

Retirees who downsize in their sixties and seventies usually want the same three things: lower carrying costs, simpler living, and a location that still feels like “real life”, not an isolated outpost. Southfield hits that balance better than many Metro Detroit suburbs, which is why I routinely see long time Oakland County and Detroit homeowners end up here when they are ready to trade square footage for convenience.

This is not a vacation town. It is a working city with malls, medical offices, municipal services, and freeways close by. For a downsizing retiree, that can be a major advantage over more remote lake or “up-north” style communities.

Below is a look at how Southfield stacks up on cost, taxes, and livability, then a deep dive into the specific neighborhoods that tend to work best for retirees who are right-sizing from a larger family home. Along the way, I will weave in honest numbers and answers to the kinds of questions clients ask when they start shopping here.

Why Southfield Works Well For Downsizing

When I sit at a kitchen table with a couple who spent 30 years in a 2,400 square foot colonial in Livonia or Royal Oak, their wish list often sounds like this: one level or main-floor primary bedroom, low stairs, attached garage, reasonable property taxes, and no hour-long drive to a doctor or grandkids.

Southfield checks most of those boxes. A few key reasons it attracts downsizing retirees:

First, home prices remain more moderate than trendier Oakland County suburbs such as Birmingham, Royal Oak, or Ferndale. You can often find a well kept 1,400 to 1,800 square foot ranch or condo in Southfield at a price that would only buy a small starter home in those markets.

Second, the housing stock is relatively diverse. Southfield grew heavily in the 1960s through the 1980s, so you see a lot of brick ranches, split levels, and low-rise condo communities. That layout is friendlier to aging joints than the tall Victorian or three story townhouse that looks great at 30 but feels punishing at 75.

Third, the location is central. Southfield sits at the junction of the Lodge (M-10), Telegraph, I-696, and close to I-75, so it is easier to keep your existing doctors, social groups, and religious communities even if they are in Detroit, Oak Park, Farmington, or Bloomfield. For retirees who still volunteer or work part time, this connectivity matters.

Finally, amenities skew practical. You have major hospitals nearby, including Ascension Providence and access to Beaumont and Henry Ford systems within a short drive. There are grocery options in every direction, plus city services, senior programs at the Parks and Recreation department, and libraries that actually feel used.

Costs, Taxes, And Affordability: The Big Picture

Are Southfield property taxes high?

Compared with national averages, property taxes in most of Oakland County, including Southfield, are not low. Compared with other inner-ring suburbs around Detroit, Southfield sits in the middle of the pack.

Oakland County is regularly among the Michigan counties with the highest property taxes, along with Washtenaw (Ann Arbor area) and portions of Wayne County. Within that landscape, Southfield’s millage rate is generally lower than some nearby places like Oak Park, but higher than parts of Novi or Commerce Township.

The part that surprises many retirees is Michigan’s taxable value system. When you buy a home here, the taxable value “uncaps” and resets based on the sale price, then can only rise by the rate of inflation or 5 percent each year,

whichever is lower, until the property transfers again. That means two retirees living next door in nearly identical homes could pay very different bills depending on when they bought.

If you are asking yourself "Are Southfield property taxes high compared with my current bill?", the right comparison is your estimated millage rate times the home's taxable value, not just the sale price. A local agent or tax professional can pull a realistic estimate before you make any offers.

Are there ways for seniors to lower or avoid property tax in Michigan?

The blunt answer to "How to not pay property tax in Michigan" is that, if you own a home, you will almost always pay something. However, there are programs that can significantly reduce the burden for eligible seniors:

1. Michigan's Homestead Property Tax Credit can refund part of your property tax bill if your income is below certain thresholds and your property taxes exceed a set share of your income.
2. Some low income homeowners can request a poverty exemption at the local level, which can lower the tax due.
3. Disabled veterans who meet specific criteria can qualify for a 100 percent property tax exemption on their primary residence.

You may have seen mailers or internet ads referencing a "6,000 senior tax credit." There is no blanket, statewide Michigan program by that exact name that automatically gives every senior 6,000 dollars off taxes. Instead, various federal, state, and local credits and refunds can add up, in some cases, to several thousand dollars, depending on income and property tax levels. It is important to verify any specific offer with the Michigan Department of Treasury or a reputable tax professional before making financial plans around it.

If your fixed income is tight, you want to review all these options before choosing a neighborhood.

How does Southfield compare to cheaper Michigan markets?

