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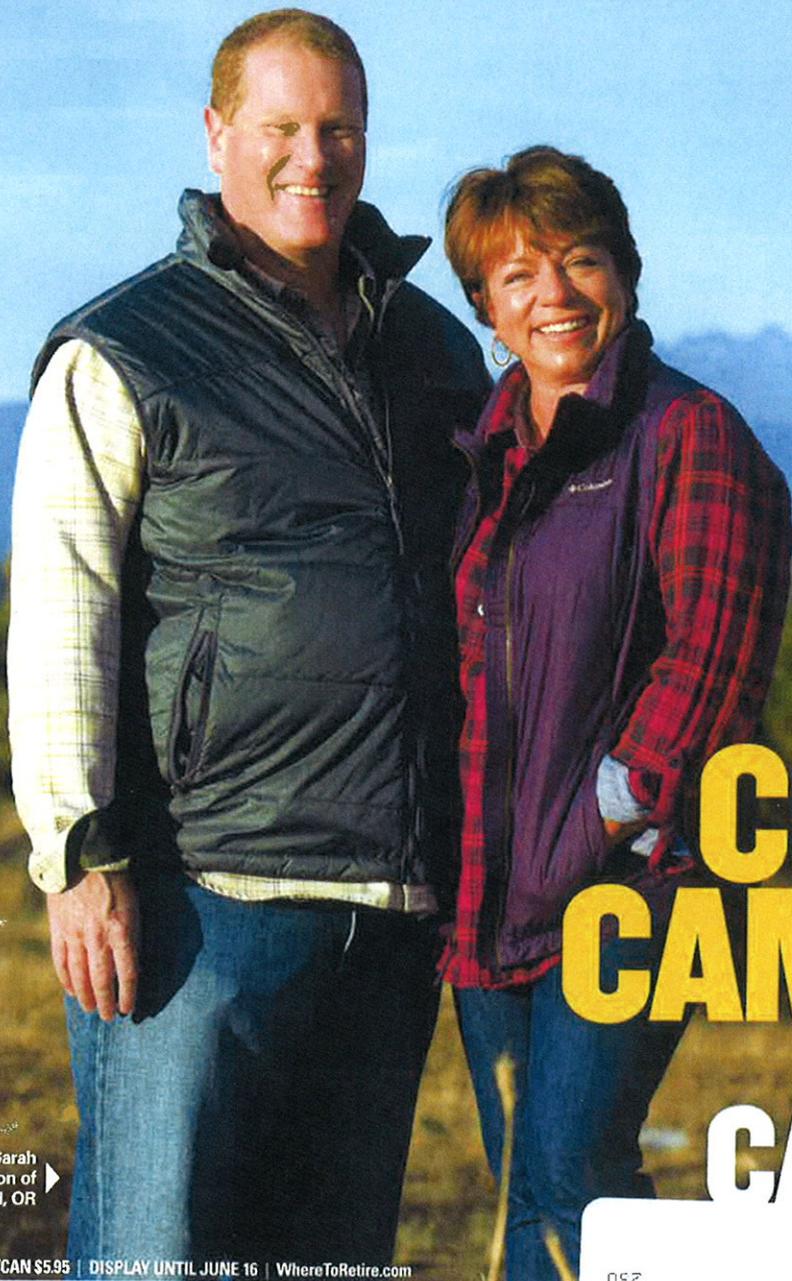
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On Mississippi's
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LOW-COST HAVENS:

GULFPORT/BILOXI, MS

On the Mississippi Gulf Coast, breezes float past pristine beaches, fun casinos, storied military installations and grand Old South plantations. Retirees report that Gulfport and Biloxi are laid-back, yet need no excuse to celebrate just about anything.

> BY LARRY BLEIBERG



“(People) welcomed me like you wouldn’t believe. I was so shocked because I didn’t know people could be that friendly.”

