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Our 15-Year Quest to Find the Perfect Place to Retire

The story of how one couple planned, saved and visited 21 cities before picking the spot to build their dream home

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Even after three garage sales and countless drop-offs at the thrift shop, I am surprised by how much stuff we crammed into the moving van. But, at last, the house is empty.

On Saturday, my husband, Chuck, and I—along with the dog and cat (and sedatives for the cat)—will pull out of our driveway in a New York suburb for the last time and head to a new state, where we’re building our “forever home,” the place where we hope to live until we retire, and long after.

The drive will take about 12 hours. But the trip is the culmination of a journey that has taken almost 15 years. It has involved exhaustive planning and lots of soul-searching, as we weighed what was most important to each of us, and what we could easily do without. It has entailed visiting 21 cities across the U.S., with the goal of finding a place that satisfies both of our different visions of happiness. It has meant making many sacrifices in the present to achieve our dreams for the future.

And, if all goes well, that future will start now.

Where it started

But let’s back up. The odyssey started in the early 2000s, when we were in our late 30s. Back then, it seemed like all of our friends were putting their money into vacation homes, vintage guitars, jewelry or boats. Their spending got us thinking about whether we should follow suit. We even thought about buying an RV at one

point. But instead, we stepped back and asked ourselves a longer-term question: Where did we want to be by, say, 2020, and what would our lives look like?

Lots of people, of course, think about retirement when they are in their 30s. Ideally, they start saving with a vague sense of what they want to do. But we wanted to go beyond that. First, we were determined to get in the weeds as early as we could, to have a detailed financial plan that would enable us to have choices about when and where we would retire. And second, we needed to find “the place” where we would want to build our dream house. Even though we were completely aligned in our overall goal, there were fundamental differences in our personalities that would have to be ironed out.

On the financial end, I worry about money. A lot. Chuck, who is more money-savvy and less highly strung, has a more practical outlook. A financial plan would have to suit both of us.

We’ve always been good savers and max out on company-sponsored retirement plans. We hired a financial planner who recommended that we refinance our home, which cut almost 1 percentage point from our mortgage rate. We accelerated our house payments so it would be paid off by 2020. Ditto with our cars, timing purchases to be paid off by 2020.

We also have been frugal. We take “big” vacations only every two or three years, and for our birthdays and at Christmas, we exchange cards. The spending restrictions never felt crippling—we don’t live like monks—and we continue to fulfill our church-giving pledge and donate to other charities. But when it comes to splurges, we fall on the careful side of the spending spectrum.

Even with diligent saving and calculated spending, money is one reason we’re leaving New York. Our annual property and school taxes are nearly \$15,000, and our utility rates are among the highest in the country. My commute into Manhattan costs \$500 a month—an absurd \$6,000 a year. New York is beautiful, and we love our friends, but it’s just too expensive here.

The hard part

In some ways, the financial plan was the easy part. The hard task: finding a place to build our house. You might think a Google search for “best places to retire” would yield helpful results. For us, it didn’t. That’s because there are a gazillion such lists (give or take), each with countless options—the results were literally all over the map.

Chuck, a sports official, lives by the rules. In baseball, he calls strikes. In football, he calls intentional grounding. In basketball, he calls illegal screens. So when looking for a place where we would someday retire, it only made sense for us to draft some rules.

We created a spreadsheet that itemized our must-haves. These attributes, we agreed, would be nonnegotiable. Drafting this document was illuminating (and crucial), because it raised the other major difference in our personalities: Chuck likes being around people and a sense of community. I want a remote location and plenty of solitude.

Who Wants What

When Chuck gets a phone call, it’s usually a golf buddy looking to complete a foursome. Or a dear friend asking him to be a groomsman. Or a relative thanking him for the ride to the airport. When I get a call, it’s the dentist’s office confirming my 9 o’clock next Tuesday.

That brings me back to the must-haves spreadsheet. We knew it was going to be a challenge to find a place that offered Chuck the social interaction he craves, and me the solitude that I need. But we agreed that we would never move someplace that didn’t have both.

Then there was the internet. Chuck and I are both in our 50s and plan to work awhile longer by telecommuting from our new home. For me, that means continuing to be an editor for The Wall Street Journal. For Chuck, it means officiating women’s basketball and running his sports-apparel website. So even though we’re building a

house where we'll eventually retire, we need superfast internet service, ideally with fiber-optic technology, to continue working.

There were plenty of other must-haves. For instance, we wanted to be near a major medical center and transportation hub, have all four seasons, access to outdoor activities and be near a sizable college town. In addition, Chuck wanted to be close to a golf course and in a gated community so that he felt the house was safe when we travel. I wanted it to feel secluded, with at least an acre of land and killer views.

We knew it wasn't going to be easy.

