

This is the second—and final—part of our experiences in moving from WNY to Florida.

Part one generated a couple of emails containing information which should be addressed. The first came from a former WNY teacher who is now living quite comfortably in “manufactured housing.” He included this information:

“(We) live in a 55+ manufactured home community in southwest Florida (Punta Gorda). We enjoy our home and I have recently been elected president of our HOA. If anyone has questions about manufactured homes and living in a land lease community I should be able to help out. I would like to say that I also shared your concern that a manufactured home would not be able to withstand the high winds of a hurricane. However, I found out that when hurricane Charlie came through this area around 2004 the homes in my community were not blown away. Many had damaged to their carports but the homes themselves survived. New guidelines for these homes were implemented in the early 2000's requiring that they be tied down and able to resist high winds. Homes prior to 2000 might have more of a problem with this.” [If you are interested in more info, I will be happy to put you in touch with this WNY retiree.]

Another WNY retiree who now lives in Florida suggested that I mention something about sinkholes. It so happens that our community recently invited a local insurance agent in to speak to us about sinkholes and sinkhole insurance.

If you follow the news, you know that Florida is not the only state in which sinkholes appear. Given that, we do seem to have the lion’s share of these critters.

Florida can be thought of as a sandpile sitting on top of a system of limestone caverns through which course our lovely aquifer. Acid rain filtering down through the sand erodes the roofs of these caverns. When a piece of cavern roof collapses, you have a sinkhole.

It’s a crapshoot as to whether your home is built on a weak portion of a cavern roof or not. So, sinkhole insurance is a pretty important topic to Floridians. Understanding the current sinkhole insurance climate requires just a bit of history.

The most common style of Florida home is built using concrete block covered by stucco. Greater wind resistance and less prone to termite damage than the wood frame and vinyl-sided home found in WNY.

Homes in Florida are built on sand. It is compacted before pouring the footer, but it’s still sand and there will be some hairline cracks in the stucco formed over time by settling. They’re no big deal. You fill them with clear, paintable caulk, paint over them and life goes on.

For the last decade or two, armies of con-men identifying themselves as “sinkhole experts” have flowed through Florida neighborhoods offering to inspect your home for possible sinkhole damage. Finding the aforementioned cracks in the stucco, they

breathlessly inform the homeowner that they could well have a sinkhole forming under their home. Luckily the “expert” has the equipment and the know-how to “fix” the probably non-existent sinkhole.

Insurance companies soon became tired of paying all those claims for “sinkhole” damage. In fact, totaling up all the sinkhole claims, they found that they would have paid out less if a category 5 hurricane had hit the state! So, they got on their phones and called their state legislators. The law must be changed!

And so it was. A few years ago, Florida law was changed to make the deductible for a “conventional” sinkhole claim 10% of the home’s insured value. Have a \$300,000 home with a sinkhole claim? First \$30,000 is your problem.

They also changed the “triggering event” for a sinkhole claim. Now, there must be damage to the foundation or a load-bearing wall to collect on a sinkhole claim.

Insurance companies were running away from writing sinkhole coverage into their homeowners policies, so the legislature now requires that every Florida homeowners policy include “catastrophic groundcover collapse” as part of the policy. In short, this means that the insurance company will pay you the insured value of your home if it is deemed uninhabitable by the building inspector due to a sinkhole.

On the upside, the deductible for this coverage is the standard \$1000 or \$2500 deductible that the homeowner has for all other hazards.

And this is where the story gets interesting. According to the insurance agent, the triggering events for both types—conventional and catastrophic—are exactly the same. They could virtually guarantee that if a foundation or load-bearing wall were damaged, no building inspector would consider the home livable.

The upshot is that all of the employees of this agency have dropped their extra-expense “conventional” sinkhole coverage with the 10% deductible in favor of the “included with the policy” catastrophic” coverage because they feel they are getting the same protection at a lower cost.

The bottom line: Don’t let fear of sinkholes scare you away from Florida.