—Lyn Gibson
Gulfport, MS

FOR ALMOST 170 YEARS, Biloxi’s cast-iron lighthouse has guided travelers along the Mississippi Gulf Coast. Before the Civil War, it aided mariners and fishermen, who still troll the region’s rich waters for plump shrimp. More recently, it stood up to the punishing winds and waters of Hurricane Katrina, which lashed the coast in 2005. Now it stands as a symbol of the resilience of the region, as it has bounced back and is attracting retirees from across the country.

For many newcomers, the area’s first draw is the mild weather. “I say we gave up a snow shovel for a sand shovel,” says Judy Picciano, a lifelong New Yorker, who relocated here in 2012 with husband Bill.

But as residents soon learn, the Gulfport/Biloxi region offers more than sunshine and sandy beaches. A drive along the waterfront highway U.S. 90 shows high-rise casinos featuring Las Vegas-style entertainment to the innovative Ohr-O’Keefe Museum of Art designed by world-famous architect Frank Gehry. Beauvoir in Biloxi is the former home of Confederate President Jefferson Davis, where he wrote his memoirs and lived until his death in 1889. The area has near constant hoopla, merriment and events like Mardi Gras and the weeklong Cruisin’ the Coast vintage car rally, attracting more than 7,000 vehicles for parades, auctions and parties.

Culture lovers appreciate the Gulf Coast Symphony, and art fanciers browse numerous galleries and shops with pottery, paintings and handblown glass. The Maritime and Seafood Industry Museum, which opened a new \$10 million building last year, gives the history of shrimping, oystering and boating in the area.

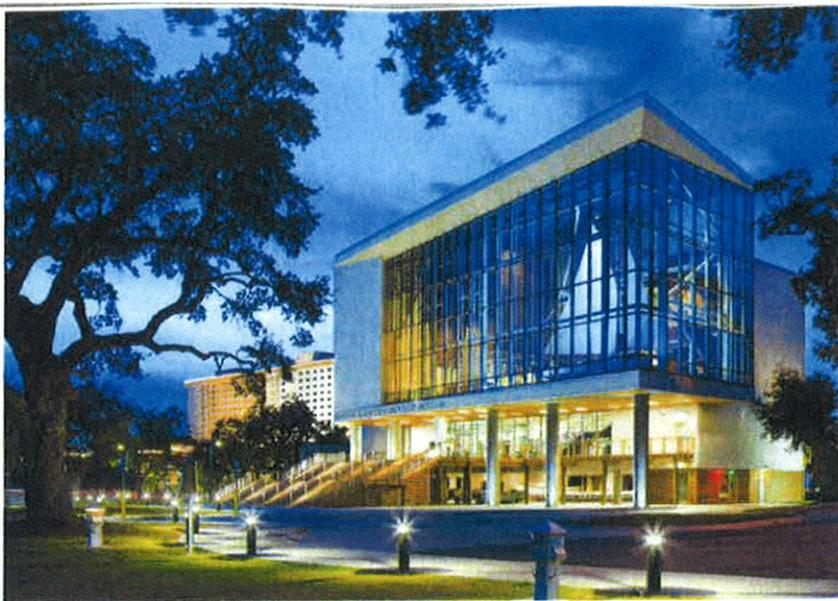
Discovering the region requires getting to know its towns. Gulfport and Biloxi are the anchors and home to employers like Keesler Air Force Base, the Naval Construction Battalion Center Gulfport and major casinos. But the coastline between Mobile, AL, and New Orleans includes at least a dozen cities, each with its own identity. The quaint tree-lined

village of Ocean Springs, MS, for example, has scores of galleries, shops and restaurants as well as some of the most desirable real estate in the state. The University of Southern Mississippi Gulf Coast campus is in Long Beach, MS. And Pass Christian, MS, has ▶



Gulfport and adjacent Biloxi on the Mississippi Gulf Coast have assets that range from beaches to inviting downtowns to friendly residents.

MISSISSIPPI MAIN STREET ASSOCIATION



The Maritime and Seafood Industry Museum in Biloxi has two replicas of historic 65-foot Biloxi schooners.

historic mansions and neighborhoods. Part of the largely undeveloped Gulf Islands National Seashore is offshore a bit.