For starters, to narrow the field geographically, we talked about regions we had visited over the years. Chuck and I met while working at a newspaper in Corpus Christi, and I was smitten with the Texas Hill Country, just west of Austin and San Antonio. The Hill Country has historic towns, cultural offerings, a number of colleges and affordable land. It checked off all of my boxes. But the blistering hot summers made it a no-go for Chuck, who also felt it wasn't a convenient location for our family and friends.

We also loved California's Napa and Sonoma Valleys. The weather and the views were unmatched—and so were the real-estate prices. The thought of buying 5 acres in Napa conjured up images of us eating cold gruel under a bare lightbulb.

The finalists

Eventually we narrowed our search to the eastern part of the country, but not on the coast. I find that the ocean, like bagpipes, is a little overrated. (Remember, it's a subjective list.) After countless conversations, we decided that four Appalachian Mountain states warranted further scrutiny: western North Carolina and South Carolina, and eastern Tennessee and Alabama. Over the course of several years, we visited each state, spent time in multiple cities and met with local real-estate agents, who showed us both finished homes and buildable land. Some agents even introduced us to other people who had recently built or bought in the area.

We soon realized that if you drive around in the mountains looking at land all day, you're going to get a little car sick. But seeing home listings gave us a sense of what you can get for your money.

In Tennessee, Chattanooga is famous for the choo-choo, but it's also loaded with other great activities, cultural offerings, mountain views and a college vibe. The city also boasts fiber-optic internet connectivity.

Western North Carolina was also full of charm. We especially enjoyed Brevard, home of the famous white squirrels. These are the descendants of squirrels that found their "forever home" there in 1949 after the wreck of a carnival truck. We were hoping for a glimpse of the critters, but, alas, they must have been hiding.

A visit to a golf community near Brevard was a step back in time. Within the first minute of our drive-through tour, the sales agent told us that internet service in certain areas was accessible via phone lines. He didn't mean DSL—he meant through dial-up modems, the way we used to log in to CompuServe in digital's dinosaur days. If you could have seen the thought bubbles over our heads, you would have read, "Can you take us back to our car now?"

In our visit to South Carolina, we put more than 900 miles on our rental car, traveling as far south as Aiken, located near the Georgia border. We saw two beautiful developments and looked at model homes. But the lots were tiny—I felt like I could read the clock in the neighbor's kitchen. Social, yes; solitude, no.

There was one development in particular that was beautiful but expensive relative to other nearby options. In the car driving up to the gate, I told Chuck, "Don't fall in love with this place. We can't afford it."

That was in December 2016. A wintertime visit offered one distinct advantage: With the leaves off the trees, we could behold panoramic views of the water and mountains. The development offered water sports, a network of hiking trails, a dog park and a Jack Nicklaus golf course and clubhouse for Chuck. He plans to join local hiking and kayaking groups, and envisions hosting a holiday party for the dogs (and

their owners) like he did in New York. For the solitude I craved, the lots were so large that nary a neighbor was in sight. The custom-built homes followed an understated mountain-lodge aesthetic, a look that was replicated in the village market, post office and meeting hall.

In short, the development checked every item on our spreadsheet except affordability—in addition to the cost of the land and the house, we would have to pay a steep initiation fee and monthly dues. As we drove around, Chuck's eyes were alight with wonder. I knew we were in trouble.

View of the future

The sales agent had three parcels of land lined up for us to see. One was located quite a ways down a winding, tree-lined road. He pulled off beside a 2½-acre wooded lot that looked out onto the mountains. Chuck and I crunched over twigs and leaves to imagine our view from the kitchen window. It was so quiet that our very voices were lost in the void. Within a few minutes, I turned to the sales agent and joked, "Let's go back to the office and sign the papers." Chuck didn't flinch.

We didn't sign any papers that day—we still had appointments at three other communities. But I think we both knew that this could be "the place." That night in our hotel room we went through all the paperwork. The next day we called our financial planner from the car to go over all the numbers and run different income models based on our retirement ages. Between her formulas and Chuck's assurances, I knew we'd be OK on the financial front.

So, we made an offer, which was accepted. In addition to my wedding day and the day the Kansas Jayhawks won the NCAA basketball championship in 1988, I count that day in South Carolina as among the happiest in my life. After all those years, our search was over.

It has been almost two years since we purchased our lot. On subsequent visits to South Carolina, we interviewed builders and finalized our home plans. We have learned more about the place we're moving to and know that great adventures

await. We have seen bears, wild turkeys, a vulture and a snake, as well as coyote prints in the bright-red earth. When we asked another resident about wildlife there, he joked, "It's Jurassic Park!"

This place isn't for everyone, but we know it's for us. It checks off every box in our spreadsheet, but, more important, it feels like home.

Construction on our house began in August and is expected to be finished in the spring. We'll be renting a home in the same development until we can move in.

During that time, Chuck plans to make lots of new friends. I plan to enjoy my solitude.