



Chapter 1

**Planning Your Rural Retirement**

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## **Why Rural Retirement?**

We are enjoying our rural retirement lifestyle. Our transition from suburban working life to rural life was an adventure, but one definitely worth the effort. It is likely I'm a lot like you: I wanted out. It was a feeling that had been growing in me for years. Retirement was approaching and I was tired of the crowded commute. I was tired of noise. I was tired of the lack of privacy even in my own suburban back yard. I was ready for a change. Fortunately, my wife was too.

After spending our entire working lives living in suburban neighborhoods, raising two boys along the way, we felt ready to move to some place with more elbowroom. We wanted the privacy and scenery found on rural property. We wanted a less hurried lifestyle. In this, it seems we are far from unique. Thus we answered the call of the wild and went rural.

Of course, there was another important issue: **Cost-of-Living.** Retirement meant we were going to experience decreased and fixed monthly income. Living in an area with a lower cost of living seemed an attractive goal. It turned out that it was also an easily achievable goal. There are large portions of the U.S.A with both lower land prices and lower cost of living. Those areas tend to be in the middle of the continent but with careful research, lower cost-of-living locations may be found on either coast. It is not unusual to cut your cost of living by half moving from a large urban city and even by a third moving from suburban areas on either coast. That can make a big difference in your life style after retirement.

## **About this book**

Retirement to a rural location is a huge change for most people. Unfortunately, little specific information is available about how to go about making that change. Most of us are not Hippies from the 1960's nor are we Survivalists looking to drop out of society and hide in the woods. We just want a simple, quiet rural lifestyle. This book is intended to help you achieve that.

We had to muddle through, learning as we went. We did do something that helped make our move to rural life in the Missouri Ozarks a success. We began working on it several years before we actually retired. That delay provided us with plenty of time to research and implement each step of

the process. That was an opportunity most people approaching retirement don't have.

What this book will do is take you through our adventures while retiring from suburban life in California to rural life in the Missouri Ozarks. It is also a compilation of the things we learned along the way. You see the choices we made and why we made them, right or wrong as the case may be.

I won't apologize that this book is somewhat uneven in how much detail is provided on the subjects covered. I've chosen to accentuate things that are unique to rural life. You will find I've provided quite a lot of detail on subjects such as septic systems, ponds, and wood heating. I've kept the coverage a bit more general on subjects that are common with non-rural lifestyles, such as finances, and home construction.

## **Your retirement**

While this book is mostly about our retirement, let's talk about yours for a bit. Your retirement experiences will most certainly not match ours. As mentioned above, we began preparation years before our actual retirement date. Not many folks start that early but career commitments locked us into delaying our original planned retirement date. It was both a blessing and a curse. It was good because it allowed us to proceed slowly and carefully. It was frustrating because of the long delay. It both allowed and motivated us to thoroughly research each step as we proceeded.

Knowing the steps we followed to success, though, should help you understand how you should proceed. Just keep in mind that not every step went smoothly for us. Things certainly won't always go smoothly for you. Problems and setbacks are as much a part of the process as the successes. With a positive attitude and persistence, the successes win out.

## **Is rural life right for you?**

Before getting to the business of retiring to rural life, it is probably a good idea to figure out if that is what you really want. Not everyone is cut out for that lifestyle. It is not simply urban or suburban life with big yards. It is entirely different in character. It is also not a romantic agricultural lark, growing crops or livestock, while spending quiet, sunny afternoons sipping

cool beverages on a shady porch. Farming and ranching are full time jobs requiring technical knowledge and business experience. It is not retirement.

Is being outdoors on a balmy spring day your idea of a nice way to spend time? Or do you prefer to be indoors watching TV? Is the great outdoors just something you have to pass through to get to and from your automobile? Unless you enjoy outdoor activities, you probably will not enjoy rural life.

Rural life can be dangerous. A dead limb falling out of a tree could kill you, a rabid skunk could bite you, or you could be seriously wounded in a chainsaw accident. There are wild critters to deal with. There are big critters like bears, coyotes, and wildcats. There are small critters like chiggers and ticks. There are many hazards to avoid.

If you believe that someone is at fault and must be sued whenever you are injured, rural life is not for you. Accidents happen in spite of our best efforts to avoid them. Getting along in rural areas requires that friends and neighbors help each other. You carry liability insurance on your property to protect yourself but you don't sue your neighbors and friends over accidents.

On the other hand, rural life is mostly quiet and peaceful. Your rural neighbors will likely be easy going and tolerant. The fresh air, sunshine, and exercise feel good and are healthy for you. The challenges of occasional harsh weather and natural hazards provide a sense of adventure. If don't mind the isolation and the inconvenience of longer driving distances to stores and supermarkets, rural life may be right for you.

### **About planning for retiring to a rural life**

If you have, indeed, decided to try for a rural lifestyle, you have an adventure ahead. It will be fun but it will also require work and a little courage. Risks are always a part of a big move such as this. The trick to keeping risk under control is careful planning.

Planning is a difficult task for many people. In fact, some people even seem to reject the concept of planning, preferring to let life unfold however it might. Retirement, though, is something that can easily be disastrous without at least minimal planning.



Retirement is one of those pivotal events in life for which you must make decisions that will impact all of your future, with no way to undo them if they are wrong. Pension amounts, medical plans, and many other details are decided at the time you retire. Your income will likely be fixed after that. Using your financial resources such as savings, stocks, and property equity unwisely can present you with problems from which you may not successfully recover.