Golf also has a foothold here. Players love the Arnold Palmer-designed Bridges Golf Club course at Hollywood Casino Gulf Coast in Bay St. Louis, MS. And the Champions Tour stops at the Tom Fazio-designed Fallen Oak in Biloxi. For everyday play, the public Dogwood Hills Golf Club offers tee times for less than \$30.

Still, retirees must consider the possibility of hurricanes. Since Katrina, the two cities have adopted stricter building codes to avoid widespread damage from another natural disaster. Meanwhile, the 26-mile beach from Biloxi to Bay St. Louis has been restored. But those wishing to relocate here should ask about flood zones and the cost of flood insurance, real estate agents say. And they have to realize that living on the coast means other storms are possible.

However, residents say the area's charms make it worthwhile. When Lyn Gibson wrapped up a stressful career as a

computer systems engineer for a major bank, she was ready to relax. She was drawn to the beach, but soon realized she didn't want to relocate to a busy vacation spot, where a gauntlet of condos and hotels cut off her view of the water.

Lyn, 68, a native of suburban Birmingham, AL, had visited friends on the Mississippi Gulf Coast, so she knew she had an alternative. "I came down two or three times and I said, 'Dang, this is better,'" she recalls. "It's laid-back. You're not fighting all the teenyboppers. When you're driving down (U.S. Highway) 90, you can see the beach, which is pristine snow-white because they clean it every day. There's no trash. It's just beautiful."

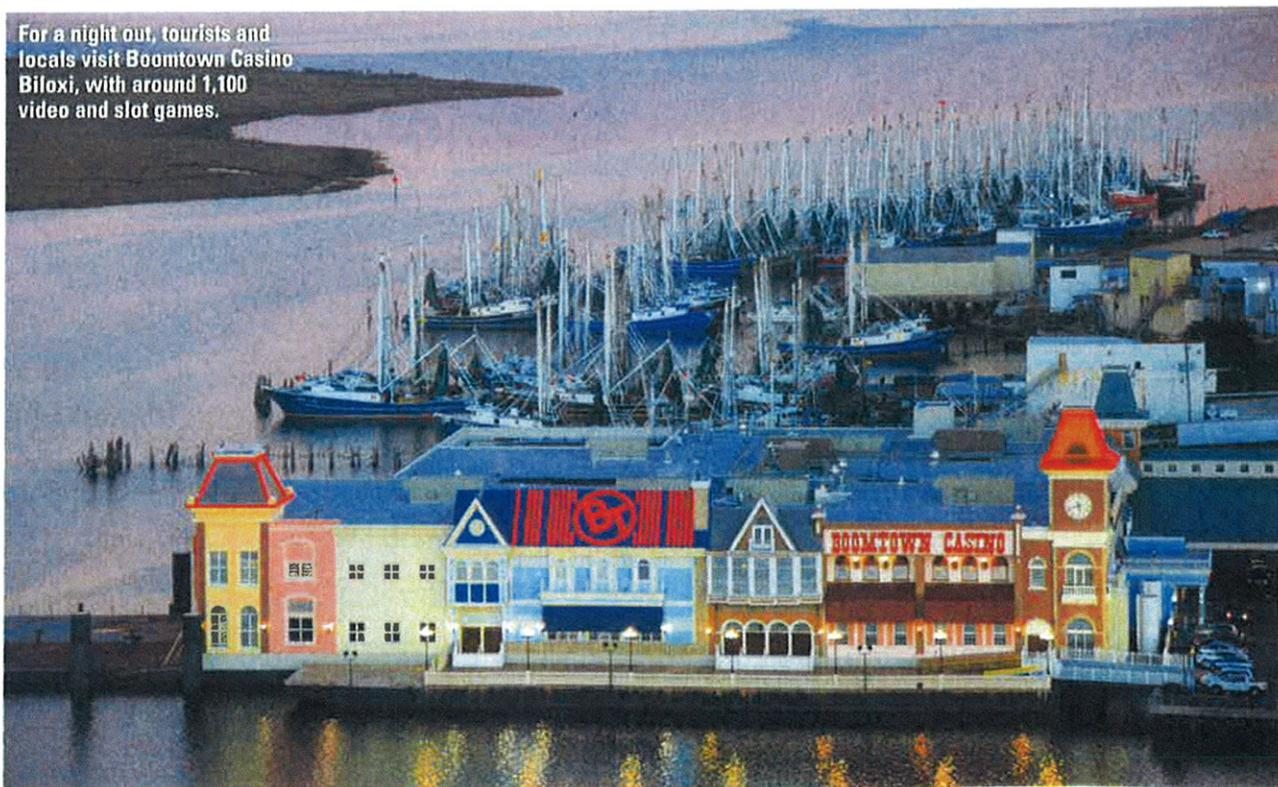
Lyn put her house on the market in 2013 and within a few months was living in a two-story Colonial in Gulfport, two blocks from the beach, with live oak trees gracing her front yard.