People sometimes ask, "Where is the cheapest place to buy a house in Michigan?" or even, "Can I buy a house in Detroit for 1,000 dollars?" In absolute price, you will find lower sticker prices than Southfield in parts of Detroit, Flint, Saginaw, and some smaller rural communities. In certain tax foreclosure or land bank auctions, it has been possible to buy a house in Detroit for around 1,000 dollars, but those properties almost always need major renovation, often including full mechanical systems, roofs, and structural work.

By the time you add 80,000 to 150,000 dollars in repairs, plus higher insurance and delinquent taxes in some cases, that "cheap" house is not so cheap. For retirees who want low maintenance and predictable costs, that option rarely makes sense unless a family member is in the trades and willing to shoulder ongoing work.

Southfield, in contrast, tends to offer more move-in ready options at moderate prices with lower risk. That balance is the reason so many retirees pick it over ultra-low price zip codes.

How Much House Do You Actually Need In Retirement?

When people downsize, square footage becomes a practical and emotional question. You might have spent 30 years in a 2,500 square foot house. That does not mean you need that much space now.

What size is comfortable: 1,500 vs. 2,000 square feet

A common target for downsizing retirees in Southfield is around 1,500 square feet. The question "How much money is required for a 1,500 sq ft house?" does not have a single answer, because it depends heavily on

condition, location, and whether you are buying or building.



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For a resale home in Southfield:

- In a typical, established neighborhood, a solid 1,500 square foot brick ranch or townhome might run in a mid-range price bracket compared with Oakland County as a whole.
- Monthly carrying costs will depend on taxes, insurance, and association fees if it is a condo.

If you are contemplating new construction in Metro Detroit, build costs for a 1,500 square foot house often land in a wide range, depending on finish quality and site work. Asking “What is the most expensive part of building a house?” usually yields the same answer: land and site preparation, plus the foundation and mechanical systems. Framing lumber prices move around, but excavation, connecting utilities, and concrete rarely get cheaper. A retiree building new should never skimp on those invisible parts, even if it means choosing simpler finishes inside.

The question “What style is best for a 1,500 sq ft house?” comes up often. For aging in place, a single story ranch or a condo with an elevator wins over a two story colonial almost every time. Open floor plans help with mobility devices later, but you still want clear definition for quiet and privacy.

If you are leaning closer to 2,000 square feet, the natural follow up is “How many bedrooms should a 2,000 sq ft house have?” For most downsizing retirees, three bedrooms is the sweet spot. One as the primary, one as a guest room, and one as a flexible office or hobby room. Four bedrooms in that square footage often means smaller rooms and more space to furnish that you may not truly need.

Can You Afford Southfield On Your Retirement Income?

Older buyers are often more realistic about budgets than first time buyers, but the mortgage math still feels murky. Let us tackle some of the questions that come up in my conversations.

A common rule of thumb is that your total housing payment, including taxes and insurance, should not exceed around 30 percent of your gross income. Some retirees prefer an even safer 25 percent because their income is fixed.

If you are thinking, "How much should my mortgage be if I make 3,000 a month?" then 25 to 30 percent suggests a total housing payment in the 750 to 900 dollar range. In today's interest rate and tax environment, that usually points toward a modest mortgage paired with a decent down payment, or ideally a paid-off **Home Improvement Southfield MI** home.

Questions like "Can I buy a house with a 90k salary?" or "Can I afford a house on a 40,000 salary?" or "Can I afford a 300k house on a 50k salary?" all share the same answer: it depends on debt, credit, down payment, and property taxes.

Roughly:

- With a 90,000 dollar income and low monthly debt, many lenders would qualify you for a purchase price well above 300,000 dollars, especially with a healthy down payment.
- With a 50,000 dollar income, a 300,000 dollar house may be possible if you have little debt, good credit, and a strong down payment, but the payment will feel tight if taxes and insurance are high.
- On a 40,000 dollar salary alone, you need to be especially careful. It is still possible to buy in Southfield, but you might focus on smaller condos or lower priced neighborhoods, and stay closer to that 25 percent housing cost rule to leave breathing room for medical or unexpected expenses.

Retirees often worry that they are "too old" for a traditional loan. The honest answer to "Can a 70 year old woman get a 30 year mortgage?" is yes, she can, assuming she qualifies on income, assets, credit, and other standard underwriting criteria. Lenders cannot deny a loan solely due to age. The real question is not whether you can [Home Improvement Southfield MI](#) get a 30 year mortgage, but whether you want that term or would prefer a 15 year or 20 year loan, or pay cash from the sale of your previous home.

Within Southfield, you will also see buyers ask, "What credit score is needed for a home loan?" Many conventional lenders want at least a 620 to 640 middle score, but the most favorable terms usually go to borrowers with scores above 740. If your score is lower, it might still be possible to obtain financing through FHA or other programs, at the cost of higher mortgage insurance or interest.

