retirement, the best thing you can do is educate and prepare yourself.

And if you're not looking at San Diego... think again! You should be considering *all* your options...and why not start with the best? *In fact, San Diego's quality of life is unmatched!* With amazing beauty, diversity and almost every possible amenity, it's the ideal setting for peaceful, practical living.

This E-book will show you how to make San Diego your retirement home... and how to start creating your own dream lifestyle! Much of this information is compiled from our years of industry experience and other local Real Estate professionals... and contains various insights from retirees who've already made the leap.

You'll see what a rich lifestyle San Diegans enjoy. The 1.3 million residents already know what we're talking about. So discover why countless retirees choose to spend the rest of their lives in San Diego. The people of California's 2<sup>nd</sup> largest city feel at home on the beach... they're active... and love to be outdoors. But more than just beaches and sunshine, what you don't know about San Diego will surprise you. This paradise is sprouting with leisure activities... *especially for retirees.*

We're talking about the next 20, 30, even 40 years of your life. So you need to ask the right questions in the decision-making process. And we'll show you how to avoid common mistakes and how to make a better informed decision. Step-by-step, the path will become clearer as you eliminate doubts and uncover the solutions to the issues that pop-up along the way. You'll come away with a thorough understanding of the area and the confidence to move forward.

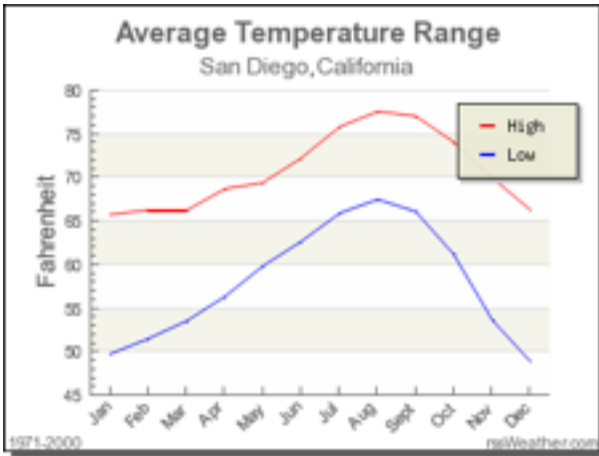
And the best part is that the San Diego retirement lifestyle is absolutely within your reach! With a huge variety of distinct homes, communities and locations to choose from, *moving here is much easier and affordable than you think!*

We hope you enjoy,

## Chapter 1 - Legendary San Diego Weather

So we'll start off with one of the most obvious concerns. The first benefit is saying goodbye to frigid, snow-filled winters... forever! And while we're at it, let's toss out even the unseasonable spring and fall weather *and even blistering summers too*. We could probably stop right there. But taking it a step further, San Diego has the best weather in the United States!

So wearing shorts and sandals all year round is no problem! And of course low humidity, no rain and lots of sun is enticing for almost anyone. That also means San Diego is practically mosquito-free! It might seem hard to back up claims saying San Diego has the "best weather," but guess what... the statistics don't lie.



A Mediterranean climate, with very little rain, storms or humidity... it's completely different than places like Florida and other tropical climates (*where the hurricanes, humidity and rains can keep you trapped indoors*).

The weather is directly affected by the colder waters of the Pacific Ocean. The result is cooler summers and warmer winters vs. other areas of the same latitude (Louisiana, Alabama, Mississippi and Georgia).

It's extremely rare to ever see temperatures below freezing, but at times temperatures do rise above 90° F.

In the eastern sections of San Diego, dry, easterly winds called "Santa Anas" can blow for several days at a time and temperatures climb into the 100's. But overall there are very few days with weather this hot. These winds happen more in the fall season, and generally the hottest weather is in September and October. However, the high temps always seem to correspond to very low humidity (below 20%).

### San Diego average weather by month:

|           | Temperature | Rainfall | Humidity | Sunshine |
|-----------|-------------|----------|----------|----------|
| January   | 65/48       | 2.11"    | 63%      | 72%      |
| February  | 66/50       | 1.43"    | 66%      | 72%      |
| March     | 66/52       | 1.60"    | 67%      | 72%      |
| April     | 68/55       | 0.78"    | 67%      | 72%      |
| May       | 69/58       | 0.24"    | 70%      | 59%      |
| June      | 71/61       | 0.06"    | 74%      | 58%      |
| July      | 76/65       | 0.01"    | 74%      | 68%      |
| August    | 78/67       | 0.11"    | 74%      | 70%      |
| September | 77/65       | 0.19"    | 72%      | 69%      |
| October   | 75/60       | 0.33"    | 70%      | 68%      |
| November  | 70/54       | 1.10"    | 65%      | 75%      |
| December  | 66/49       | 1.36"    | 64%      | 73%      |

## San Diego County

Over 4,200 square miles (roughly the size of Connecticut), it's broken into regions: *central, south, east, north central, north inland and north coastal counties.*

San Diego County is cushioned between the Pacific Ocean on the west and the Colorado Desert (including the Palomar and Laguna Mountain ranges), on the east border. The desert portion covers roughly 1/3 of the county. It's bordered to the south by Mexico, and to the north by Riverside and Orange Counties.

The area is known for wide ranging temperatures within short distances. Most of the coastal climates rarely fluctuate by 15°F between highs and lows, but as you move only a few miles east, inland areas can increase these ranges by 30°F or more.



THE 4 CLIMATE ZONES OF SAN DIEGO COUNTY – COASTAL, INLAND, MOUNTAIN & DESERT

## Average Temperatures

The average monthly temperatures range from a low of 57.3°F (14.1°C) in January to a high of 72°F (22°C) in August. Late summer and early fall is the hottest time of year, where temperatures can rise above 90°F (32°C).

The all-time record high was 111°F (44°C) on Sept. 26<sup>th</sup>, 1963 and the all-time low of 25°F (-4°C) on Jan 7<sup>th</sup>, 1913.

## San Diego Weather VS. National Averages

- San Diego averages *only 21 days* with some precipitation VS. the average of the rest of the U.S. with **110 days!**
- San Diego averages **267** mostly sunny days VS. the rest of the nation, only 213 days.
- **San Diego averages only 2.5 days above 90°F (32°C) VS. 37.9 days nationally.**
- San Diego averages 0 days below 32°F (0°C) VS. 88 days nationwide.
- San Diego's average low is 50°F (10°C) VS. 26.5°F (-3.1°C) nationwide.
- San Diego's **average high** is 76°F (24°C) VS. 86.8°F (30.4°C) nationally.

## Climate Zone and Weather Patterns

San Diego is located in a “*Climate Zone 3*” environment - a temperate weather classification. Compare this to the *Climate Zone 1* of Florida, a tropical, humid environment with the most rain and highest temperatures.

Southern Oscillations influence San Diego weather patterns. *El Niño* brings more precipitation and humidity in the winter than the rest of the year. And the *La Niña* phase brings drier, cooler and less humid conditions in the summers.

## Strong Winds and Tropical Storms Are Very Rare

The colder temperatures of the offshore currents protect San Diego from hurricanes and tropical storms. Most storms originate in the South Pacific Ocean and move northward towards San Diego. But they tend to dissipate as they reach the Baja California region of Mexico and rarely bring any rain to the area.

*The last known hurricane to make landfall in San Diego was in the year 1858, and two smaller tropical storms were also recorded in 1939 and 1976.* Compare this to other US cities of similar latitudes, like New Orleans, where hurricanes are a much more frequent.

## Snow is Pretty Much Unheard Of

*Snow has only been recorded 5 times in the past 125 years in the lowland communities of San Diego.* In winter, light snow is a little more common in the mountains of east and north San Diego county (at elevations above 3,000 feet, or 910 meters).

Hail has also been recorded very rarely.

Source: National Weather Service - [www.wrh.noaa.gov/sgx/climate/san-san.htm](http://www.wrh.noaa.gov/sgx/climate/san-san.htm)



## Rainfall in San Diego

*On average there are 41 days of measurable precipitation.* The annual average of precipitation is less than 12 inches (300 mm), the lowest amount on the U.S. west coast. In general, most of the precipitation falls in the winter months. 85% of rainfall occurs from November to March, and the mountain areas can have thunderstorms more frequently.

San Diego averages 146 sunny days and 117 *partly* cloudy days per year... *or 263 days with sunshine.*

There's virtually zero rain in the summer months, however occasional thunderstorms and humidity pop-up for a few days. The driest areas are the lower elevation areas like El Cajon and Poway, toward the east. The coastal cities are also very dry. The far inland areas have more rain, and the Laguna Mountain areas average more than 30 inches of rain per year.

*An idea of historical rainfall patterns...*

*1941 - Wettest Year: 24.93 inches of rain (63.3 cm)*

*Wettest Month: 9.9 inches (23.1 cm) - January 1993*

*Wettest Day: 3.23 inches of rainfall in 24 hours (8.2 cm) - April 5, 1926*

*1953 - Driest Year: 3.23 inches of rain (8.2 cm)*

Source: Wikipedia

## May Gray, June Gloom

Most of the Pacific Coast, including San Diego, experiences nighttime and early morning cloudiness. It's especially noticeable in the spring and summer. Low lying clouds, called the marine layer, form over the coast and extend inland over the coastal valleys and reaching the foothills.

Not to worry... San Diegans still enjoy beautiful, clear afternoons *even after the cloudiest mornings*. Most days, you can count on the cloudiness burning off by the late morning. This phenomenon is strongest in the months of May and June, and hence the expression "*May Gray, June Gloom*" is born.

### Fog

Fog can be common along the coastline, especially in the fall and winter. But any fog decreases significantly as you move inland.

## Beware, People Tend to Get a Little Spoiled Here

The annual range of temperatures, number of sunny days, with low humidity, low rainfall, and low frequency of storms... *the facts speak for themselves.*

The bottom line is... the weather is so nice you'll hardly worry about what to wear before stepping outside. Not many places in the U.S. can claim that!

*San Diegans might start to complain about temperatures lower than 65°F... and when that seems too cold you know you've got it good! Or when the A/C units turn on when temperatures get above 75°F, it a sign that you're probably a little spoiled!*

## Chapter 2 - The Best Retirement Lifestyle

So, what will you do with all that sunshine and perfect weather? It's likely you already have a few things in mind. *But hold on... you're about to get a lot more!*

Since weather is no longer a concern, almost anything becomes a realistic option.

### A Diverse Group of People Living Here

You'll quickly find a diverse and varied mix of backgrounds and nationalities among San Diegans. Many people are transplants who weren't even born here, especially among baby-boomers and retirees.

The scientific and technology industries are big employers here. And various professional jobs draw workers to San Diego. The Mexican heritage is very obvious and there's a strong influence from the U.S. Navy here too. The Naval Base San Diego is home to the Pacific Fleet and one of the Navy's largest bases. The Navy SEALs training facility is also located on Coronado Island. The mix of over 20 universities and community colleges brings an influx of youth, culture and learning opportunities for all ages. And of course the weather attracts people from all over the world, *especially those seeking and active, outdoor lifestyle.*

### San Diego Beaches

*A centerpiece of the local culture...how can you talk about San Diego and not think of beaches? You have over 70 miles of some the most beautiful and diverse beaches in the world. The beach-life mentality is obvious and reflected by the laid-back attitudes of San Diegans.*

Beaches vary, and there's so many to explore. You'll find wide-open sandy beaches, rocky cliffs, lagoons, tide pools and reefs.

