Retiring in Coastal Delaware

A practical planning guide and personal move worksheet



Start with the places you will use every week.

A walk to dinner, a ride to a trail and a drive to the ocean are different routines. Decide which one you want before narrowing the house search. Then work through the home, the full cost of the move and the timing of your current home sale. Use this guide to make those choices with Joe Sterner and Coastal Homestead Group.

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Coastal Homestead Group at McWilliams Ballard Coastal

Choose the setting that suits your week

Start with two or three places, then compare actual neighborhoods. A Lewes or Rehoboth mailing address does not tell you whether you can walk downtown, reach a trail easily or need the car for every outing. [1]

Area	The setting	The decision to make
Lewes	Historic Second Street and canal, bay beaches and nearby trails.	Choose between in-town errands and broader Lewes communities. Lewes bay beaches and Cape Henlopen ocean access are different outings.
Rehoboth Beach	Ocean boardwalk, downtown dining and surrounding neighborhoods.	Decide how often you want to walk into town. Test the full route and parking, rather than relying on a Rehoboth address.
Dewey Beach	Compact ocean-and-bay setting with watersports and music.	Try the block in the evening and during a busy period. Decide whether that activity, noise and parking pattern suits you.
Bethany Beach	Ocean beach, compact boardwalk and Garfield Parkway.	Compare an in-town walk with an inland drive. Include beach parking and any community fees in the choice.
Milton	Historic inland town on the Broadkill River, with older and newer homes.	Decide whether the town routine matters more than a daily beach visit. Treat the beach as a separate trip.
Millsboro and Long Neck	A broad area of planned communities, services and inland bay settings.	Choose the exact location around your usual errands and preferred water access. Compare fees, utilities and land ownership.

Choose the route you want to repeat

For each area, pick one regular errand and one favorite outing. Travel from the neighborhood to both, then return after dark. Repeat during a busier period and in the off season. Keep the places that still feel practical when the vacation schedule is gone.

Your short list _____ _____ _____

Try an ordinary day before you decide

Give each promising neighborhood a weekday, not just a showing appointment. Bring the routines you want to keep and try them from the address you are considering.

Make three stops from the neighborhood

- Do an errand. Buy groceries or visit the pharmacy. Walk the route if that is your plan, including crossings, lighting and the return trip carrying a bag.
- Do something you enjoy. Try a trail connection, a class or an evening performance. Cape Henlopen, the Junction and Breakwater Trail and Gordons Pond are places to explore; use current access and parking information. [2]
- Come home in the evening. Notice traffic, parking, street crossings and nearby activity. Ask yourself whether you would enjoy repeating this trip in the off season.

For a regular outing, explore Rehoboth Art League classes or exhibitions, Clear Space Theatre and the Lewes Public Library calendar. Pick something you would actually attend, rather than counting nearby attractions. [7]

Walk the whole daily route through the home

Start where you will park. Carry an imaginary grocery bag to the kitchen, then walk to the bedroom, bathroom and laundry. A first floor primary bedroom is useful only when the rest of that route works too. Notice steps, thresholds, shower access, doorway space, lighting and storage. Get an estimate for any changes that would affect your decision.

Choose the upkeep you want to retain. A detached home, townhome and condominium can leave you with very different work and fees. Include guest space, pets and travel plans; leave association and land-lease questions for the records review on page 4.

Make care and transportation part of the plan

Call your intended practices about new patients and insurance, and map pharmacy, primary care and specialist trips. Beebe lists Sussex County primary care locations. Ask your health plan whether the new address changes its network, service area or enrollment options. Also plan how you would make these trips if you stopped driving. [3]

Know what comes with the home

Before deciding, work out which costs and responsibilities would belong to you. The written records should answer the questions that a showing cannot.

What the association fee really covers

For an HOA or condominium, request the fee schedule, budget, reserve study or funding information, recent board minutes and major-project or special-assessment notices. For a planned roof or road project, ask what is funded, what remains and what this home could owe. Include pending litigation in the discussion. [4]

Get the responsibility split in writing for roofs, siding, windows, landscaping, roads and shared components. Ask your insurer how the master policy, its deductibles and your own coverage fit together. Association maintenance can still create an owner cost through fees or an assessment.

Read the pet, parking, rental and alteration rules. In a 55 plus community, include eligibility, occupancy and guests. Ask counsel which disclosures apply and who pays an assessment at settlement; do not assume it is the seller.

Build a water and insurance file for the address

Start with Delaware and FEMA flood maps. Add seller disclosures, prior water-intrusion and drainage information, and an elevation certificate if available. Maps do not show every drainage risk; an inland address is not automatically flood free. [5]

Before contract deadlines, ask an insurer for this home's full coverage package, including separate flood coverage. Compare limits, exclusions, deductibles and what you would pay after a loss. Standard homeowners and renters policies do not cover flood damage. [5]

Separate the home from the land beneath it

For a manufactured home or leased-land property, establish whether the land is included. Read the lot rent, increase provisions, lease length, renewal and transfer terms. Include occupancy rules, financing and insurance when comparing the ongoing cost.

Plan the cash and the monthly spending

Run both plans before choosing a price range. Keep sale proceeds you expect to receive separate from money already available for the purchase.