When retirees ask, "Do most retirees have their home paid off?" the answer is shifting. A generation ago, it was more common to enter retirement with no mortgage. Today, a significant portion of retirees still have a home loan, often a smaller one after downsizing. In practice, what matters is not whether you have a mortgage at all, but whether your total housing cost leaves room in your monthly budget and emergency savings.

For those who are thinking large, the question "What is the monthly payment on a 900,000 mortgage?" comes up now and then when someone sells a high-value property and considers buying near the top of the market. The payment on a 900,000 dollar mortgage depends heavily on the interest rate, but even at modest rates, you can easily be looking at several thousand dollars per month, before taxes and insurance. Pair that with Michigan's property tax levels, and most retirees find that a 900,000 dollar loan does not fit the stress-free lifestyle they are seeking. Likewise, anyone asking "How much of a down payment do I need for a 1,000,000 dollar house?" should recognize that 20 percent is a common benchmark, which means 200,000 dollars in cash plus closing costs, not a trivial sum.

All of these realities are part of why Southfield's moderate pricing feels so attractive.

The Most Popular Southfield Neighborhoods For Downsizing Retirees

When people ask, "What are the popular neighborhoods in Southfield for retirees?" the answer depends a bit on whether they prefer a single family home or are open to condominium living. Many buyers start out thinking "no condos" and end up pleasantly surprised by the convenience once they see well run associations that handle snow and exterior maintenance.



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Here is a quick, high-level snapshot of several areas that come up repeatedly in downsizing conversations:

- City Centre and adjacent condo communities for walkability and low exterior maintenance
- Beech Woods and nearby subdivisions for quieter streets and golf course or park proximity
- Evergreen and 10 Mile corridor neighborhoods for central location and classic ranches
- Plum Hollow and surrounding streets for fairway views and established trees
- Lathrup-area fringe and older brick subdivisions for character and easy freeway access

Each of these pockets has its own personality. Let us look at them more closely.

City Centre and nearby condo communities

Southfield's City Centre district, roughly around Evergreen and Civic Center Drive, has evolved into a hub with mixed office, residential, and civic uses. For a retiree who likes to walk, this can be one of the best spots in the city. You are close to the library, municipal complex, walking trails, and restaurants, without relying on long drives.

Many of the nearby condo complexes feature secure buildings, elevators, and indoor parking, which matter when ice hits in January. Unit sizes typically range from under 1,000 square feet for one bedroom units up to 1,600 or

so for some two bedroom layouts. For retirees asking, "What style is best for a 1,500 sq ft house or unit?" a corner condo with lots of windows and a split bedroom layout can feel both efficient and spacious.

HOA fees are sometimes a sticking point at first glance, but when you account for the cost of roof replacement, exterior painting, snow plowing, and lawn care on a single family home, those monthly dues often look more reasonable.

Beech Woods and south central neighborhoods

The Beech Woods area, anchored by the Beech Woods Park and Golf Course, draws retirees who like a quieter, residential feel without being far from Telegraph and I-696. Streets here tend to have mature trees, sidewalks, and a mix of brick ranches and split levels, usually built mid-century.

A typical downsizing move into this area might be from a large two story home in Farmington Hills into a 1,400 to 1,700 square foot ranch that still has a basement, attached garage, and a small, manageable yard. These homes often appeal to people who want a dog, a bit of gardening, or space for grandkids to run in the backyard.

For those who occasionally golf but do not want to pay premium private club prices, living near Beech Woods offers a practical middle ground. Property taxes here are representative of Southfield as a whole, not particularly above or below. If your primary concern is, "Are Southfield property taxes high compared with my current suburb?" your agent can pull address specific estimates for any home you consider.

Evergreen and 10 Mile corridor

Neighborhoods along Evergreen between 9 and 11 Mile contain a large number of classic brick ranches with attached garages that are almost purpose built for aging in place. Many were built in the 1960s and 1970s, with three bedrooms, one and a half or two baths, and basements for storage or hobby space.

For retirees wanting reasonable drive times to Detroit's cultural institutions or medical centers, living near the Lodge freeway is a major plus. You can be at the Detroit Medical Center, Midtown, or downtown in 20 to 30 minutes in normal traffic, which is attractive for those who still attend Tigers games, concerts, or religious services in the city.

Home prices here tend to be accessible for buyers working with the proceeds of a fully paid off suburban house. For someone asking "Can I afford a 300k house on a 50k salary?" this corridor often presents options below that threshold, making the purchase more comfortable.