At the end of part 1, I noted that there were two advantages to building a new home. One was new building codes that will minimize storm damage to the home and reduce insurance premiums. The other was energy efficiency.

Many northerners imagine it will cost a bundle to air condition a Florida home. And they would be wrong.

In fact, it is much less expensive to cool a home here than it is to heat a home in WNY. That’s because the heat loss through a wall depends on the difference between the inside

and outside temperatures. The bigger the difference, the bigger the heat transfer through the wall.

Imagine a January day in WNY with an outside temperature of 20 degrees. If you heat the inside of the home to 70 degrees, there is a 50-degree difference between inside and outside temperatures.

Now imagine a typical July day in Florida with an outside temperature of 95 degrees. If you cool your home to 75 degrees—which is very comfortable—the difference is only 20 degrees.

Our home was built to be as energy efficient as possible. In fact, the builder had an independent agency look at our home and estimate our yearly energy costs. Here is what they estimated for our 1800 square-foot home:

Cooling (\$151), heating-natural gas (\$131), hot water-natural gas (\$206), dishwasher (\$8), dryer-natural gas (\$100), lighting (\$98), stove-natural gas (\$41), refrigerator (\$87), misc. (\$307). Remember, these are costs for the entire year. If you're looking at a resale home, be sure to ask about their energy bills.

OK, it's time to talk about that "community" thing. While you can certainly purchase a home in a town or village just as you're used to in WNY, Florida has many "gated" communities of various types.

A "multi-age" community allows people of any age as opposed to a "55+" community in which at least one member of any couple living in the community must be at least 55 years of age.

There are literally dozens of 55+ communities in Florida. The biggest is The Villages. Located about 30 miles south of Ocala in central Florida, The Villages currently has more than 100,000 homes. The total population of The Villages is not much smaller than the city of Buffalo! It covers portions of 3 counties.

Like most 55+ communities, the villages has lots of "amenities" such as swimming pools, golf courses, restaurants, etc. Plus a continuing-learning program.

For information about The Villages, point your web browser to www.thevillages.com. They will be happy to send you a DVD and literature.

Most people either love or hate The Villages. When the snowbirds are in residence, it can be very crowded. The Villages is within a few years of buildout, so it is a sellers market for both resale and new homes.

If it matters to you, you should know that The Villages is VERY Republican. The developer is a major Republican fundraiser and people like Sarah Palin show up on a

pretty regular basis. As I write this, Dick Cheney and his wife are in The Villages pushing her newest book.

There is certainly no problem finding something to do in The Villages. Some people see this as a cure for boredom, others see it as a too-frantic pace. You need to visit and decide for yourself.

We visited The Villages and decided that it was not for us. We wanted the same type of amenities, but in a smaller community. We found it at a place called On Top of the World Communities in Ocala. We have pools, golf courses, lots of activities and clubs, a wonderful continuing-ed program, but only about 4000 homes. If you're interested, point your browser to Ontopoftheworldcommunities.com.

Most 55+ communities offer a way to visit. It's usually a 3-day, 2-night package for under \$200. Part of the deal is a requirement that you spend a couple of hours with a salesperson, but the rest of the time you're on your own. They will probably even throw in a golf cart for you to use and a couple of meals!

Some people have turned this community visiting into a hobby, spending years going from one to another hoping to find their paradise. That's fine if you begin looking in your 50's, but we began in our late sixties and did not want to turn the search for a place to live into a death march. When we found a place where we would be happy, we stopped searching, even though there might have been something better just over the next hill.

Virtually all of the 55+--and many other--communities are "deed restricted." Meaning that you get a nice thick book of rules along with your property deed. Want to do some landscape changes? You'll need to apply for permission. Change the color of your house? Permission needed.

We have found this to be different than living in the country in WNY, but not a big deal. It can be a problem if someone in your neighborhood has too much time on their hands and decides to become the self-appointed "rule Nazi." In general, though, the rules are reasonable and you will often find that the homes in your community look much more presentable than others outside of the gates.