"I can walk down to the corner and look left and see the water," she says. "It's flip-flop season almost all the time. You can wear white after Labor Day. I love it."

Still, the move had its challenges. Lyn's ill mother came with her, so she had to focus on caring for her. When her mother passed away a few months later, Lyn faced a daunting prospect — finding friends in a new town.

Eventually she found her way to a ▶

For a night out, tourists and locals visit Boomtown Casino Biloxi, with around 1,100 video and slot games.



monthly luncheon with the Gulf Coast Newcomers Club, and that changed everything. "They welcomed me like you wouldn't believe," Lyn says. "I was so shocked because I didn't know people could be that friendly. It's even more than they are in Birmingham and that says a lot."

Before she knew it, she was involved in bridge and game clubs, along with lunch and movie outings and dinner activities. She became the club historian and now is set to become treasurer. "I'm involved in so many things, I can't see straight," she says.

And she's branching out. After Lyn

finished her computer career, she drove a school bus in Alabama. She kept her commercial license and plans to drive for a senior center this year.

She loves the area's restaurants, which range from casual eateries with tempting fried platters to more upscale options. Seafood always is available.

"I can go down to the docks any day and get fresh shrimp. There's also redfish and snapper and scallops and on and on and on," Lyn says.

Fun outings include other shopping opportunities. Lyn has purchased several pieces of handblown glass from galleries featuring local artists. "There are small

little towns with lots of boutique shops," she says. "But it's not beachy. They don't sell T-shirts. They have art and a lot of crafty things, beautiful things."

Lyn says Gulfport already feels like home. Although divorced and single, she doesn't mind living by herself. "I don't feel unsafe here. I've never felt uncomfortable," she says. "I don't feel afraid to go anywhere by myself, even at night."

Judy and Bill Picciano also have been surprised by Mississippi. The New Yorkers had lived in Queens for 40 years and couldn't imagine living anywhere else. Then their daughter and son-in-law moved to the Mississippi Gulf Coast. "We were really upset. We threatened to report them for stealing the grandchildren," says Judy, 67.

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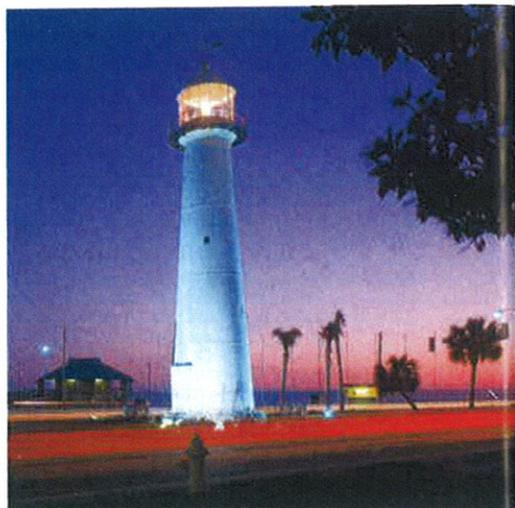