If you are the kind of person who is not comfortable with planning, take heart. Think of planning as an exercise in organizing your thoughts about your future. It is about writing down what you want for your future, and what problems you imagine might crop up. It is not about creating a detailed map and schedule for your future. Just having thought through a plan will help you identify potentially bad choices as you proceed.

The least desirable way to begin your retirement and move to rural life is doing so without any plan in place. Without a clear picture of what you are trying to accomplish, you will waste valuable time and financial resources. The results may be less than optimal.

Planning should **not** be thought of as a way to eliminate all risk. You simply cannot know ahead of time everything that can go wrong. Planning should be thought of as a way to minimize any negative consequences of taking a risk. This may seem like an insignificant philosophical difference but it is far from subtle in its effect.

Finding a plan for retirement that is totally risk free is impossible. The way around that problem is to first produce a plan that assumes nothing will go wrong. You then divide the plan into discrete steps. Examine each step separately and decide on a course of action if a problem is encountered. The idea is that many of the steps you define will actually happen fairly smoothly. When you do encounter a snag in a step, you can proceed knowing that once you have worked around this problem, you will be back on track again.

## **Basic Steps of Retiring to a Rural Life**

As described above, retiring to rural location should be thought of as a series of steps. It is easy to become overwhelmed with details if you have not worked out a way to break the process down into manageable chunks. The steps you will be following will be unique to your situation but they

will likely be similar to the steps shown below. These steps will be discussed in more detail in following chapters.

***Step 1: Get your finances figured out***

You must work out how much money you will have to move to a rural location and how much money you will have to live on once you are there. If you have not yet retired, it would be good to work out these figures for several different retirement dates.

Once you have a feel for how much money you have to work with, you will be better able to scale your retirement expectations. Often this is a sobering but energizing experience. Having a solid dollar number to work from, though, will help you focus on what is really important to you for your retirement.

Chapter 2 provides some insight into planning your finances.

***Step 2: Find and buy a property***

Decide where you want to live. Do you want it be mountains, seashore, farmland, or what? Do you want rugged or gentle terrain? How far from the nearest town do you want to be? These are the questions you need to ask yourself and married couples need to ask each other.

Once you have figured out roughly what kind of land you are interested in, visit several areas around the country that match your basic parameters. Check cost of living factors. Choose the one you like the best and that will allow you live within your financial means.

The search for a retirement locale is often fun. You will find yourself getting off the ordinary tourist routes and seeing parts of the country you didn't know existed. You will likely find that rural people are more relaxed and friendlier than folks you normally encounter in more populated places.

Chapter 3 covers many of these ideas in more detail.

***Step 3: Prepare your property for your move***

Depending upon how much time you have available between buying your property and moving onto it, there are things you can do to get the

property ready. Whatever you can get done before your move will make the move that much smoother.

You should thoroughly explore your new property. If you have bought undeveloped land, you can pick out a house site, have a driveway cut, and establish your electric service, water source, and septic system. I would recommend against having your new home built until you can be there to monitor the construction.

#### ***Step 4: Move***

Moving can be a horrible experience. Fortunately, done correctly, it need be no more than a mild adventure. The easiest way, no doubt, is to hire a moving company to pack and move your belongings. Few of us elect to do it that way these days. Most of us prefer to save money by using a rental truck that we load and unload with the help of friends and relatives.

There are a number of things you can do to minimize the problems and stresses of a cross-country move. I cover some in a later chapter.

#### ***Step 5: Build your retirement home***

Most of us would like to be able to move into our new rural home as soon as we retire. This will only be possible if the property we buy already has a house. Some of us buy undeveloped land and have a house built.

Wait until after you are retired and have moved to build your new home. I cannot emphasize this too strongly. It can make a big difference in both the price and quality of the house. Just picture yourself having to say: “Yes the house is built according to the plans... But it was supposed to face the other way!”

I’ll cover more details on home design and construction issues in a later chapter.

### **The scheduling problem**

Scheduling work for your retirement transition is problematic. It is relatively straightforward to produce a list of work steps to be completed. Figuring out how long each will take to complete is difficult at best. No matter how carefully we thought through and planned our projects, they

always took longer than expected. Our experience is that an estimated week of work actually takes twelve working days, or longer, to complete, even when professionals are doing the work.

There are many reasons why construction work schedules slip. Unexpected harsh weather, delays in receiving materials, availability of work crews and equipment, opening day of deer hunting season, and many others factors will impact schedules.

Your main consideration will be to include the likelihood of both start date delays and work duration delays in your planning. Contact contractors and suppliers well ahead of time to make sure they will be ready when needed. Your best planning step will be to find and hire a general contractor for large projects such as building a house. Scheduling then will become his problem.

## **Our rural experience**

We feared the worst when we began our rural retirement planning. We really didn't know what to expect. Now, years later, we are still amazed how smoothly the transition was.

We found that most people we encountered as part of the retirement process were both sympathetic and helpful. We found that our new rural neighbors were friendly, more tolerant, and easier going than our suburban neighbors had been.

Life on our rural property has been wonderful. There is little that can be called stressful. Even those occasional weather, wildlife, and maintenance problems feel like small adventures, more interesting than troublesome. I really expect your rural retirement experience will be as good.

## **Lessons learned about planning**

1. Planning for retirement is mostly figuring out where you want to be, not how to get there.
2. You never know enough to make a complete plan. Proceeding anyway is called Adventure.
3. A scheduled week of work takes twelve working days.



4. Scheduling, other than choosing your retirement date, is probably futile. About the best we achieved was predicting the sequence that steps were completed. It was a good exercise anyway. It gave us a feeling we were in control, even when we weren't.