Oh, yes, the gates. Don't get the idea that those gates and their guards will keep everyone out. One of our golf courses is open to the public as well as residents. Anyone playing golf can simply walk off the course and into one of our neighborhoods.

Visiting a friend in a gated community can often be a challenge. Even though your friend has notified the gate that you are expected, you may need to show ID. We visited one community where you had to leave your drivers license at the gate and pick it up upon leaving!

The availability of medical care is always a concern for retirees. From our experience, you will have no problem finding doctors, dentists, hospitals, etc.

In the 1920's and 30's there was a famous bank robber named Willie Sutton. When asked why he robbed banks, his response was "because that's where the money is." Same thing with medical providers. Florida has lots of people needing their services, and the ones over 65 all have Medicare. (There may be some medical provider down here that doesn't accept Medicare, but our experience has shown that they are few and far between.)

In Ocala, we have two great hospitals. One is 4 miles north of our home and the other is 4 miles south. They compete by showing the current emergency room waiting times on electronic billboards. In the two years we have been here, we have never seen a wait time higher than 15 minutes, and they are usually under 10 minutes.

If you want a bigger facility, the University of Florida's Shands Hospital is 35 miles north of us in Gainesville. This is a truly huge teaching hospital. We had a firsthand experience at this facility.

My wife's hip had been getting steadily more painful for the last couple of years. On Thursday, Nov. 14, 2013 she decided that she had had enough. She picked up the phone and called the Orthopedic and Sports Medicine Clinic at the University of Florida in Gainesville. (We have traditional Medicare as opposed to a Medicare Advantage plan, so no referral was needed from our primary care doctor.) She asked to see a hip specialist.

Her appointment was scheduled for the following Monday (Nov. 18). When she arrived for the appointment, she had X-rays taken and spoke with a doctor who did hip triage. If her problem could be helped by a cortisone shot or physical therapy, he would administer the shot. His opinion was that her hip could only be helped by replacement, so she would need to consult a surgeon. She was given an appointment with the surgeon—who was the department head and the inventor of the new ceramic lining for hip replacement—two days later (Nov. 20).

Surgery was scheduled at Shands for January 2, 2014 and it was a total success. Access to timely medical care has not been a problem.

Let's talk about mortgages for a minute. If you can afford to pay cash for a new home before you sell your existing home, feel free to skip this session. If not, you will probably do what we did. We could put together a 30% down-payment on our new home and would need to take out a mortgage for the rest of the cost, planning on paying off the mortgage once we sold our home in Fredonia.

The last mortgage we had done was over 40 years ago. That was back in the day when the process was simple. Show the bank that you had a steady income and a good credit history. They did the credit check, you showed a couple of tax returns and W2's and you were good to go. Not anymore!

We naively assumed that the process would involve simply verifying our pensions and Social Security income, plus proving that we had the money for the downpayment in the bank. We never considered money-laundering!

Getting verification of the amount of our pensions—and that they were for life—was easy. You can print the forms needed right on the NYSTRS website. Social Security sends a letter each year verifying the amount they will send you during the following year. Lost this letter? No problem, you can print a copy from the Social Security website.

It's the part about proving you have the downpayment money in the bank that's the rub. Banks—particularly in Florida—are worried about money-laundering. Your downpayment is a large chunk of money and the bank wants proof that you obtained it legitimately. Luckily, online access to bank statements allows you to produce a trail for this money relatively easily.

We did, however, run into one interesting problem. Part of the money we were using for the downpayment was an inheritance from my wife's mother's estate. She is one of five children and the estate was in a trust to be divided evenly between the five. We had a letter from the trustee explaining that the check we had recently received and deposited was the proceeds of this estate.

Then we received a demand from the underwriters that we PROVE that this money was a legitimate inheritance. We wound up sending them a copy of the 25-page trust document, pointing out that my wife was named on specific pages as being entitled to one-fifth of the estate upon the death of her mother. That satisfied the underwriters.