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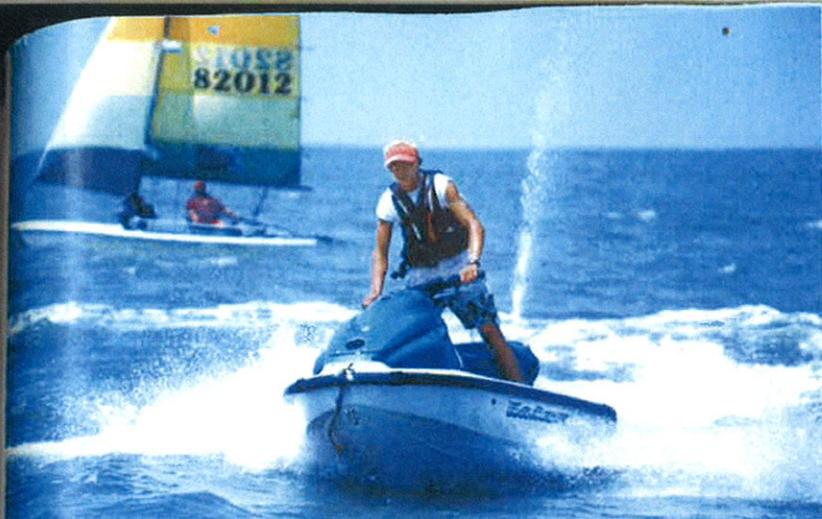


Standing more than 60 feet tall in the middle of a four-lane highway, the Biloxi Lighthouse is a Gulf Coast landmark.

But when the couple visited, they were surprised. First, the scenery was breathtaking. "People have such a biased view of Mississippi that they cannot conceive how beautiful and pleasant it is here," says Bill, 74. "It's comparable to California sunsets at times with purples, pinks, reds and yellows. The colors can be amazing."

They also loved the friendliness. "Back in New York at the grocery store, you ask where something is and they'll tell you, but here, they'll walk you to it," Judy says. "And the kids are more polite. It's 'ma'am' and 'sir.'"

A big plus was housing. When the couple relocated in 2012, they purchased a 10-year-old ranch-style home in Ocean Springs. It had nearly double the square footage of their three-story New York



Beach vendors rent out Jet Skis and kayaks to those looking to have fun in the sun.

residence. Plus, it cost a quarter as much and had a fireplace, laundry room and garage — all unthinkable in Queens.

And finally, they relished the hassle-free driving. Bill worked at New York City Hall, where he retired as assistant to the chairman of the housing authority. His 13-mile commute could take an hour. "Judy would never drive with me in New York. I was as

aggressive as a taxicab. Now when I hear there's traffic on Highway 90, there may be 40 cars on the road," he says.

The couple made friends quickly. Shortly after moving, they attended an Italian-American club meeting, which led them to the newcomers club. Judy, a homemaker, now plays bunco with two groups of women every month. They delight in book clubs, garden groups and lunch outings that can keep them busy nearly every day of the week.

They visit the casinos a few times a month and often catch the Friday night happy hour at the Palace Casino Resort, a smoke-free gaming resort. "Every casino has its own personality," Bill says. "The Hard Rock Hotel and Casino is about music and it's like a museum of rock 'n' roll. We play a lot at Harrah's Gulf Coast ... everyone knows us there. Mostly I play video poker and Judy plays the slot machines. It's great when you win, but you can't go expecting to win."

A surprise has been health care. Bill, who has had heart disease and cancer, says the medical services in Mississippi rival his specialists in New York. "I don't believe I had to compromise at all," he says.

And while it took some searching, they found Brooklyn Pizzeria in Gulfport, which serves authentic New York-style slices and pies. For Italian sausage, they head about an hour northeast to a meat shop in Mobile.

One problem remains for the transplanted New Yorkers. "I can't find a decent bagel here," Judy says.