Cash needed for the move	Your estimate
Cash toward the price and settlement costs	$ _____
Moving, storage and immediate work	$ _____
Overlapping homes or temporary housing	$ _____
Cash cushion to retain after the move	$ _____

Use an itemized settlement estimate, including transfer taxes and credits for deposits already paid. Count the cash portion of the price once, whether that is a down payment or a cash purchase.

Home A _____ Home B _____

Monthly spending	Home A	Home B
Principal, interest and mortgage insurance	$ _____	$ _____
County, school and applicable town taxes	$ _____	$ _____
Total home and separate flood insurance	$ _____	$ _____
HOA or condo fees and any land rent	$ _____	$ _____
Utilities, services and upkeep reserve	$ _____	$ _____
Monthly housing subtotal	$ _____	$ _____
All other retirement spending	$ _____	$ _____
Total monthly spending	$ _____	$ _____

Divide annual costs by 12. Include mortgage insurance only if required. Count property taxes and home insurance once, outside the mortgage amount above. Include repairs and possible assessments in reserves. Ask how assessments, rates and planned work could affect future taxes. Other spending includes food, transport, health costs and travel. [6]

Coordinate the funding and the move

Choose the sequence early, especially if the next purchase depends on selling your current home.

Move path	The main tradeoff
Sell first	Know the proceeds first, but allow for temporary housing, storage or two moves if dates do not align.
Buy first	Avoid matching sale and purchase dates, but have approved funds and room to carry both homes if the sale takes longer.
Rent between homes	Try daily life before buying, but plan lease costs, storage and a second move. Read occupancy and lease terms.

Bridge or other temporary financing adds cost and qualification requirements. Discuss terms and a fallback plan with your lender before relying on it.

Put Delaware taxes in context

Delaware has no state or local sales tax and does not tax Social Security or Railroad Retirement benefits. Qualifying people age 60 and older may exclude up to $12,500 per person of eligible pension and retirement income, limited to that income. This is an income exclusion, not a $12,500 tax saving. New residents generally need 10 consecutive years of Delaware legal domicile for the state Senior School Property Tax Credit. Confirm eligibility before budgeting it. Review other income, federal rules and move-year residency with your tax professional. [6]

Use clear decision points

- Before shopping, choose the move path and finish the cash plan. Establish whether the current home must sell first.
- Before contract protections expire, resolve inspections, records, insurance and settlement questions. Use actual contract dates in the log below.
- Before moving, confirm closing and possession. Arrange movers, utilities, address and registration changes, care and prescriptions, and a storm plan.

Keep unanswered questions in one place

Open question	Who will answer	Needed by
_____	_____	_____
_____	_____	_____

07 YOUR PRIORITIES

Tell Joe what matters to you

Fill in this page or use it as a conversation starter. Contact and budget details are optional. Leave out account numbers and medical details.

Name _____

Email or phone _____

Timing ☐ Just exploring ☐ Within 12 months ☐ 1 to 2 years ☐ Later

Use ☐ Year round ☐ Part time Home type _____

Current home ☐ Need to sell ☐ May keep ☐ Unsure

Current home sale or target move timing _____

Areas you want to compare _____

Your top three priorities or must haves

1 _____

2 _____

3 _____

One dealbreaker _____

Access, guests, pets or upkeep needs _____

Optional budget and first question

Comfortable purchase range _____

Comfortable monthly housing cost _____

The question you want to answer first _____

Text RETIRE to Joe at 717-991-5470 with your timing and two must-haves.

08 NEXT STEPS

Start with a conversation

Text RETIRE to 717-991-5470 with your timing and two must-haves.

If you are still exploring, say so. Tell Joe whether you want a walk into town, easier access to outdoor time or a home with less upkeep. Bring your brief and any unanswered questions so the next conversation can focus on the choices that matter to you.

Joe Sterner

Coastal Homestead Group at McWilliams Ballard Coastal

717-991-5470 · joe@coastalhomesteadgroup.com

www.coastalhomesteadgroup.com

Office 302-387-4227 | 39 Baltimore Ave Suite 1
Rehoboth Beach DE 19971

Sources and useful resources

Bracketed references correspond to the resources below. Confirm current requirements and property details before making decisions.

[1] Coastal Homestead Group community guides Lewes · Rehoboth Beach · Dewey Beach · Bethany Beach · Milton · Millsboro

[2] Delaware park and trail reference DelDOT Lewes guide and map

[3] Care and coverage Beebe Healthcare primary care · Medicare plan changes when you move

[4] Community association information Delaware common interest ownership law · DOJ Ombudsperson services

[5] Flood research and coverage DNREC flood awareness · Delaware flood planning map · FEMA Flood Map Service Center

[6] Delaware tax information Personal income tax FAQs · Sales tax and gross receipts information · Senior School Property Tax Credit · Sussex County assessment and tax information

[7] Arts and community programs Rehoboth Art League · Clear Space Theatre · Lewes Public Library

This is general educational information, not individualized financial, tax, legal, insurance or medical advice. Consult the appropriate licensed professionals and confirm property condition, fees, coverage, rules and eligibility for your circumstances.