Plum Hollow and golf course adjacent areas

Plum Hollow Country Club and the surrounding residential streets have long drawn buyers who favor leafy, established neighborhoods. Not every home here backs directly to the course, but many have deeper lots and more privacy than you will find closer to the apartments and commercial strips.

Retirees who are former members of private clubs sometimes view this area as a way to downshift their costs while still enjoying golf and social activity nearby. The houses themselves range from ranches to larger two story homes. For downsizing, the ranches and split levels on quieter side streets tend to be most appealing.

When buyers here talk about building new on a vacant lot or major teardown, the question "What not to skimp on when building a house?" deserves special attention. In an established neighborhood, cutting corners on exterior quality, soundproofing, or mechanical systems will both reduce enjoyment and potentially hurt resale. In my experience, skimping on windows, insulation, and foundational work devalues a house more than choosing a slightly simpler kitchen or fewer high end fixtures.

Lathrup area fringe and older brick subdivisions

Technically, Lathrup Village is its own city, entirely surrounded by Southfield. The feel of the area does not stop at the city limit. The blocks just outside Lathrup, along Southfield Road and near 11 and 12 Mile, share the same mature trees, sidewalks, and well kept brick homes that attract retirees.

These neighborhoods tend to have strong mid-century character, including bungalows and colonials with coved ceilings, hardwood floors, and built-ins that you do not usually see in newer construction. For a retiree who values charm as much as convenience, this can be a sweet spot.

Proximity to Southfield Road offers fast access to Royal Oak, Birmingham, and I-696. Yet the side streets feel calmer than arterial roads might suggest. Many of the people who buy here are long time Metro Detroit residents trading from a large family home, not investors. That continuity helps stabilize property values.

Practical Questions To Ask Before Choosing A Neighborhood

The retirees who end up happiest in Southfield tend to be those who slow down enough to match the neighborhood to their actual daily life, not just a short term wish. A quick internal checklist helps:

- How far do I want to be from my doctors, pharmacy, and preferred hospital?
- Do I prefer a condo with minimal exterior responsibility or a small yard I can still enjoy?
- Will I realistically use walkability, or do I mostly drive for everything anyway?
- Is being close to family, a specific religious community, or a favorite hobby (golf, gardening, volunteering) more important?
- How important is the property tax bill compared with HOA fees and maintenance savings?

When you have these answers, you can weigh neighborhoods much more realistically.

Market Trends And Long Term Considerations

People paying attention to headlines inevitably ask, "Are there any signs of house prices dropping in 2026 in Michigan?" The honest answer is that no one can give a precise forecast that far out. Real estate markets depend on interest rates, local job growth, construction levels, and broader economic shifts.

Michigan has seen modest but steady appreciation in many suburban markets as people continue to move out of higher cost states and remote work reshapes where professionals can live. Southfield participates in that, but because it is not a trendy "hot" market in the coastal sense, price spikes tend to be milder. Retirees here should plan for modest ups and downs, not dramatic crashes or takeoffs.

One quiet risk factor is what devalues a house most. In my experience, three things hurt value more than cosmetic datedness: chronic water issues, location backing loud or unsafe features, and poor workmanship on additions or remodels. A tired kitchen can be upgraded. A basement that floods every hard rain will haunt you. When evaluating a downsizing purchase, put more weight on sound structure and site than on shiny finishes.

If you decide to build or do major renovation, think carefully about what you should not say to a builder. Phrases like "Just do it as cheap as possible" or "We can skip permits to save time" are red flags that can lead to corners being cut. A better approach is to be honest about your budget, list your non-negotiables, and expect clear written scopes of work.



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Finally, remember that Michigan has its share of very high end properties, but Southfield is not competing with those. For curiosity's sake, people sometimes ask, "Who owns the biggest mansion in Michigan?" Properties like the Ford House in Grosse Pointe Shores or Meadow Brook Hall in Rochester are among the grandest, but they are historic estates now operated by non profit entities or institutions, not typical private homes. Your Southfield downsizing choice is about comfort and function, not grandeur.

Final Thoughts

Downsizing into Southfield is less about chasing the lowest possible list price and more about buying yourself the right kind of everyday life.

If your goal is stability, manageable costs, and access to the people and services that matter to you, Southfield's popular neighborhoods offer a strong mix of ranch homes, condos, and mature subdivisions that can support aging in place. Align the square footage with your true needs, respect the realities of property taxes and income, and focus more on solid bones and location than on perfection in finishes.

Do that, and whether you end up in a City Centre condo, a Beech Woods ranch, or a quiet street near Plum Hollow, your "smaller" home is likely to feel richer and freer than the big house you left behind.

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