A different sort of issue hit Russ and Pat Jones, who made one of the biggest ▶



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Population: 71,012 in Gulfport and 44,820 in Biloxi

Location: The Gulfport/Biloxi region is situated along the Gulf of Mexico on the Mississippi coast. It's about 70 miles southwest of Mobile, AL, and 75 miles northeast of New Orleans. Interstate 10 and U.S. Highway 90 both run east-west. U.S. Highway 49 runs north to Hattiesburg, MS; Jackson, MS; and beyond.

Climate:

January: High 60°/ Low 40°

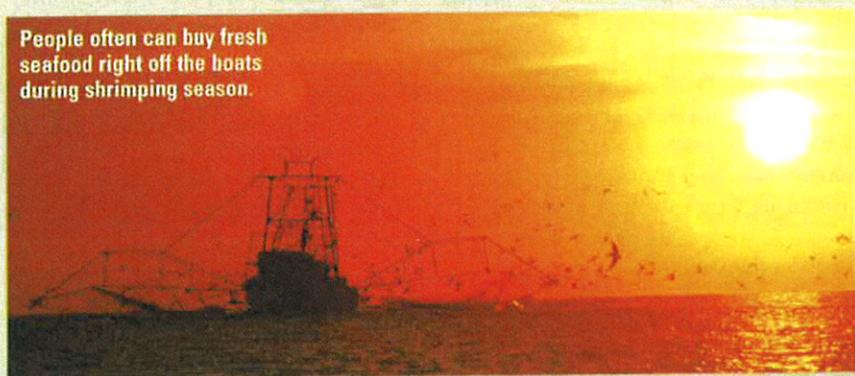
July: High 90°/ Low 74°

Average relative humidity: 77%

Rain: 65 inches annually

Snow: None

People often can buy fresh seafood right off the boats during shrimping season.



Cost of living: Below average

Housing cost: The median sales price of homes was \$85,500 in Gulfport and \$123,950 in Biloxi in 2014, according to the Gulf Coast Association of Realtors.

Sales tax: 7%

Sales tax exemptions: Prescription drugs

State income tax: For both single filers and married couples filing jointly, the rates are 3% on the first \$5,000 of taxable income, 4% on the next \$5,000 and 5% on amounts above \$10,000 for each taxpayer.

Income tax exemptions: Social Security benefits and private, federal, state and local pensions are exempt.

Estate tax: None

Inheritance tax: None

Property tax: The rate in Gulfport is \$135.08 per \$1,000 of assessed value with primary, owner-occupied homes assessed at 10% of market value and all other homes assessed at 15%. Annual taxes on an \$85,500 home would be about \$855 with the full general homestead credit below. The rate in Biloxi is \$109.70 per \$1,000 of assessed value with primary, owner-occupied homes assessed at 10% of market value and all other homes assessed at 15%. Annual taxes on a \$123,950 home would be about \$1,060 with the full general homestead

credit below.

Homestead exemptions: Primary residences worth \$75,000 or more have a homestead credit of up to \$300 off the final tax amount. Residents 65 and older have an exemption of up to \$75,000 off the market value.

Personal property tax: An ad valorem tax similar to a personal property tax on passenger vehicles is first assessed at 30% of market value and taxed at the same rate as homes. The percentage decreases yearly until a minimum assessed value of \$100 is reached. The state provides an ad valorem reduction fund that can cut the tax. Annual registration fees start at \$12.75.

Religion: The area has an active Christian community, including most denominations and a large Catholic population. It has a Conservative Jewish congregation and an Islamic center.

Education: Long Beach is home to the University of Southern Mississippi Gulf Coast campus, with nearly 3,000 undergraduate and graduate students. It has an Osher Lifelong Learning Institute, which offers dozens of enrichment classes for seniors. Multicampus Mississippi Gulf Coast Community College has a Lifelong Learning Institute with classes, activities, student discounts and access to a campus wellness center. William Carey University, a private Christian liberal arts college based in Hattiesburg, also has a Biloxi campus.