Each beachside community has its own characteristics, very much defined by their beaches. Surfing, swimming, body boarding, paddle boarding, fishing, exploring marine life, sunbathing and finding the perfect spot to meditate to the sound of crashing waves - the communities themselves are shaped by their beaches.

With plenty of space for everyone, families can spend entire days playing safely, swimming and relaxing. And there are loads of beaches where you can bring the dog too!

Other beaches offer a livelier scene, filled with boardwalk attractions, beach bars, taco stands, hotels and restaurants. Bike paths are filled with rollerbladers, joggers, cyclists and those out for leisurely strolls or people watching.

Many beaches are filled with options like volleyball, camping, BBQ - fire pits. *You'll also find long beautiful piers for fishing or just enjoying the great views.*



SAN DIEGO BEACHES - PIXABAY.COM

## Why Not San Diego?

Some of the best beach communities in San Diego include *Pacific Beach, Mission Beach, La Jolla, Del Mar, Solana Beach, Encinitas, Cardiff, Carlsbad and Oceanside*... each offering a different aspect of the San Diego beach lifestyle.



CORONADO'S WHITE SAND BEACHES – PIXABAY.COM

*Coronado Island* is another special example. With some of the most beautiful beaches in the U.S., has calm, shallow waters - perfect for young children. The white sandy beaches are widely recognized some of America's best.

Alcohol is not allowed on the San Diego city beaches and San Diego County beaches are well regulated and maintained. They're well categorized and defined, according to their features with various controls and curfews. Lifeguards, showers, restrooms, parking can be found at most beaches too.

Also, fishing off the jetty in *Harbor Beach* is an another example. And *Imperial Beach* is famous for the *US Open Sand Castle Competition*.

You can find a full list of detailed info for all San Diego Beaches here: [www.sandiego.org/what-to-do/beaches.aspx](http://www.sandiego.org/what-to-do/beaches.aspx)



CARLSBAD BEACHES - PIXABAY.COM

## San Diego Restaurants

It's a very flavorful city San Diego, inspired by the ocean and strong Mexican influence of Baja California. *You can think of San Diego as a series of small villages, where there's a strong demand for neighborhood-focused restaurants, catering to their local communities. A high standard for quality has been well established.*

*Also, San Diego County has more small local farmers than any other county in the U.S. And each neighborhood has its own farmer's market. This explains the high quality as many restaurants stick to using seasonal, local and organic ingredients.*

There are *literally thousands of restaurant choices, with limitless options and styles of food.* The San Diego food scene is always evolving. Creative culinary minds, celebrity chefs, food personalities and other innovators, have *raised the bar* here.

Food lovers will easily find any type of cuisine imaginable and outstanding restaurants makes for a fun way to tour the region.



PHOTO CREDIT: NEILWILL VIA FOTER.COM / CC BY-NC-SA

### ***“Cali-Baja” theme + Mexico’s “Baja-Med” theme***

Born from a combination of styles, “Cali-Baja” style (California fare, using innovative methods with a focus on fresh, local ingredients), blended with the “Baja-Med” (combination of traditional Mexican ingredients mixed with Mediterranean ingredients), brings a unique flavor to the local food scene.

### ***Fish Taco’s***

The signature San Diego dish, usually includes battered white fish or grilled mahi mahi, with cabbage, lime, salsa, wrapped in a corn tortilla.

*Taco Tuesday* traditions and specials makes for a cheap and delicious local ritual, including endless happy hour drinks and appetizer specials.

## ***Reputation for Beer***

San Diego has been called “the craft beer capital of America.” With more than 90 craft breweries, tasting new and creative brews has become a local tradition.

Following its tradition of high quality foods and local ingredients, San Diego has gained an international presence. Local craft beers have won medals in World Beer Cup Competitions, outshining traditional beer makers of England, Germany and Belgium. San Diego was also named “Top Beer Town” by *Men’s Journal Magazine* and recognized by the *New York Times* as a “sunny heaven for suds lovers.”

Brewery tours offer a chance to learn the beer making process. Breweries have become skilled at pairing crafted beers with the right dishes to bring new innovation to beer making. And tastings, combined with fine dining, are great ways to spend an afternoon.

*San Diego Pale Ale*, a local version of India Pale Ale (IPA), is a well-known favorite. Breweries like *Stone Brewery*, *Ale Smith Brewing Company*, *Ballast Point Brewing* and *Karl Strauss* are among the biggest names.



## Wine Country

*Craft wine making at it's best.* Tasting great wines that capture the distinct character of the region's biodiversity... you'll see the huge difference from large-scale wine makers.

And now, with over 100 wineries in Southern California, the region has gained international fame. The climate, soil and elevation are ideal. And the diverse geography provides the perfect growing environment for wine making.

The tradition of wine making in San Diego County dates back to the 1700's. Known in particular for Merlot and Chardonnay, there are 50 wineries across San Diego County alone. The wines are produced from 3 major appellations... or distinct regions where the grapes are grown... Escondido Valley, FREEIMAGES.COM Ramona Valley and San Diego County.

Boutique wineries throughout the county are great places to spend an afternoon. Many offer tastings paired with artisan cheese, charcuterie and Mediterranean food boards. They can be available for private events and receptions too, and there's also plenty of restaurant dining, live music and events.

### Temecula Valley

In neighboring Riverside County, about a 1-hour drive from anywhere in San Diego, Temecula Valley has over 30 wineries. They produce an incredible variety of diverse wines including:

- *Sangiovese*
- *Gewürztraminer*
- *Merlot*
- *Tempranillo*
- *Meritage*
- *Cabernet Sauvignon*
- *Sauvignon Blanc*
- *Zinfandel*
- *Sparkling wines.*



These are family-owned wineries, all in close proximity to each other. Most are open to the public with no appointments needed. They offer amazing restaurants, B&B inns, luxury resorts, parks and picnic grounds.

*Leave the driving to someone else!* Choose from self-guided tours or guided tours with transportation, via shuttle, bus, limousine, or jeep. All can be arranged with local experts.

## Craft Coffee

You won't have to drive far to get an incredible cup of Joe!

San Diego was named as one of the most underrated coffee cities in the entire nation. The county boasts a large number of local on-site coffee roasters, and that number is rapidly increasing.

Coffee houses abound throughout San Diego county. The coffee community here is largely based on cooperation. Non-roasting houses are trending towards sourcing their beans from the local roasters. A large effort is being put forth to ensure that the green coffee beans sourced from all over the world, are done so with an eye towards sustainability and fair trade practices.

## Shopping

San Diego is loaded with fantastic shopping options, including outlets, boutiques and indoor and outdoor malls:

- **Westfield Horton Plaza** - an open-air, downtown mall with five levels and a 14-screen movie theater.
- **Fashion Valley Mall** - a 2-level, open-air mall with major department stores, specialty and high-end retail shops, restaurants and an 18-screen movie theater.
- **Westfield La Jolla UTC** - a huge outdoor mall with a large mix of stores and restaurants.
- **Hazard Center** - a shopping center in Mission Valley with restaurants and a movie theater.
- **Otay Ranch Town Center** - located in Chula Vista, with 85 acres of open-air shopping, including specialty stores, department stores and restaurants. It's set in the middle of an old-fashion town square, with courtyards, fountains and a dog park. The layout makes for easy walking and lets you comfortably enjoy an afternoon of shopping.

### Outlet centers

- **Carlsbad Premium Outlets** - in North County over 90 outlet stores.
- **Los Americas Premium Outlets** - over 125 brand stores right near the Mexican/U.S. border, the largest outlet mall in San Diego County.
- **Viejas Outlet Center** - in East County has over 50 outlet stores right near the Viejas Casino.

### Boutiques

Each neighborhood offers distinctly different shops and boutiques, plenty to take up a full afternoon.

**La Jolla Prospect Street** - the "Rodeo Drive of San Diego".

**Del Mar Plaza, La Jolla Girard Avenue, and Birdrock** (section of La Jolla) - upscale, fashionable stores and specialty shops.

**Gaslamp Quarter** - a lively, downtown area filled with stylish and urban boutiques.

**Little Italy** - Authentic Italian restaurants and urban boutiques.

**Solana Beach's Cedros Design District** - a popular arts center with galleries and boutiques.

**Ocean Beach Antique District** - a selection of antique and collectible shops and dealers.

**Hillcrest** - urban-style boutiques and shops.

### Historical Theme Shopping

**Old Town State Historic Park** - the site of the first Spanish settlement on the U.S. west coast. Now it's a fun, festive environment, reflecting San Diego's distinct Mexican heritage.

**Old Town Esplanade** - a popular destination with historical buildings, museums and authentic Mexican cuisine. **Bazaar Del Mundo** features Latin American and international style arts, crafts, fashion, artisan jewelry and home items and décor.

**Coronado Ferry Landing** - a shopping village on Coronado Island, accessible by car, boat or ferry. 25 eclectic shops, boutiques and galleries, with restaurants in a casual atmosphere. The former ferry boat landing site was recently developed into modern shopping and entertainment center. You'll also find weekly farmers markets live music and events. A 15-minute ferry or water taxi ride takes you back and forth to downtown San Diego.

**Seaport Village** - another great experience with over 50 shops, (apparel for men, women, kids - arts souvenirs and toys), 17 restaurants and outdoor entertainment. Located downtown with a great view of the Coronado Bridge and San Diego Bay.

## Why Not San Diego?

**Hotel Del Coronado** - over 20 specialty shops with upscale apparel, jewelry, home accessories and hotel merchandise.

**Coronado Downtown** - aside from the best beach in the U.S. and the famous Hotel Del Coronado, the historic downtown is lined with restaurants, galleries, theaters, book stores and antique shops.

Source: [www.Sandiego.org](http://www.Sandiego.org)



HOTEL DEL CORONADO - PIXABAY.COM

## Continuing Education - Reinventing Yourself

Your possibilities in retirement are seemingly endless in San Diego. *Going back to school, is another way to reinvent your idea of retirement.* Much more than just passing time to keep busy... retirement is a perfect chance to uncover new talents and passions... or simply exploring a fascination you never had time for during your working days.

*More and more baby boomers and retirees are embracing the idea of life long learning.* Not only to keep up their mental and physical health but to make social connections and interact with diverse age groups, cultures and personalities.