Then came the problem of having the correct amount of cash needed at closing in a form acceptable to the title company. The bank could give us a pretty good estimate of this amount, but said they could not give an exact amount until 3-4 days prior to closing. But we were leaving WNY about two weeks prior to our Oct. 23 closing date in order to give ourselves time to shop for furniture.

The title company would accept a cashier's check, but would prefer a wire transfer. Fewer and fewer title companies are willing to accept a cashier's check these days because modern technology makes them so easy to forge.

We thought about having our credit union overnight mail us a cashier's check once we knew the exact amount, but worried about something going wrong when we were 1200 miles removed from WNY.

Our credit union told us that they could only do a wire transfer for a maximum of \$25,000 and we needed something north of \$50,000.

We wound up sending the title company a cashier's check for the approximate amount plus 10% about two weeks before the closing date. This gave the title company the 10

days they needed to clear the check. Any overpayment would be refunded to us within a few days of closing.

This turned out to be a wise choice. As we were sitting with the title company signing documents on the day of closing, the bank was only then faxing in the exact amount needed for closing!

After more than 30 minutes of “sign here, initial there” we were signing by muscle memory. The title company president said, “OK, you’re not going to believe what I’m going to ask you to sign now. This document certifies that you are aware that we are complying with the Federal Paperwork Reduction Act.”

We did close that day. After a few months, we returned to WNY and sold our home there. We paid off the Florida mortgage. In hindsight, an all cash deal would have been a lot less paperwork!

If you’re considering a move from WNY to anywhere else, don’t underestimate the effort involved in preparing for and making that move.

We had lived in our Fredonia home for 40 years and had accumulated lots of “stuff” in the attic, basement and throughout the home. Getting rid of this “stuff” was a major effort.

It was dangerous for anyone to visit our home during this process. If anyone complimented us on a piece of furniture, knick-knack or whatever, we knew it had found a loving home and gave it away.

For the things we couldn’t give away, we rented a 30-cubic-yard dumpster. For about \$400, it was delivered to our driveway and we could spend a week filling it. The price included hauling its contents to the landfill. Thirty yards is about 45 feet long and about 8 feet high. Lots of attic, basement and drawer contents went into it. We filled it to the brim. Later—when we were “staging” our home to put it on the market—we filled a 20-yard dumpster.

But no matter how much you divest yourself of the trash and treasure you have accumulated over the years, there will come the realization that you will be taking a sizeable amount of clothes, shoes, dishes, electronics, etc. with you. Now the question is how to move the “essentials” 1200 miles.

We didn’t have enough stuff to justify a big moving van, but there was too much for our SUV, even with a trailer attached. We looked at two options: PODS and Uhaul. Uhaul turned out to be the most economical for our purposes.

We originally planned to rent a 25-foot truck. The plan was for us to leave Fredonia on October 12 and take two days to drive to Florida. Our closing was set for October 23, so we would have a bit more than a week to do things like buy furniture, Since we were not

allowed to move anything into our new home before closing, we quickly realized that we would be paying daily rental fees on the truck until we could return it and those would be expensive.

Uhaul has begun offering a POD-like service called Uboxes. These are plywood containers measuring 5 feet in width, 7 feet high and eight feet deep. They have a lockable door, using a lock you supply, and are covered with a fitted tarp to make them waterproof.

Uhaul delivers them empty to your driveway via a flatbed truck which carries a little “donkey” forklift on the back. They only charge you for the ones you actually fill and they transport. We thought we would need 3, but had them deliver 4. We didn’t need the 4th Ubox and they didn’t charge us for it.

The price of the Ubox depends on how far Uhaul has to move it. The price included delivery to your driveway, picking the full (and empty) boxes up, transporting them to your destination city and storing them until you need to have them delivered to your new driveway. The price also includes rental/storage for one month, but that month begins on the day the boxes are delivered to your driveway.