Transportation: Gulfport-Biloxi International Airport is served by five airlines, offering connections to Atlanta; Charlotte, NC; Dallas/Fort Worth; Houston and St. Petersburg/Clearwater, FL. The nearest Amtrak station is in Slidell, LA, about 50 miles west. Coast Transit Authority operates buses, some of them in the trolley style. Fares run \$1.50 per ride and 75 cents for passengers 60 and older.

Walk Score: Gulfport has an overall walkability rating of 23 out of 100 and Biloxi is 27 out of 100, both "car dependent," according to WalkScore.com. Neighborhoods will vary.

Health care: The 445-bed Memorial Hospital at Gulfport is highly ranked in diabetes care, neurology and nephrology. Biloxi Regional Medical Center, with 198 beds, offers cancer, heart and psychiatric services. The 130-bed Garden Park Medical Center has been accredited by the Joint Commission and provides emergency, orthopedic and heart care. Military veterans can utilize the Gulf Coast Veterans Health Care System in Biloxi, an accredited 716-bed teaching hospital. More specialized services are available in New Orleans.

Housing: The Gulf Coast region offers a variety of housing options from condos to single-family homes to historic properties, says Margie McFarland of The Real Estate Marketplace. The quaint city of Ocean Springs has both established neighborhoods and newer construction with costs from \$53,000 to \$3 million. Beachfront condo towers like Legacy, Sea Breeze, Beau View and The Ocean Club usually start in the \$200,000s for a two- or three-bedroom unit with prices up to \$928,500. For newer homes, **Tradition**, (228) 396-9622, a master-planned community north of the coast in Biloxi, has parks, nature trails and a village center. Homes range from \$227,900 to \$525,000. Concrete homes are being built in the **Turtle Creek Subdivision**, (228) 832-6020, in Gulfport. Developers tout that the structures are impervious to hurricanes, high winds, mold and termites. Prices begin at \$128,800. Contact real estate agents for resales. **Rentals:** Many condos are available for rent, which can run from \$650 to \$2,000 a month. Apartments in downtown Gulfport rent for up to \$1,059 a month. Beachfront complexes like Maison D'Orleans in Biloxi, (228) 388-3931, start at \$430 a month for an unfurnished studio and up to \$950 for a townhouse.

Visitor lodging: Bargains often can be found at casino hotels, like the Beau Rivage Resort and Casino, with rates starting at \$79, (888) 750-7111. South Beach Biloxi Hotel and Suites offers spacious rooms and kitchen facilities, from \$152, (228) 388-2627. For something more intimate, the Tux Creek Inn bed-and-breakfast is set on 40 acres in Biloxi with walking trails, from \$99, (228) 324-3104.

Information: Mississippi Gulf Coast Retiree Partnership, c/o Harrison County Development Commission, 12281 Intraplex Parkway, Gulfport, MS 39503, (866) 672-6278 or GulfCoastRetirement.org. Mississippi Gulf Coast Regional Convention and Visitors Bureau, 2350 Beach Blvd., Suite A, Biloxi, MS 39531, (888) 467-4853 or GulfCoast.org. ▶