*There are over 20 major universities and community colleges in the San Diego area, bringing diverse culture and learning opportunities to the region.*

**California State Univ. - San Marcos** 760.750.4000  
333 South Twin Oaks Valley Road, San Marcos, CA 92096

**California Western School of Law** 619.239.0391  
225 Cedar Street, San Diego, CA 92101

**San Diego Christian College** 619.441.2200  
2100 Greenfield Drive, El Cajon, CA 92019

**National University** 888.500.0890  
11255 North Torrey Pines Road, La Jolla, CA 92037

**Point Loma Nazarene University** 619.849.2200  
3900 Lomaland Drive, San Diego, CA 92106

**San Diego State University** 619.594.5200  
5500 Campanile Drive, San Diego, CA 92115

**University of California San Diego**  
858.534.2230  
9500 Gilman Drive, La Jolla, CA 92093

**University of Phoenix** 800.473.4346  
9645 Granite Ridge Drive, Suite 200, San Diego, CA 92123

**University of San Diego** 619.260.4600  
5998 Alcalá Park, San Diego, CA 92110

**Alliant International University** 858.635.4772 10455  
Pomerado Road, San Diego, CA 92131

**Thomas Jefferson School of Law** 619.297.9700  
1155 Island Avenue, San Diego, CA 92101

**Azusa Pacific University** 619.718.9655  
5353 Mission Center Rd., Ste. 300, San Diego, CA 92108

### Community Colleges

**San Diego Community College District** 619.388.6500  
3375 Camino del Rio South, San Diego, CA 92108

**Grossmont College** 619.644.7000  
8800 Grossmont College Drive, El Cajon, CA 92020

**MiraCosta College** 760.757.2121  
1 Barnard Drive, Oceanside, CA 92056

**Palomar Community College** 760.744.1150  
1140 W. Mission Road, San Marcos, CA 92069

**San Diego City College** 619.388.3400  
1313 Park Boulevard, San Diego, CA 92101

**San Diego Mesa College** 858.627.2600  
7250 Mesa College Drive, San Diego, CA 92111

**San Diego Miramar College** 619.388.7800  
858.536.7800  
10440 Black Mountain Road, San Diego, CA 92126

**Southwestern College** 619.421.6700  
900 Otay Lakes Road, Chula Vista, CA 91910

*Auditing, or “sitting-in” on regular undergraduate courses is a common option. You can participate in the lectures with out any requirements of full time students.* Each university will have their own guidelines, depending on class space and availability.



### ***Osher Lifelong Learning Institute***

Sponsoring courses for people 50 years and older, it includes non-credit courses taught by professors and volunteer retirees who are experts in their fields. There are even online video lectures for those who don't attend campus lectures.

*The course options are flexible and allow you to come and go as you wish... without the pressure of attendance and credit requirements, grades homework and exams. It's all up to you and your interest to learn and enjoy the atmosphere.*

Depending on the campus or institution, as a member you can attend unlimited classes without registration and separate fees. There are various membership fee options. Available for fall, spring and summer courses, class schedules are loaded with local and non-local events and sponsored activities.

*"Your brain cells need a work out just like your body does."*

*- Una Nelson-White,  
Osher Institute Member.*

[The Osher Lifelong Learning Institute](#) is also featured at the campuses of **University of California San Diego** (La Jolla), **San Diego State University** and **Cal State University - San Marcos**. Source: <http://olli.ucsd.edu/index.cfm>

### ***San Diego Continuing Education - SDCE***

A community college continuing education organization with 6 campuses and online courses. It includes an Emeritus program with courses designed specifically for adults age 55 and over. The classes are free and no registration is needed! It works on a first-come, first-served basis - so just show up and enroll on arrival!

The courses include off-campus locations held in local communities spread all throughout San Diego County.

***Adult Education Courses*** - besides the universities and colleges, the **California Department of Education** offers adult education courses through *the local school districts*. You can find dozens of flexible options throughout San Diego - <http://www.cde.ca.gov/sp/ae/ds/>

## Professional & Amateur Sports

Great weather makes San Diego spectator sports even more enjoyable. San Diegans especially love their football too. And imagine football in the sun... without the wind, snow and ice!

San Diego Chargers (NFL Football) - Consistently one of the top teams in the league, *the Chargers play at Qualcomm Stadium in Mission Valley*, not far from downtown. The beloved Chargers are one of the common bonds that draw the community closer together.

NCAA College Football - Home to 2 National Bowl games, the *National University Holiday Bowl* and *Poinsettia Bowl*, both take place at *Qualcomm Stadium*.

Numerous additional events surround these bowl games and create a fun and exciting atmosphere to celebrate the holiday season.

San Diego State Aztecs - (NCAA division 1 Football) the Aztecs play their home games at Qualcomm Stadium and are a member of the NCAA Mountain West Conference.



San Diego Padres (Major League Baseball) - The beautifully designed *Petco Park* makes a great atmosphere for catching a Padres game, and is a fun way to spend a day or evening. Enjoying the lively downtown *Gaslamp District*, with shopping, dining and nightlife is a perfect complement to a day at the ballpark. *The San Diego Trolley* is a convenient option that makes parking and getting in and out simple.

Petco Park is also set to host the 2016 Major League All-Star Game.



## Parks & Gardens

The diverse landscape of San Diego provides amazing biodiversity across ocean habitats, marshes, deserts, mountains and canyons. And the parks of San Diego truly display the fully beauty of the region.



BALBOA PARK BOTANICAL GARDENS – FREEIMAGES.COM

Balboa Park - recognized as one of the top parks in the U.S. by *Trip Advisor's Travelers Choice Awards*. There are 16 unique gardens including the *Japanese Friendship Garden*, and *Enez Grant Parker Memorial Rose Garden* with over 2,400 rosebushes and a botanical building with Koi and Lily Ponds.

It's also home to 15 museums, several theaters and the *San Diego Zoo*.

San Diego Zoo Safari Park - features diverse collections of gardens and plant collections on over 1,900 acres, and is recognized by the *American Association of Museums (AAM)*. The distinct plant life is maintained by teams of gardeners, horticulturalists and arborists, and includes acacias, aloes, bamboo, coral trees, cycads, figs, gingers and orchids.

San Diego Botanical Gardens - (Encinitas) Home to diverse native and endangered species on over 4

miles of garden trails with workshops and events, bird watching tours and plants for purchase.

Anza-Borrego Desert State Park - the largest state park in California, over 900 mi.<sup>2</sup>, with 12 wilderness areas and endless dirt roads for exploring the true California desert. It's also home to hundreds of species of desert wildlife, on the east edge of San Diego County.

Mission Trails Regional Park - just east of the city, 6,150 acres of space with 40 miles of hiking mountain biking, horse riding, rock climbing and camping areas. The peak of Cowles mountain, the highest elevation in the city at 1,592 feet (485 m), can be reached for a 360° panorama view of San Diego County.

Torrey Pines State Natural Reserve Park - stretching along the Pacific coast line, preserving indigenous wildlife (including the Torrey Pine tree) with hiking trails and beautiful views... and even whale sightings.

Cabrillo National Monument Historic Park - named after the first European explorer landing on the west coast of the U.S., Juan Rodriguez Cabrillo in 1542, the park features some of the best tide pools and views of the skyline, harbor, Coronado and the Naval air station.

Mission Bay Aquatic Park - the 4,600-acre park is the largest aquatic park in the U.S. With activities including kayaking, paddle boarding, wave running and sailing. 27 miles of shorelines with picnic and play areas, bike paths, fire pits, restrooms. Public boat launch ramps, fuel docks and sport fishing boats

## Bird Watching

Even the birds love it here! *San Diego's is home to over 500 species of birds*, a place where many settle for their winter home.

Bird watching enthusiasts from all over the world come to experience the 4 distinct bird habitats - mountain, desert, coastal, and the canyons and lakes of the inland foothills. There are over 30 ideal bird watching spots across San Diego County.

## Chapter 3 -Endless Activities and Attractions

*Endless, limitless, infinite...* these are appropriate words to describe all the fun things to do in San Diego. Sorry, but we can't quite fit them all in this edition. But let's see if we can dig deeper to really impress you!

### Entertaining the Kids and Grandkids

Once you're living in San Diego, your kids and grandchildren will likely be visiting you more often. You certainly won't have a problem keeping them occupied. When you need a break from the beach and the laid-back living, exciting destinations are just a short drive away.

#### **San Diego Zoo**

Named the "Best Zoo in the World" in *Trip Advisor's* 2015 Travelers Choice Awards. Founded in 1916, the zoo is a legendary landmark, home to more than 4,000 animals (800 species). It offers a variety of educational programs, spring/summer camps for kids and catered events for family gatherings and group events.

#### **San Diego Zoo Safari Park**

An authentic safari experience set on an 800-acre wild life reserve. Explore the vast terrain and wild life on foot, or by caravan, truck or zip line.

#### **SeaWorld**

Filled with the most incredible marine life, animal shows, exhibits and year-round seasonal events.

#### **Aquatica**

SeaWorld's water park, featuring rides, water slides, wave pools and up-close animal experiences with flamingos and sea turtles.

#### **LEGOLAND California**

A world of Legos, with more than 22,000 life-size Lego models, 60 rides, shows and attractions - it's geared to families with children aged 2 - 12 years old. (It's also right next door to the Sea Life Aquarium in Carlsbad).



#### **Birch Aquarium at Scripps Institute**

A center for exploring the world of Oceanography - great for both adults and children. Offering year-round excursions and features over 60 tanks of marine life, including reefs, sharks, jellyfish and tide pools.

#### **Living Coast Discovery Center**

Featuring more than 350 local animal and plant species, a great chance to get close to some endangered species. You'll also find year round nature day-camps for kids and teens, with fun and educational experiences for the whole family.

#### **USS Midway Museum**

Tour a real aircraft carrier, the longest serving Navy aircraft carrier in history - right downtown!

#### **Balboa Park**

Ranked as one of the best parks in the world, it's loaded with play areas, beautiful gardens, cultural and recreation activities and is home to 15 major museums. Spread across 1,200 acres - it's the largest urban cultural park in the U.S.

## **Disneyland Resort**

Yes, with a little planning, a Disney day-trip is do-able! Roughly a 2-hour drive by car, or you can take the train (Amtrak California) from various San Diego locations. Most locals choose weekdays to beat the traffic, crowds and lines.

## **Ticket Specials**

You'll also find convenient ticket packages bundled together to stretch your dollar. The "Go San Diego Card" and "Southern California Citypass" let you visit your choice of attractions by prepaying one low price. You can customize and choose your destinations, paying in advance to *save big and even skip the ticket lines!*

## **Play Areas and Parks**

**Balboa Park** features five different play areas:

- *Bird Park at Cedar*
- *Bird Park at Upas*
- *Morley Field Playground*
- *Pepper Grove Playground*
- *Six Avenue Playground*

They all have different areas and playgrounds with rubber floors and cushioned surfaces designed for toddlers and kids age 5-12. *Families can enjoy picnic areas, big fields, jungle gyms, slides and objects to climb and swing on.*

**Waterfront Park** - newly built with great views of the bay and skyline, 12 acres with fountains, wading pools, playground and picnic areas. This downtown park has beautiful promenades and fountains, plazas, elevated terraces, and themed gardens. There are also platforms for events, performances and activities including wedding and picnics.

*You'll find a diverse range of parks, playgrounds and community centers across San Diego. There are plenty of great open spaces for picnics, barbecues, ball fields and play areas. Most community centers include:*

- *Tennis courts*
- *Basketball courts*
- *Soccer fields*
- *Swimming pools*

## San Diego Golf



Moving on to the other 800-pound gorilla in the room, the world-class San Diego golf scene is hard to miss. But don't worry if your game isn't quite PGA level. **With over 90 different golf courses** and amazing weather all year round, you'll have enough time and options to lift your skill level.