This solved our problem. We had the boxes delivered on October 1. We filled them and Uhaul picked them up a week later. Off they went to Ocala where they were delivered to our new driveway the day after we closed. All within that one-month window.

You can arrange for all of this via the Uhaul website. We discovered that their website would also let us hire a couple of “helpers” to assist in moving a couple of large pieces of furniture we were taking. They would also move the 150 cardboard boxes of various sizes containing our “stuff” from the garage into the Uboxes.

There were lots of helpers to choose from. Their prices—and reviews from previous customers—are all on the website. We chose a father/son team from Buffalo. They had over 100 glowing reviews. They charged \$50/hour with an additional \$50 charge for travel from Buffalo. They were worth every penny! In two hours, the furniture and boxes were all packed neatly into the Uboxes. This was not the first time they had packed Uboxes and they packed them beautifully.

Along the way, they told us that they also cleaned houses in preparation for selling. When it came time to put out house on the market, we hired them for 4 hours. Again, worth every penny!

We had created a list—actually a computer spreadsheet—listing the contents of every cardboard box by box number. This turned out to be incredibly handy when the time came to unpack. We knew just what boxes to unpack to find our dishes, etc.

When we made our arrangements on the Uhaul website, we also arranged to hire 2 “mover helpers” to help unload the boxes when we got to Ocala. No travel time needed

so 2 hours of their time cost \$100 plus tip. We wound up with all our boxes neatly stacked in the new garage, furniture put in place in the house and much less strain on my back than if I had done it myself!

At some point, you will realize that although you have given away, sold or thrown away much of your trash and treasures, there's still stuff left! Some of it is items and furniture used to "stage" your home for sale. There may be lots of tools that you kept "just in case" a quick repair was needed. (Our community has a fully-equipped woodshop, so all the power tools accumulated over 40 years were no longer needed.)

We arranged to have an "estate sale" to sell whatever was left in the house. We contracted with "Randy & Randy," a couple of antique dealers from Dunkirk, to handle the sale. They came in and moved all the remaining furniture, etc. to the garage and priced it. They handled all of the publicity and did the actual sale. They received 25% of the sale proceeds, and they tidied up after the sale. We couldn't have been happier with their work!

Before I leave you, let me address the question of bugs and critters. One of the first things I did upon moving in was to register for what I called "opposition research" courses given by our continuing ed center. The courses covered the insects, spiders, and snakes of Florida.

I am not a snake person, and that's an understatement. I discovered that central Florida is home to several types of snakes, four of which are critters you would not want to meet. We have the rattlesnake (normal sized) and the pygmy rattlesnake. According to our instructor the rattlesnake hunts at night so it's dumb to poke around the woodlands after dark. The pygmy rattlesnake is only about a foot long. The instructor's take was that, like most short people, the pygmy has an attitude problem. We also have the coral snake. Very poisonous, but also a bit docile. He might be a problem if you step on him, but he's unlikely to chase you. Finally, we have the water moccasin which is quite a bad-tempered beast.

Luckily, we do not have any water moccasins in our community. Why? The developer wanted to avoid gators and moccasins so we have no lakes or ponds in our community, nor do we have any water hazards on any of our three golf courses. In Florida, if you've got water, you've also got critters.

I have lived in Florida for almost two years and have visited for many months before that. In all that time, I have seen three snakes. None of them being of the nasty varieties. One was dead in the road, one was crossing the road and one was crossing my backyard. All were black racers which are harmless snakes that control the rat and mouse population.

As for insects, we hire a service that comes out several times a year and sprays around our windows and doors as well as inside the house. No insects inside the house. They're not a problem.

That about covers our experiences in making the move. I hope some of this will be helpful even if you're headed for other states. If you decide to relocate—or even if you decide to stay in WNY—please visit Florida now and then. Every time you pay a sales tax while visiting Florida, remember that you're keeping my property taxes low. Thank you for visiting, and please deposit any remaining funds in your pocket with the gate agent before boarding your aircraft!