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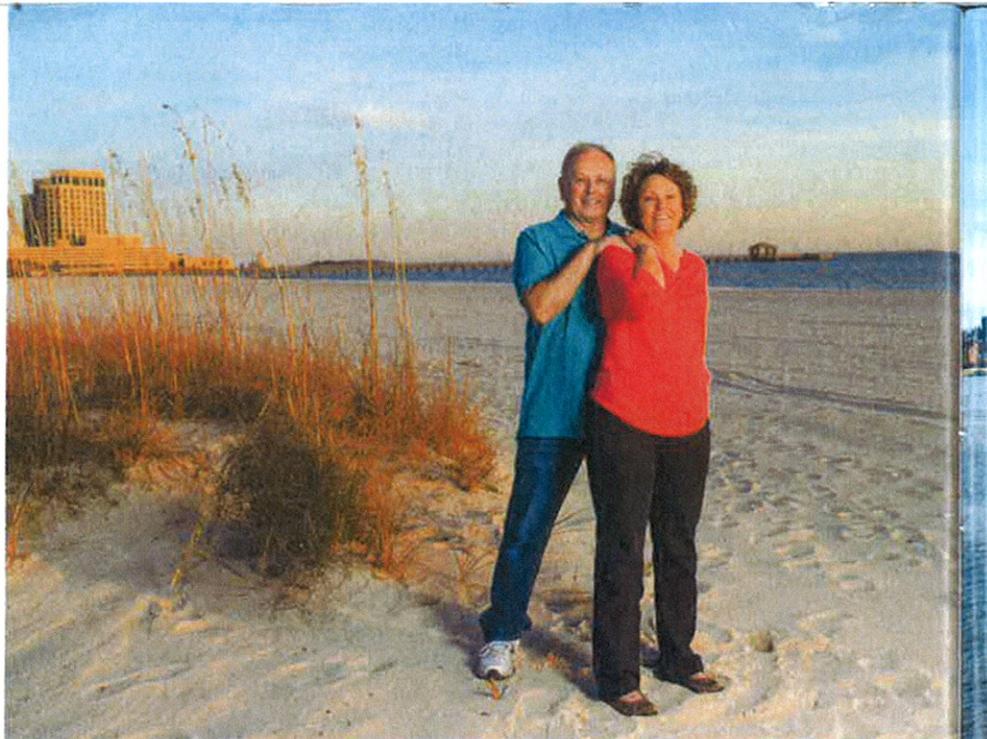


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After experiencing the welcoming and resilient spirit of the locals, Russ and Pat Jones were hooked on the Gulf Coast area.

moves of their lives in July 2005, leaving their home in the northern Illinois town of Johnsborg for the open beaches of the Gulf Coast. One month later, a hurricane named Katrina slammed its way into their lives.

The Joneses, lifelong Midwesterners, weren't sure what to do. "We didn't want to run at the first sign of a little storm. Our neighbor said, 'If you see me load up my truck, you follow behind me,'" recalls Russ, 66. "We left and we're glad we did."

But despite the widespread damage, the couple's home, just 2,500 feet from the Mississippi Sound, wasn't harmed. And when neighbors returned to clean up, Russ and Pat witnessed the region's inspiring community spirit in full force.

"Everybody was in the same boat and everybody put their neighbors ahead of themselves. These people are friendly, warm and good-natured, and they were welcoming," Russ says. That cemented it. They were in Mississippi to stay.

"We had our minds made up that this is where we wanted to be and there wasn't going to be a bad storm or anything else that would drive us out of here," Russ says.

The Joneses were dedicated fans of the Gulf Coast, making annual trips to the region every January for 23 years. Russ has had a lifelong love of trains and was active in a hobby called live steam garden railroading, which involves scale-model

steam trains that run outdoors. He first came to the area to meet fellow enthusiasts, and for the Midwesterner, it was a revelation.

"We went from 5 degrees above zero to 65 degrees in shirt sleeves and we couldn't believe the temperature. We hated to leave after spending the week here. Every year we'd come down and we'd extend it one day or two," Russ says.

Pat, 58, who had worked as a lieutenant with the fire department and rescue squad, was equally charmed. "As we got older, every year, we said, 'I think when we retire, we want to come here,'" she says.

So when Russ left his job as a chief engineer for a steel company, the decision was easy. And soon they discovered the region's charms go far beyond the weather. The area, they learned, has festivals and special events throughout the year.

"Everything is a celebration down here. And they celebrate every event with a party, good music and drink," Russ says.

He marvels at the path he and his wife have taken and has no regrets. "Sometimes you get in a comfort zone and you get in a rut. My parents lived in the same home for 65 years, and we thought, 'We're not going to do that,'" Russ says. "We're going to be adventurous and we're going to have a retirement for us and we'll enjoy it."

The Mississippi coast, he says, has offered that and more. "It's just a lot of fun." **W**

Larry Bleiberg is a writer in Birmingham, AL.

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