It's quite a golf scene here! Because of the area's diverse geography and terrain, San Diego's golf landscape offers options for kids, juniors, beginners, seniors and professionals. Have your choice of any variety of layouts and designs... from tree-lined courses and links courses to the desert and mountain courses in East

County... and even coastal courses with panoramic ocean views.

With courses with dramatic elevation changes to breathtaking ocean side and mountain backdrops, *regardless of how well you played, or how many par puts you missed or double bogeys you make... you'll be sure to enjoy your time on the course.*

With this caliber of golf courses you won't get bored. You'll find professional events and and professionally designed courses everywhere you look.

*Golf Digest* named San Diego "one of the top 50 golf destinations in the world."

And these 3 San Diego **public** courses have also received top rankings by publications including *Conde Nast Traveler*, *Golf Digest*, *Golf Magazine*, *Golf Week* and *Golf World*:

- [Torrey Pines](#) (La Jolla) - this public course hosts the annual PGA event, the *Farmer's Insurance Open*. It was host of the *2008 U.S. Open* and is also scheduled to host the *2021 U.S. Open*.
- [Maderas](#) (Poway) - designed by Johnny Miller and rated as the top course in San Diego by *Zagats Survey*, 7 years in a row. It's also listed in *Golf Digest's Top 100 Greatest Public Golf Course list*.
- [Park Hyatt Aviara Resort](#) (Carlsbad) - Arnold Palmer designed, also named by *Zagats* as the #1 public course.

Rain gear, umbrellas, and thunder and lightning advisories are a thing of the past for San Diego

### **Play Golf More Often**

If golf is already a big part of your life, it could be even bigger once you retire to San Diego. Play on a more regular basis and feel guilt free spending so much time on the course. *After all, this is an active retirement right?*

Get some great exercise too. Burning calories, giving your heart and lungs a workout while strengthening your hamstrings and quadriceps... all in a low-impact, low-risk sport. *Walking an 18-hole course could add up to over 5 miles of walking! Even if you ride a cart, you'll still likely walk over 1 mile during your round.*

Source: [www.55places.com/blog/the-benefits-of-teeing-up-in-retirement](http://www.55places.com/blog/the-benefits-of-teeing-up-in-retirement)

Lower your handicap and improve your game. Otherwise play just for fun and relaxation, rediscovering your love of the game. Playing in league is a great way to feel more confident around other golfers. *Golf is a great way for retirees and new comers to San Diego to meet more friends and build camaraderie.*

Some days nothing goes right out there, but even an ugly scorecard can't spoil a day of golf in San Diego!

### **Greens Fees for Every Budget**

You'll find a general range of prices to fit every budget.

- The high-end: elite course generally fall between \$100-\$230 per round
- Moderate: including resorts and semi-private courses at \$50-\$100 per round
- Bargains: plenty of great values and excellent courses for less than \$50 per round

Source: [www.worldgolf.com/features/san-diego-golf-tee-times-for-three-budgets-12163.htm](http://www.worldgolf.com/features/san-diego-golf-tee-times-for-three-budgets-12163.htm)

### **Golf in Residential Developments**

Even better news...your future retirement home is likely to be built on or near a golf course. Golf courses are a huge feature to San Diego retirement communities. Greens fees are usually included in the Homeowners Association fees (or at least partially), and residents have priority access to tee time reservations.

Many well known Golf professionals either grew up, or once lived in San Diego, including:

*Phil Mickelson, Mark O'Meara, Chris Riley, Pat Perez, Leta Lindley, Lenny Clements, Mickey Wright, Gene Littler, Billy Casper, and Craig Stadler.*

*\*\*And according to Golf Digest, 17 of America's top 50 greatest teachers are San Diego area instructors.*



TORREY PINES - NORTH COURSE – PHOTO CREDIT YS\* VIA FOTER.COM

## Water Sports & Activities



San Diego's 3 harbors - *Oceanside, Mission Bay and The Big Bay* (downtown area) offer amazing opportunities to have fun on the water. Some of what you'll find includes:

- Boat rentals & private charters
- Scheduled excursions
- Dinner cruises
- Whale watching
- Boating & sailing classes
- Sport fishing
- Marina's - for every boat imaginable:
- Kayaks
- Small boats
- Catamarans
- Race boats
- Super yachts
- Cruise ships

### ***Fishing***

It's a year-round fishing season in San Diego. With one of the biggest, most modern, sport fishing fleets in the world, fishermen around the world are attracted to San Diego.

In fact, *Field & Stream Magazine* has ranked San Diego as #2 on its "America's Best Fishing Cities" list.

**Ocean faring** seasonal catches include: yellowtail, yellow fin, bluefin, albacore, mahi mahi, marlin, mako and much more.

Enjoy sport fishing at its best! With *long range chartered trips*, from ½ day, 10-hour, full-day or overnight, you can really get offshore - as far as Mexico and the outer islands.

**Freshwater fishing options** include over 20 lakes and reservoirs filled with trout, bluegill, bass, catfish, sturgeon, *just to name a few*.

San Diego is particularly well-known for *large mouth bass*. 11 of the world's 25 largest, large mouth bass have been caught in San Diego waters.

**Pier fishing** - 7 gigantic ocean piers across San Diego shores provide a low-cost, laid back way to enjoy fishing on your own terms.

### ***Kayaking***

An extremely popular and easy way to explore the San Diego coastline - you can go out on your own or take tours with certified, professional guides. Wherever you go, be ready, you're likely to encounter dolphins, sea lions and even whales on your journey.



## Why Not San Diego?

Renting the gear and kayak is easy and affordable. Some of the best kayaking spots include: *La Jolla Shores, Mission Bay, Coronado Island, Carlsbad Lagoon and Oceanside Harbor.*

Kayaking is also ideal for the many freshwater lakes and reservoirs throughout San Diego County. The San Diego Kayak Club is a great resource - [www.sdkc.org/about-us/](http://www.sdkc.org/about-us/)

### **Scuba Diving**

San Diego is simply an *ocean playground*. Divers have amazing possibilities. Summer and fall are generally the best times of year, with optimal diving conditions. Water temperatures generally range from 69°F in August to 57°F in February.

With shallow coves, deep shipwrecks and undersea forest of kelp and sea life, some of the best spots include:

La Jolla Cove - an easy dive spot and a short swim to the marine life.

South Casa Cove - a swimmable dive spot off the La Jolla coast, with long reefs filled with incredible scenery and marine life.

San Diego's Wreck Alley - loaded with intentionally sunk boats, including the "Yukon", a 366-foot Navy destroyer.

Point Loma Kelp Beds - huge forests of kelp and sea life with great visibility.

Ecological Reserve - 533 acres of pristine sea life off the La Jolla coast. Off limits to boating and fishing activity, perfect for diving, where artificial reefs attract diverse underwater sea life.

Conditions and temperatures can vary drastically, and local shops and lifeguards will help you advise you of the best dive sites.

For more serious diving experiences, **chartered dive boats** provide half-day and extended trips to local wrecks, off-shore islands and dive spots.

Home to many diving equipment manufacturers, underwater filmmakers and photographers. Many retired Navy SEALS and divers live in the area too. Hence you'll find world class instructors, experts and diving shops. You can get trained and dive-certified in a matter of days! Plenty of training programs for non-divers, to help you "get your feet wet," before taking a full certification course. *Source: [www.scubasandiego.com](http://www.scubasandiego.com)*



### **Surfing**

*Surfing is simply a way of life in San Diego.* A true surf-culture that spans all ages - any time of year you can see surfers riding all kinds of waves and breaks. You'll see diverse surf spots up and down the coast, some with beach-breaking, fast waves and others with long, classic, barrel-shaped waves from rock-bottom reef breaks.

It's a demanding sport. But what better way is there to get a great workout while enjoying the power and beauty of nature. More a lifestyle than a sport, and it's easy to understand why

surfing is a daily ritual for many. *The San Diego surfing community is generally a happy, enthusiastic and healthy bunch of people.*

Even if you prefer to just watch, there are some really pristine surf spots, with serious talent on display. Also, major surf competitions are held regularly and the California Surf Museum is on the Oceanside Pier.

A few things to keep in mind:

- The best surf season is generally August through November.

## Why Not San Diego?



•Water temperatures fluctuate seasonally and so locals use full wetsuits in the colder months from November to April.

•In May and October lighter spring suits and jackets will do.

•June through September no more than a bathing suit should suffice.

For beginners, you'll have no problem finding surf shops for gear and licensed instructors. Endless quality options and local experts fill the coastline. **Body boards (or boogie boards)** are another fun way to get into surfing and first getting a feel for the waves. **Surf camps and lessons** will also help you build up confidence and skills, and are available for group and private lessons, for both kids and adults.

North County beaches are most known for the high performance surfing. *Mission Beach* and La Jolla beaches like *La Jolla Shores* and *Tourmaline Surf Park*, have great starter waves.

### Running

Another aspect to the active culture, San Diego is also the perfect place for fitness enthusiasts. Home to the annual *Rock n' Roll Marathon*, multiple triathlons and numerous running events take place here.



The natural beauty is a great motivator, making it easier to get out for a daily run, and enjoy the weather and scenery. Several areas are outstanding for running, hiking and biking:

- [Mission Bay](#) - includes a 7 to 10-mile scenic loop along the water.
- [Del Mar & Torrey Pines Reserve](#) - offers trail running or hiking on ocean side terrain, along bluffs and flat routes.
- [Los Peñasquitos Canyon](#) - trail running or biking across 11-14 miles of canyon trails.
- [Lake Miramar](#) - a marked 5-mile loop reserved exclusively for walking, running or cycling.

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### Cycling & Biking

Exploring San Diego by bike is one of your best options. The diverse landscape is perfect for mountain biking, road cycling or just beach cruising.

You'll find designated paths, trails and paved roads all across San Diego County:

[Pacific Coast Highway \("the PCH"\)](#) - the route runs along the coastline and cyclists can start as far south as the Mexican border and head as far north as Oceanside, then turn around to head back south. Beautiful coastal views with challenging hills and level surfaces.

[Mission Bay](#) - circled by 27 miles of paved paths, it's restricted from cars and makes for the perfect spot for family bike rides and sightseeing. It's also an easy way to explore and connect to Pacific Beach, La Jolla and Ocean Beach.

[The Silver Strand \(Coronado\)](#) - One of the most beautiful cycling routes in California, a 10-mile stretch from Coronado to Imperial Beach is an ideal cycling spot.

[East SD County](#) - desert trails and mountain paths offer relaxed and challenging ways to enjoy the scenery.

[Point Loma Cabrillo Monument](#) - Point Loma is a hilly region with paths for more advance riders. Winding along the coastline, you'll have plenty of stunning views of San Diego Bay, downtown and Coronado.

## Road Cycling

The area is well-known for its cycling enthusiasm. San Diego is swarming with riders of all abilities... from beginners to die-hards! And that's obvious as you'll see riders in full cycling gear, almost everywhere you look.

Many pro cyclers come here to train. But not to worry, it's an open and welcoming community with group training rides for all levels. Local organizations, clubs and shops offer great training and expertise to help you get acclimated and find new routes.

Many bike clubs and cycling organizations are busy promoting healthy lifestyles though cycling:

North County Cycling Club -

[www.northcountycycleclub.com](http://www.northcountycycleclub.com)

San Diego Bicycle Club - [www.sdbc.org](http://www.sdbc.org)

Swami's Cycling - [www.swamis.org](http://www.swamis.org)

Cuyamaca State Park - 100 miles of trails, through 25,000 acres of forests and meadows.

