Check Before You Move

The 30-day city check · one copy per city

City: _____ Date: _____

Week 1 — You

- My 3 must-haves: _____
- My 2 deal-breakers: _____
- Real monthly budget (12 months of statements): $____
- Does this city fail a must-have? If yes, stop here.

Week 2 — Money

- Home address checked: _____
- HOA fee □ Bond / assessment □ Real insurance quote □ Flood zone □ Property tax for a NEW buyer □
- Taxes: state income □ Social Security / pension □ property □ combined sales □
- Senior or homestead property-tax break? (apply!) □
- Everyday costs: groceries □ utilities □ car insurance □ health care □

Week 3 — Health & safety

- Nearest full-service hospital: _____ (__ mi)
- Checked on Care Compare □ Called about my likely medical need □
- Medicare plan finder, new ZIP: my hospital □ my medications □ (questions? call SHIP)
- Crime map □ FEMA flood map □ Evacuation zone □ Storm deductible in $ □

Week 4 — Daily life

- 3 ways to meet people: _____
- 1 way to get around without a car: _____
- Airport / trip to family (door to door): _____
- Live-like-a-local visit booked, in the worst season □

7 red flags — slow down before you sign

1. No one can tell you the home's total yearly cost
2. Flood zone nobody mentioned
3. No firm insurance quote
4. Your Medicare plan or doctors aren't there
5. Hospital far + a condition that may need it fast
6. You'd have to drive for everything
7. You've only seen it on vacation

Free official tools

- FEMA flood map (search by address) — **msc.fema.gov**
- Medicare plan finder (enter the new ZIP) — **medicare.gov/plan-compare**
- Hospital & provider ratings — Care Compare — **medicare.gov/care-compare**
- FBI Crime Data Explorer — **cde.ucr.cjis.gov**
- NOAA climate normals (heat, cold) — **ncei.noaa.gov/access/us-climate-normals**
- SHIP — free, unbiased Medicare counseling in every state — **shiphelp.org**
- Local: police/sheriff crime map · county property appraiser & tax collector · county evacuation zones · state revenue dept.

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