Daley Ranch (Escondido) - set apart as an open preservation area, includes a 3,600-acre area of trails, and includes "the short loop."

Noble Canyon - one of the most popular rides, 10 miles of rough and rocky to winding smooth trails

Mt. Palomar - a particularly challenging, 13-mile route up to a 6,140-foot peak. A well-known track for local enthusiasts.

**Torrey Pines Glider Port** - a historic aviation site with over 100 years of history and a tradition of *non-powered forms* of flight. Aviation pioneers, including Charles Lindberg, have flown from this spot along the cliffs of Torrey Pines. Sailplanes and radio-controlled model planes were commonly flown here too.

Now popular for *paragliding and hang gliding*, and provides tandem flights with world class instructors. With excellent safety records and flight school packages for beginners to advanced levels, it continues to draw adventurers and flying enthusiasts from all over the world.

Entertaining for both children and adults, it's also a great place to come and relax and enjoy the action, with views from 320 feet atop the cliffs.

## Del Mar Fairgrounds - Horse Racing

The Del Mar Fairgrounds and race track hosts over 350 events each year. It was originally founded by a group of famous actors, including Bing Crosby and Gary Cooper. Located in the seaside city of Del Mar, 20 miles north of downtown, it's known by the slogan "where the surf meets the turf."



- Thoroughbred horse racing from July through September. The summer "kick-off" events including the *Del Mar Opening Day Hat Contest*.
- "Surfside Race Place" - a great option for checking out the races. The Las Vegas-style race book offers wagering and off-track betting, sports lounges, restaurants and special events.

- Home to the 4<sup>th</sup> largest fair in the U.S., held mid June through July 4<sup>th</sup>.



## Why Not San Diego?

- The *Summer Concert Series*, hosts free concerts with racetrack admission. And free games, rides and events for kids on the weekends.
- *Del Mar National Horse Show* - from April to May.
- Horse park equestrian center.
- Hosting annual athletic events, consumer shows and more.
- Year round golf center, driving range, and miniature golf.



## Casino Resorts

Not quite Las Vegas, but close enough. 11 Las Vegas-style casinos are just a 30 to 45-minute drive from downtown. *Located in East County and North Inland County regions*, they're built on Native American tribal lands.

It's the largest concentration of Native American Tribal Casinos in the U.S., serving casual players and high rollers.

### San Diego North County Inland Casinos

### Casinos in San Diego's East County

- Sycuan Casino
- Viejas Casino
- Barona Valley Ranch Casino
- Golden Acorn Casino
- La Posta Casino
- Harrah's Resort Southern California
- Pechanga Casino
- Valley View Casino
- Casino Pauma
- Pala Casino
- Santa Ysabel Casino

Gaming options including: *slots, bingo, table games - black jack, poker, roulette, baccarat, pai gow*, and more. Both smoking and non-smoking playing areas are available.

Most are full service hotels and resorts, offering 24/7 gaming and live entertainment, with concert and comedy shows. You'll also find outlet shopping centers, luxury spas and golf courses. And of course, there's countless restaurants offering diverse, international cuisine... from casual and fine-dining, to all-you-can-eat buffets.

Bus service and transportation options are provided by most casinos all throughout Southern California.

### ***Oversight & Regulation***

The casinos are overseen and regulated to ensure fairness, integrity and security. Three levels of oversight are provided by the *National Gaming Commission, California Gaming Commission* and in addition, each Indian tribe has its own *Tribal Gaming Commission*.

Full alcohol service (21 years and older) and minimum age restrictions from 18-21 years are in place.

## Chapter 4 - Excellent Healthcare Facilities

Don't let the fear of leaving your current doctor hold you back from moving to San Diego. You'll definitely find excellent services and top-notch medical professionals with specialties among the best in the U.S.

*The region is known as a leader and innovator in healthcare. San Diego has 25 hospitals and more than 26,000 health and social assistance facilities, employing over 140,000 people. San Diego is home to some of the best ranked hospitals in the nation, and others with excellent regional rankings.*

### The Best Hospitals and Medical Centers

According to *U.S. News & World Report's 2015/2016 rankings*, San Diego has many of the best healthcare providers. Every year, multiple facilities receive top rankings. Ratings are based on critical criteria and patient outcomes.

**#1 - University of California San Diego (UCSD) medical center** - A general medical, surgical and trauma center, the UC San Diego Health System is a hospital and healthcare system associated with the university. *With 685 doctors*, it's the number one ranked hospital in the San Diego metro region and *ranked nationally in 12 adult specialties including:*

- Cardiology and heart surgery - 24<sup>th</sup>
- Cancer - 23<sup>rd</sup>
- Diabetes and Endocrinology - 31<sup>st</sup>
- Ear, nose and throat - 33<sup>rd</sup>
- Gastroenterology and G.I. surgery - 24<sup>th</sup>
- Geriatrics - 18<sup>th</sup>
- Gynecology - 44<sup>th</sup>
- Nephrology - 20<sup>th</sup>
- Neurology and neurosurgery - 22<sup>nd</sup>
- Orthopedics - 31<sup>st</sup>
- Pulmonology - 6<sup>th</sup>
- Urology - 25<sup>th</sup>

Currently there are four hospitals in the UCSD health system, with 10 outpatient clinic locations in the San Diego region.

In 2016, UCSD Health System will open the *Jacobs Medical Center*, the largest new hospital development in Southern California. The 10-story La Jolla location will be home to three specialty facilities: *Hospital for Cancer Care, Advanced Surgery Center and Hospital for Women and Infants.*

The UCSD health system was also awarded "*Distinguished Hospital Award for Clinical Excellence*" by *Healthgrades*, placing it among the top 5% of U.S. hospitals.

It also earned an "A" rating for the third time in "Hospital Safety Score" from the *Leapfrog Group*, and their annual hospital rankings for keeping patients safe from preventable and medical errors.

Source [http://ucsdnews.ucsd.edu/pressrelease/uc\\_san\\_diego\\_health\\_system\\_top\\_ranked\\_by\\_healthgrades](http://ucsdnews.ucsd.edu/pressrelease/uc_san_diego_health_system_top_ranked_by_healthgrades)

**#2 - Scripps La Jolla Hospitals and Clinics** - A general medical, surgical and trauma center in La Jolla, with 777 doctors, it's ranked 2<sup>nd</sup> regionally and *nationally ranked in 8 categories including:*

- Diabetes and Endocrinology - 13<sup>th</sup>
- Ear, nose and throat - 37<sup>th</sup>
- Geriatrics - 31<sup>st</sup>
- Gynecology - 14<sup>th</sup>
- Orthopedics - 23<sup>rd</sup>
- Pulmonology - 22<sup>nd</sup>
- Gastroenterology and G.I. surgery - 35<sup>th</sup>
- Cardiology and heart surgery - 19<sup>th</sup>

## Why Not San Diego?

#3 - **Scripps Mercy Hospital** - the 3<sup>rd</sup> ranked, general medical, surgical and trauma center in San Diego, with 533 doctors. *Its ranked 42<sup>nd</sup> nationally for diabetes and endocrinology*, and scores very high in 3 other specialties.

It has 5 hospital campuses, 11 clinics and 12 medical center sites throughout San Diego.

#4 - **Kaiser Permanente San Diego Medical Center** - the 4<sup>th</sup> ranked regional general medical, surgical, and trauma center. It has 58 doctors and focuses on 11 adult specialty areas. It also has high performance ratings in 3 areas including: pulmonary disease, heart failure and knee replacement.

Kaiser also has 20 clinics spread around San Diego.

#5 - **Sharp Grossmont Hospital** - located in La Mesa, Sharp is the 5<sup>th</sup> ranked regional hospital and general medical, surgical and trauma center. *With 623 doctors*, it performs highly in pulmonary disease and hip-replacement procedures, and is also a highly accredited rehabilitation facility.

The Sharp Healthcare Network has 4 acute care hospitals, 5 urgent care centers and several other service facilities in the San Diego area.

**Rady Children's Hospital** - a general children's hospital and trauma center, is the 6<sup>th</sup> largest children's hospital in the U.S. and has 377 hospital beds. *It's nationally ranked in 10 categories:*

- Orthopedics - 2<sup>nd</sup>
- Cancer - 25<sup>th</sup>
- Cardiology & Heart surgery - 35<sup>th</sup>
- Diabetes & Endocrinology - 15<sup>th</sup>
- Gastroenterology and G.I. surgery - 37<sup>th</sup>
- Neonatology - 25<sup>th</sup>
- Nephrology - 38<sup>th</sup>
- Neurology and neurosurgery - 19<sup>th</sup>
- Pulmonology - 33<sup>rd</sup>
- Urology - 37<sup>th</sup>

Source - <http://health.usnews.com/best-hospitals/area/san-diego-ca>

**Tri-City Medical Center** - serves the coastal communities of Carlsbad, Oceanside and Vista with a hospital nearby, wellness center and outpatient services.

**Palomar Health System** - in north county San Diego is the largest hospital district in California, covering 850 mi.<sup>2</sup> *The Palomar Medical center, a billion-dollar hospital in Escondido, ranked the fifth most technologically advanced hospital in the world.*

Source: [www.sandiegobusiness.org/industry/healthcare](http://www.sandiegobusiness.org/industry/healthcare)

## Live well, San Diego!

San Diegans are always raising awareness for wellbeing. In particular, a 10-year collaboration called “Live Well, San Diego,” is aimed at addressing the root causes of disease and rising healthcare costs. The widespread program involves local governments and community partners, including the healthcare and business community, faith based groups, schools, law-enforcement, cities and tribal governments.

The idea is to change the social factors leading to chronic illness. This highlights the factors weighing heavily on the health of the community, specifically: safety, jobs, education and housing.

The programs goals are to...

- Reduce childhood obesity and preventable deaths
- Lower heart and respiratory conditions
- Prevent diabetes and cancer
- Strengthen the link between physical and mental health
- Focus on creating safer communities from crime and abuse
- Disaster and emergency preparation.
- Help people develop financial literacy and self sufficiency to alleviate poverty

*Source: California Healthline - [www.californiahealthline.org/insight/2013/san-diego-countys-10-year-public-health-initiative-shows-early-progress](http://www.californiahealthline.org/insight/2013/san-diego-countys-10-year-public-health-initiative-shows-early-progress)*

### **Integrative and Complementary Medicine**

San Diego is truly a health-conscious area. With a long tradition of integrative and preventative approaches to healing and wellness, alternative medicine is very well established in San Diego. There is an abundance of providers focusing on physical fitness and holistic and personalized care, including:

- Acupuncture,
- Aromatherapy
- Massage Therapy
- Reflexology
- Herbal Medicine
- Reiki
- Herbal Medicine
- Qigong
- Meditation

## Chapter 5 - Finding The Best Home of Your Life

Now that you're falling in love with the idea of San Diego, let's look at the more practical matters of setting up camp here. Choosing your living options *with an unbiased and open mind is essential*. You might be eager to get into this amazing retirement paradise, but first you should review every option.

### Renting May be Good Temporary Option

In most of the US major housing markets, buying a home is actually cheaper than renting. Keeping in mind house prices fluctuate constantly for various reasons, according to real estate website Trulia.com, recent San Diego median home prices are \$488,959 and median rent price is \$2,325, as of Sept. 2015. Source: [www.citylab.com/housing/2015/10/where-should-millennials-rent-or-buy-in-the-us/411841/](http://www.citylab.com/housing/2015/10/where-should-millennials-rent-or-buy-in-the-us/411841/)

In San Diego, rent prices are rising and significant local job growth has fueled demand for rentals.

Depending on interest rates, your tax bracket and how long you stay in your home, it can be anywhere from 10% to 31% cheaper to buy a home vs. renting. Source: [www.trulia.com/vis/rentvsbuy-spring-2015/](http://www.trulia.com/vis/rentvsbuy-spring-2015/)

- Rental prices in San Diego are the 11<sup>th</sup> highest in the U.S.
- Homeownership levels in San Diego are the lowest in the past 25 years.
- San Diego is still the most affordable in the 3 major California markets.

Nevertheless, renting can be a *temporary option* so you can consider how you can make San Diego a retirement reality. See what your budget allows, if renting or buying makes sense.

Trulia.com also offers a **free calculator** to help you get a better idea: [Trulia.com's Rent vs Buy Calculator](#)

### Rentals in 55+ Communities

55+ communities offer a limited number of affordable options. All-inclusive retirement communities, apartments, condos, single-family homes and manufactured-home, senior communities are all around San Diego.

There are many particulars to consider in the 55+ rental market and a good way to sample the lifestyle in these communities may be a short-term rental.

*Make some friends and get the inside scoop to understand every aspect of community living, including rules, regulations fees, amenities and the social scene.*

Historically, only a small number of 55+ homes have been available on the rental market. However, at any given time a handful of homes may be available to choose from.

### Recreational Vehicles

RVs are a great way for traveling south for the winter and seeing much of the country. *Caravans, campers or motorhomes* as they're also called, come equipped with kitchens, bathrooms, sleeping areas and even dining rooms, desk space, closets, electrical systems, generators and satellite Internet.

"RVers" have no problem settling into cozy mountain, desert, beach or lake locations all around San Diego County. There are over 50 RV parks in Southern California and 20 in San Diego County. Many RV Parks offer resort and camping accommodations, including hook-ups for electricity, sewer, water, Wi-Fi, cable TV. And they also allow pets.

*Good Sam Club* is the world's largest RV club organization offering discounts, service and info for promoting safe and enjoyable experiences for snowbirds and RVers - [www.goodsamclub.com/](http://www.goodsamclub.com/)



## Why Not San Diego?

**Vacation rentals** – seasonal rental properties (with different winter or summer rates) including houses, condos and cottages, are a great way to dip your toe in San Diego housing market.

[Flipkey.com](https://www.flipkey.com) is a great site to find weekly or monthly rates on vacation rentals. You'll see beautiful homes from every region of San Diego, with constant supply coming on the market. [Zillow.com](https://www.zillow.com) is another great way to get a feel for current price ranges, styles, options and locations.

*Overall, renting in San Diego, (or even are RVs) is a solid choice. Even though it's more expensive than buying, it's a great temporary option to minimize your risk. It could be your best way to determine if a style of home, or a community, is a good fit without making a big mistake or too big of a commitment.*

## Buying a Home

In San Diego, home prices vary widely depending on the neighborhood. But 10 years after the largest housing market crash in U.S. history, home values are still undervalued and haven't fully recovered to their peak levels of November 2005.

Home values in San Diego are up 29% since 2012, but prices still have to climb another 15% to reach their peaks, compared with other metro areas. Prices in markets like Dallas and Denver have already topped their previous record highs, while Boston, San Francisco and Charlotte are all close to breaking their record highs.

Home values fell really far in San Diego, roughly more than 40% from November 2005 to April 2009. Since the economy and job markets have recently shown improvement, more and more people are considering buying a home again. Low interest rates still provide a great opportunity to buy. And rates in California and nationwide have steadily fallen since 2013.

According to Jonathan Horn of the San Diego Union Tribune, the rate of price increases is slowing down. Sales are slowing and the market is currently driven more by consumers, *rather than investors as in years past*.

Investors left the market because there are less opportunities for gains. Foreclosures have declined 31% from 2013 to 2014, when foreclosure re-sales were driving prices higher. Fewer foreclosures in general have also preserved property values on neighboring homes. Short sales declined from 17.1% in 2013 to 7.1% of the market in 2014. This points to a stable growth and a sustainable upward trend.

But be alert. According to Mark Goldman, Real Estate agent and lecturer at San Diego State University, interest rates have remained low *but when they start to rise, buyers will come into the market to capitalize on the opportunity*.

And according to the S&P Case/Schiller home price index, *prices are slowly rising in San Diego*:

- In June 2015 home prices increased 4.6%, *more than double rate of inflation*, but in line with the rest of U.S. average price increases.
- 6.6% one-year increase in prices as of September 2015.
- 38,383, the number of homes sold in San Diego in 2014, down from over 60,000 in 2005 and the *lowest since 2011*.

Sources: San Diego Union Tribune- [www.sandiegouniontribune.com/news/2015/jan/24/housing-real-estate-year-in-review-housing-homes/](http://www.sandiegouniontribune.com/news/2015/jan/24/housing-real-estate-year-in-review-housing-homes/).

[www.sandiegouniontribune.com/news/2015/aug/25/case-shiller-housing-trends/](http://www.sandiegouniontribune.com/news/2015/aug/25/case-shiller-housing-trends/)

*Buying opportunities in San Diego are still looking good. Buying in the near future could lead to nice price appreciation as the market continues to strengthen here.*

## Chapter 6 - Narrowing Down Your Home Choices

Living in San Diego offers an outstanding value. *After all, the San Diego lifestyle alone gives you much more than any other retirement destination.* And then there's a huge variety of home options to choose from. So let's look at what kind of home you can expect to spend your retirement in.

### Traditional Homes

Traditional style homes in San Diego don't stick to any one particular style or genre. Many different features, designs and sizes are popular throughout San Diego. Most have garages, yards, decks, patios, a foyer entry or even a pool. In this area, outer materials are mostly brick, stone or stucco.

In San Diego some of the most popular styles include:

Ranch homes - very simple designed, one-story homes, with attached garages and big windows.

Split level - a multi level, ranch-style home with staircases, exterior windows and attached garages.

Townhomes - common in urban areas, close to major shopping, entertainment. More spacious homes having multiple floors, they are built along side each other and are attached to the neighboring units.

Post-modern style - usually newer homes with unique designs. Distinctly different than anything else with special construction and even green technology.

Spanish style - or "*Mission*" style - a typical San Diego architecture, with red colored *Terra Cotta* tiled roofing, archway and stucco exteriors.

Craftsman style - an older style of home, typically with large front porch areas and pillars.

Source: [www.cthomesllc.com/2011/02/top-5-styles-of-san-diego-houses/](http://www.cthomesllc.com/2011/02/top-5-styles-of-san-diego-houses/)

### Tract Homes

These are typically new home communities, part of a housing estate built on a tract of land subdivided into different lots. These homes are usually built in the same design or style. They use prefabricated components like roofs, staircases, and plumbing systems, etc. This method gives the builders economies of scale so they can offer lower prices on the homes.

### Reducing Costs

*Unlike tract homes*, older homes can have higher annual maintenance and repair costs for things like water heaters, HVAC systems, washer and dryers and roof repairs. As you've probably have already learned, these expenses add up over time.

Instead, tract homes are more modern homes, efficiently built with new technology, quality construction and warranties. So they usually have little to no repairs or renovations to worry about. Overall this saves tremendous cost and time, offering higher resale values, lower taxes and insurance costs.

Source: [www.newhomesource.com](http://www.newhomesource.com)

### Condominiums and Townhomes

With a huge assortment of condos in San Diego, you can cherry-pick from high-rise or low-rise condo communities, golf club condo communities, university area condos and even beachside locations with ocean views.

Condos are more like large apartments that can be either one or two levels. *Townhomes* are full-sized, individual homes, placed side-by-side. They can share one or two walls with neighboring homes.

Townhomes communities are also numerous in San Diego. These are built on tree-lined streets, within gated communities with amenities like pools, hot tubs and secure parking. Compared to a condo, they usually have a lot more living space and a private patio. In most cases, townhomes let you have a yard and park your car in your own driveway or garage.

**Another big difference between between condos and townhouses is the form of ownership.** *As a condo owner, you own only the interior of your home.* But the *condominium association* retains the majority ownership of the exterior, including the land and all common areas. They're responsible for the maintenance of all exterior areas. As an owner, and a member of the condominium association, you'll own a small percentage of the community and its amenities.

With townhomes *Home Owner Association fees* (HOA) cover maintenance and insurance for the common areas, trash pick-up and even landscaping. But with townhomes, you own the land and the exterior areas (yard, deck, patio, driveway, etc.). *So that means you are also on the hook for these areas and even roof and trim repairs.*

Condos typically offer less privacy and can be on any floor of a building or complex. Instead, townhomes always start on the ground floor, can have multiple floors and generally offer more privacy. Condos are usually smaller living areas with high HOA fees well while townhomes are larger with lower fees.

Source: [www.diffen.com/difference/Condo\\_vs\\_Townhouse](http://www.diffen.com/difference/Condo_vs_Townhouse)

## Manufactured Homes

Also known as *mobile homes*, or *factory built homes*, these styles are always the most affordable option. Constructed almost completely in a factory, they can come in any size or design, including one or two levels. Once built, they're transported on wheels to the community and placed on a foundation. This is one of the most common style homes in 55+ San Diego retirement communities.

*Prior to 1976, these style homes were called "mobile homes," since then all homes built in this style are now called manufactured homes.*

*Manufactured Home Park* communities have small yards and no attached walls, offering more privacy. With great living space they can typically range anywhere from 450 ft.<sup>2</sup> to 2800 ft.<sup>2</sup>, with 2 or 3 bedrooms or more and 1 or 2 baths.

*Manufactured home prices are a great value versus other style homes.* They are always on the low side of the 55+ senior community housing options. In general, the prices for 55+ community options are roughly anywhere from \$40k to high \$500k's, including apartments, condominiums, manufactured homes.

*Some of these communities require you to buy both the home and the land it sits on.* You'll pay monthly homeowners fees (HOA), for upkeep and maintenance of amenities and community areas. Other communities require you to buy the home, *but rent the land*. This is called "space" or "lot" rent, which also covers fees for upkeep of common areas and management.

Other similar communities are called "co-ops parks." Here the park is completely owned by the residents who each own their own home, the land, and a percentage of the common areas. HOA fees are due for your portion of the upkeep and management.

*Even though there is a strong demand, prices are the most affordable versus other style homes and housing.* Most of these are *active retirement communities*, with things to do and events all throughout the year.

There are a total of 60, 55+ communities in North San Diego County alone. Because land prices have increased in San Diego, many new manufactured home communities aren't likely to be built. This generally keeps demand high for this area of the market. You'll generally find older homes with beautiful interiors. Most are very well-maintained and have undergone various renovations and upgrades.

## Other Active Adult Communities - 55+ Community Homes

Still there are many 55+ communities that offer *non-prefabricated homes*. These include diverse models and sizes anywhere from 900 - 2,800 ft.<sup>2</sup>:

- Twin-homes (“attached” sharing a wall with neighboring units)
- Detached single family homes
- 1 or 2 floors
- 2 to 3 bedrooms
- 1.5 to 2.5 bathrooms
- 1 or 2 car garages

A few of these communities are set along golf courses with landscaped streets and diverse mountain, golf course and ocean views. They offer full amenities, some including:

- 18-hole golf courses
- Community centers
- Swimming pools and spas
- Tennis courts
- Bocce, croquet and shuffleboard
- Computer rooms
- Libraries
- Billiards
- Presentation areas

Club houses include

- Fitness centers
- Locker rooms and showers

## Independent and Assisted Care Facilities

Continuing Care Retirement Communities (CCRC), or also called *life care communities* are an environment for active living, where all aging care needs can be met in a single residence. An ideal solution in the event that your health deteriorates in advance years.

Nevertheless, these are beautiful homes in a resort-like communities. But you do not own these homes. Instead, you pay monthly fees which include all bills, utilities, services and activities. Skilled nursing or specialized care available if needed. CCRC’s can offer 1, 2, or 3 bedroom units.

Services and up-scale amenities may include:

- On-site assisted living
- Skilled nursing care
- Memory support services
- Well-equipped medical and nursing care facilities
- Fully staffed including 24-hour emergency responders
- Restaurants
- Pools & whirlpool spas
- Fitness centers
- Hair salons & spa
- Business centers
- Valet parking
- Workshops & recreation programs
- TV/Internet
- Pets allowed
- Courtyards & landscaped gardens

### **Master Planned Community:**

*A residential plan containing many recreational amenities like parks, golf courses, lakes, bike paths, and jogging trails. These are very large scale plans and they are clearly distinguished by the large amount of amenities vs. normal housing subdivisions.*

And also...

- RV parking space
- 24-hour security and patrol services.

There are 7 CCRC facilities in the San Diego area, you can see the full listings here: [www.seniorhousingnet.com/seniorliving-search/san-diego\\_ca/continuing-care\\_type](http://www.seniorhousingnet.com/seniorliving-search/san-diego_ca/continuing-care_type)

## Summary - 55 + Communities

San Diego retirement communities offer diverse housing styles, sizes and price options:

- Manufactured Homes
- Duplex Homes
- Condominiums
- Detached Homes
- Apartments
- Independent and Assisted Care Facilities

In addition, these are active senior communities, perfect for those who have no plans to slow down in retirement. They're filled with active people, who are young at heart!

There's really no sacrifice to make or anything you'll have to give up. In fact, living here frees up your time from home and lawn care, alleviates worries about safety and protection and reduces all the

## Chapter 7- Real Estate Expertise and Guidance

With all this information to digest it might seem overwhelming. Having so many choices could be distracting or even bring a bit of *analysis-paralysis*. If you have enough time, you should explore all these options in more depth... *and certainly take the time to sample the lifestyle first-hand.*

*For those with a shorter time horizon, its important not to rush your decision.* Even if you think you've got your dream home picked out, be sure to consider at least a few options... including different styles, locations, communities... and of course your budget.

Ideally, your retirement years could be the finest of your life! This e-book gives you the high-level information so you can get some ideas, gather your thoughts and start asking your own relevant questions.

### Ultra-Local Real Estate Professionals

Ultimately, an experienced and *local* Real Estate Agent could make a big difference. There are some unpleasant experiences that seem all too common among retirees making such a big move. Being overly focused on *only a few aspects* of retirement (and overlooking many others factors), come back to haunt them later on.

### Talk to at Least 3 Different Agents

Interviewing several agents before you chose... *is a must.* There are several things you should look for when considering an agent:

- Agents with experience working with baby-boomers and retirees.
  - A **SRES** (Senior Real Estate Specialist) designation is a good indication that the agent will understand your needs.
- Check out reviews and feedback from previous clients.
  - What do other retirees (*or people similar to you*), have to say about the agent?
- They should be locals, who've lived in San Diego for a long time and know the area thoroughly.
  - Can they give you insight on cost of living, taxes and your questions and concerns on affordability?
- In particular, it would be ideal to find agents who *know the community, neighborhood and even the street that you are interested in.*
  - Have they helped others move into the same areas? Do they know your future neighbors? Have they resolved their issues and concerns too?

You'll need an expert who can give you clear explanation of all the finer details, especially for the requirements and particulars of a retirement community. This includes doing the following:

- Inspecting the financial records of the homeowner's association.
- Explaining the services offered; maintenance and repair, caretakers, security, etc.
- Club membership options, costs, activities and events.
- The approval process and requirements for new residents.
- Understanding the rental restrictions of the community.
- Rules regarding pets, visitors, parking, smoking *and anything else you don't expect.*

*Most importantly you want an agent who truly listens to you. Someone who doesn't do all the talking. But someone who's actually interested in getting to know you and your needs. Caring agents with a warm and friendly touch.*

### ***Choose an Agent with a Strong, Trustworthy Reputation***

Your agent will work on your behalf. A "buyer's agent" is who represents and advises you, *so you're not alone when negotiating with the seller*. Unfortunately, you might not always get impartial advice from sellers.

They should also work with a team of professionals, including inspectors, mortgage agents and designers/contractors. Your agent should have plenty of contacts to help supplement ones you may already have.

Keep in mind, a good agent can save you several thousands of dollars on your purchase. Your agent will tell you everything you need to look for in a property. They'll have their "fingers on the pulse of the market," and will always negotiate in your best interest. **That's their job!**

One final thing to remember when buying a home, real estate commissions are paid for by the home seller, out of the proceeds of the sale. So, working with and having a buyer's agent looking out for your best interests won't cost you a penny.

*Of course a seller's agent will be a truthful professional, but if you were on your own, you might not be prepared to ask the right questions. For example,*

- *Are the prices and options fairly priced?*
- *Is the seller willing to negotiate the price?*
- *Are there other re-sale options that I should consider?*



## Chapter 8 - Biggest Mistakes to Avoid

We fully believe you'll love the San Diego retirement lifestyle. However, we don't believe you should rush the decision, or move here without carefully considering your own circumstances. *But you should also listen to the mistakes many other retirees have made.* Real Estate professionals are the best source, because they always hear the same questions, problems, concerns. They have a lot to share on how to make the process flow smoothly.

### Misunderstanding San Diego

Don't be put off by the median home prices in San Diego... roughly \$465,000 as of Nov 2015. *Source:* [www.zillow.com/ca/home-values/](http://www.zillow.com/ca/home-values/)

Anyone with a budget of \$300,000 or less can start getting discouraged when they search real estate listings. They might see many properties out of their price range. And instead they can find newer, more spacious homes in areas such as Arizona, Nevada and Florida for under \$300k.

*In San Diego the majority of homes in this range are condos and manufactured homes.* Some people might hesitate if they're not comfortable with these styles.

*You might be getting more home in those other locations, but with all things considered, you're getting a much better value in San Diego. After all, the rewards of living in San Diego will win out every time over the allure of cheaper priced homes, in seasonal locations.*

### **Take a practical approach to choosing a community and home in San Diego.**

It's important to set your expectations appropriately. For those who have done their homework, and do move to San Diego, they understand exactly why the housing market is priced this way.

*The San Diego lifestyle and climate are simply spectacular! No other location can match the natural beauty and provide the same chance to be active and outdoors all year round. With endless activities, arts, culture and attractions, there's something for people of all ages, tastes and styles.*

Once this is fully understood, retirees can quickly let go of the stigma of living in manufactured homes or even condos. *Contrary to what you might think, these homes are quite spacious and beautiful.* And with the proper research, you'll clearly see how practical and affordable these options are for the \$300k and under price range.

*Some retirees love the easy care of the small home... and never could have imagined how wonderful it would be to live in a 55 in a manufactured home. Many find it brings peace of mind financially. Especially when thinking about spending their retirement lives taking care of a big yard, big house and big heating bills! They also enjoy having less of a footprint in the environment while managing with a little less of the material things than they thought they needed.*

*Source:* <http://mobilehomeliving.org/advantages-and-disadvantages-of-mobile-home-parks/>

## Choosing Desert or Tropical Areas

As Realtors we hear from retirees who've settled in desert areas, and many have expressed a desire to sell and move to San Diego for the mild climate. *Ignoring the desert heat, especially in the off-season is a huge mistake.*

Desert environments have brutal summers. Except for staying indoors, you'll find very little relief from scorching temperatures. This trend seems to be getting worse every year. Summer temps are often over 100°F, while desert winds can blow sand everywhere - into your eyes, car and home, etc.

*Florida summers can have 100% humidity, multiple hurricanes and frequent rain.* Allergies are no fun either. While they might make for ideal "wintering" locations, the off seasons are quite a different story. At times, it's just too hard to be outside during the daytime.

### **Once the nice winter conditions fade, how do you survive the summers?**

If you like to be outdoors, it can be particularly challenging, and you need a lot of sunblock too. Before you decide on a desert home, don't end up just *trading-off* between brutal winters of your current home and unbearable summers in retirement.

*San Diego is the answer.* Even if you're settling for a smaller home, with a few years on it, the real attraction is the weather and lifestyle! Especially here, with so many things to do and an outdoor lifestyle to keep you busy, *you'll likely be spending less time in your home versus areas like Florida, Arizona and Nevada.*

*There's more to retirement than just sunshine.* Even though the housing market is more favorably priced in Arizona, Nevada and Florida, they can't compete with the perfect year round climate **and** great lifestyle of San Diego.

*In addition, doctors and scientists confirm that a temperature of 72° is the optimal weather temperature for the human body. It's the temperature where body stays perfectly regulated. It makes getting rid of excess heat easier and helps keep up a higher metabolism. It's also the average annual temperature of San Diego!*

## Other Common Retirement Mistakes to Avoid

*"If only I would've known that before..."* - a phrase you don't want to repeat. Many retirees have experienced the effects of short-sighted planning. Most recommend that you *do your research and even rent first* to get a firsthand feel of what life is like in your new locale. *How disappointing would it be to move and discover your new environment isn't right for you?*

### ***Not fully understanding community rules and regulations***

If you hate strict rules, make sure you investigate the community regulations in advance. Depending on your personality, some 55+ retirement communities may be more laid-back or too restrictive for your liking.

### ***Not getting enough due diligence from your real estate agent***

Besides understanding community policies, some communities have important financial or legal issues that could affect you. Especially regarding the financials of the home owner's association.

Understand the *maintenance sinking funds*, especially in older communities. Could the community be bought out, and ownership transferred? And what kind of obligations and assets will pass to the homeowners association? You should also know about potential foreclosures in your community.

### ***Moving to an active adult community, and not socializing***

Most communities are very social and interacting with neighbors is part of the attraction. If you're not comfortable with this idea or lifestyle, you may wish to consider options with more privacy.

Meeting new friends and companions might greatly enhance your life. You don't have to be best friends with your fellow residents, but they could have a big impact on how you enjoy the community.

### ***Moving into a socially closed environment***

Communities with small cliques and unwelcoming people is another potential problem. If your neighbors seem insincere, or not interested in knowing you, you could regret your decision.

### ***Moving too far away from family and friends***

If you're new home isn't very close, how often will they come to visit you? Or, how often are you willing to go visit them for holidays, birthdays and events? This could have you traveling back and forth several times per year. How practical would that be? However, people love to travel to sunny San Diego - perhaps your family will too.

*A location with easy access to airports is important if you can't actually live closer to your family.*

### ***Moving closer to family, children and grandchildren***

This is one of the biggest reasons to move. Retirees like *Sharon Roberts* have commented, be careful not to rush in and find yourself in a place where you don't like the weather, the political or social scene, or the landscape and environment. Be sure to factor in what matters most to you, and what you enjoy personally. *After all retirement is a chance to reinvent yourself and explore life.*

### ***Assuming that your children would have time for you***

Many retirees realize that there's no room in their children's lives for them. Depending on your relationship, if you're not necessarily on the best of terms, then don't expect all that to automatically change when you move nearby. You might not get along better with them just because you're closer. *Otherwise, you could be counted on for free babysitting or pet sitting.*

Source: [www.topretirements.com/blog/general-retirement/the-10-worst-retirement-mistakes.html](http://www.topretirements.com/blog/general-retirement/the-10-worst-retirement-mistakes.html)

### ***Working - if a younger spouse is still in the workforce***

Consider that changing jobs and locations is a whole new dilemma at this age. *How likely is your spouse to find a comparable job in terms of pay and experience?* Joining the job market is likely much harder for baby boomers who are starting fresh in a new area.

San Diego's economy is doing quite well, but you're not guaranteed to find employment in-line with your work skills and salary expectations. Until you're established, working for part-time wages, or in a completely different field may be all you can hope for.

### ***Retiring too soon***

Realizing that you're not ready to stop working can be emotionally difficult. The feeling of *something missing* is natural at first. For some retirees, it's a challenging time of transition. Financially it's also a potential disaster. And many retirees find themselves short on funds and realize it's too hard to find any meaningful work.

### ***Planning your retirement too late***

*A classic problem.* Starting your planning too late usually leads to rushed decisions. Give yourself enough time to develop a solid plan with different *fallback* options. Many retirees neglect this level of detail. It leads to fear and worrying about retirement, instead of looking forward with joyful anticipation.

*Thinking about where, when and why you'll retire are important basic steps.* Of course you also need to determine how to afford your retirement life. Some basic planning tips and advice will help clarify and start to alleviate your worries.

### ***Not knowing the area well enough before deciding***

Besides getting a feel for the off-season climate and neighbors, a few other factors about the local area need attention. *Know your potential taxes and the cost of living, especially for items and services you're dependent on, or that are most relevant in your life.*

### ***Understand how close you are to medical care facilities***

Are there on-site options in your community, or how far do you have to travel to see your doctor?

Research doctors, especially if you have specific health issues. Make sure you find one you like in the area and verify your insurance coverage. Even if you're healthy now (as you're entering retirement), the picture could look much differently as you approach your 70's and 80's.

### ***Maintaining two homes in retirement***

Especially for snowbirds, buying a second home could be costlier than you imagine. Even if you take advantage of great home prices and low mortgage rates, *costs and expenses for two homes add up quickly.*

### ***Not downsizing your home before retiring***

Quickly finding an economical, better-fit home is a huge advantage in building retirement savings. A large, empty home comes with higher bills, maintenance and taxes. This usually means less savings for retirement.

In fact, many retirees still wait way too long (well after their kids finish college and move out), before transitioning into a smaller home. *Don't wait until your children are fully grown and on their own before downsizing... do it well before retiring.*

Source: [www.marketwatch.com/story/5-real-estate-mistakes-retirees-make-2014-10-20](http://www.marketwatch.com/story/5-real-estate-mistakes-retirees-make-2014-10-20)

### ***Not investing the home equity***

Downsizing your home can bring a big chunk of cash. *But not everyone buys a smaller home that's actually less expensive.* This is also a concern.

*But when downsizing does bring a windfall... avoid spending it quickly.* A well planned investment strategy is important, and includes knowing when and how to spend it. Especially when considering taxes, your savings and other retirement funds.

### ***Living too lavishly, not being frugal***

*"Keeping up with the Jones's" might put a big dent in your retirement planning.* It's likely you should curb your lifestyle at some point to build up retirement funds. Even if you're already wealthy, it's still a solid way to prepare for the unexpected.

## Why Not San Diego?

*Stick to a budget.* A modest lifestyle of living below your income (with smaller houses, driving used and ordinary cars, booking with cheap hotels and airlines) *doesn't mean living a life of boredom and starvation.*

Use good judgment to spend only what is truly necessary. Have a well-defined savings plan, investing in IRA and 401(k) plans. This will help prepare for a satisfying retirement.

### ***Carrying a Mortgage into Retirement***

Will it be feasible to pay a mortgage into your 70's, 80's and 90's? Will Social Security, IRA distributions and other savings last you long enough with a mortgage still in place? If possible, do everything you can to avoid it.

## Chapter 9 - What to Do and Where to Start

First off, don't wait until you're retired to start planning. Think about it while you're still working and earning.

### Where do you want to be?

*This could very well be the place where you live the rest of your life! It should also be where you are most happy!*

### When do you want to be there?

How old will you be, or in what year do you want to move? Having a realistic timeframe, without rushing the planning and decisions, helps you avoid skipping important steps.

### Why do you want this?

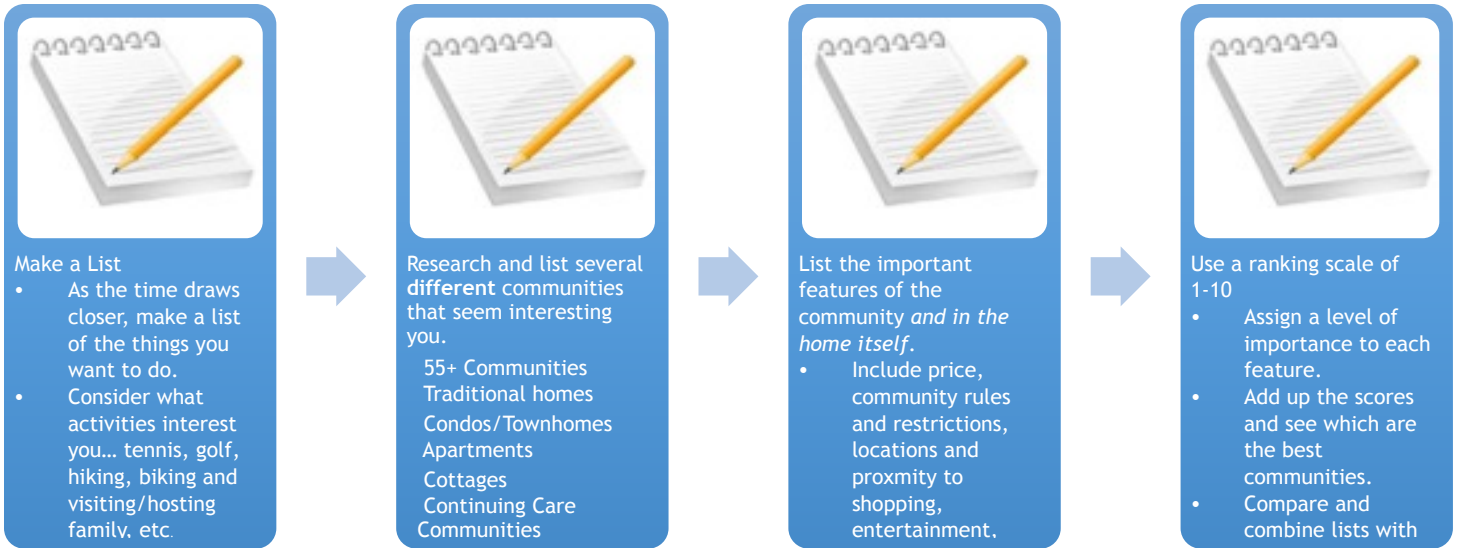
Help motivate yourself with what's important to you. *Don't just settle for something that sounds nice.* Be sure of your decision, that it makes sense for you, *and not just because everyone else is doing it.*

### **An exercise to help you get started**

- 1) Make a List - As the time draws closer, make a list of the things you want to do. Consider what activities interest you... tennis, golf, hiking, biking and visiting/hosting family, etc.
- 2) Research and list several different communities that seem interesting you.
- 3) List the features important to you in the community *and in the home itself*.
  - a. Include price, community rules and restrictions, locations and proximity to shopping, entertainment, attractions and medical care.
  - b. Include anything useful you learn about the neighbors and members.
- 4) **Use a ranking scale of 1-10**, assign a level of importance to each feature. Add up the scores and see which are the best communities.
- 5) *Do this with your spouse, so that each of you create your own list with your own rankings.*
- 6) Then compare the two and combine your lists.
- 7) Narrow down the best options and eliminate the communities with a low score.

*Combine the lists based on the highest rankings so that you have a master list to work off.*

## Why Not San Diego?



*Do this research in person when you visit potential new homes, when you talk to local realtors and when talking to other residents. Use the internet for websites, message boards and comments from other retirees for additional insight.*

Source: [www.topretirements.com](http://www.topretirements.com).

## About the Authors

### The DreamWell Homes Team

Jean and Ken Tritle are licensed Realtors® in the state of California. Jean has a real estate broker's license (CalBRE# 01777754) and Ken has a real estate salesperson license (CalBRE# 01892793) and is also an SRES, senior real estate specialist. They work under Richard Realty Group as their real estate broker. Their office is located in 2792 Gateway Rd Ste. 103, Carlsbad, CA 92009.



They value integrity, respect, honesty, relationships, and service to others. They believe that people are put on earth for a reason - *to serve others beyond their own personal needs.*

They specialize in assisting 55+ home buyers and sellers from all over the U.S. and internationally... and have helped many happy retirees through their specialized, team approach.

### *Teamwork and partnerships all over the country*

As 5-star rated and experienced real estate professionals, *their business is about service.* In this very competitive world of real estate, service is everything. And theirs is second to none, having earned DreamWell Homes a valuable source of referrals and [testimonials](#).

While many Realtors® choose to work individually, the DreamWell Homes team is one of the few who chooses to work with other Realtors®. Their network of top nationwide brokerages consistently generates referrals for clients buying and selling homes throughout the entire U.S.

This approach has proven to be a win-win for clients and their team of Realtors®. Specifically, it gives clients access to a network of highly skilled agents, with the right expertise to help customers with their real estate goals.

They first learn more about a client's situation, timeframe, and property needs, including their desired location. From there, they make every effort to help by finding an agent who has demonstrated expertise in buying or selling homes of that style, in that unique location or community, to give the client the best experience possible.

### *Your partners in helping accomplishing your real estate and life goals*

Their focus is always on client satisfaction. Their combined years in the real estate industry provides the necessary experience to help with nearly every real estate need. Whether it's finding you a home, helping you find the best loan, or helping you get the most out of selling your home... trust them to guide you.

If you are considering real estate professionals, please give the DreamWell Homes team the opportunity to earn your business. *Our services are free*, so if there is anything you need, please let us know.

**Contact the DreamWell Homes team now!**



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