

YOU'RE MOVING WHERE?
A Fable for the 21st Century
by John Washburn

—Chapter One: We've got to do something. —

"The property tax bill came in," said my wife. "And..." was my standard reply. "It went up again," she said, moving to the kitchen. "I still think we should sell while the market's good and get out of here," I replied.

Two hours later she said, "Maybe you're right."

Here I should probably mention that we were familiar with moving since during our working career, we had domiciled in the Midwest, West and Southwest, but wait! Wasn't retirement the time to settle down, build a dream house and relax, in that order? Sounded good but apparently the State of Pennsylvania had other ideas. Well, we'll just see about that!

Sure enough nothing happened until, like lemmings, every so often my wife's family would decide it was time to get together and this time they lit on New Orleans. So away we went in August 2005. All the family showed up and had three days of solid fun. The ladies spent their time lying to each other about how well their kids were doing ("Nuclear science isn't easy."), while the men attended a cigar convention even though none of them smoked. But all good things must end so after the three days, preparations were under way to leave when out of the blue came: "It's getting cold back home so why don't we drive up and down the Gulf Coast and see about house prices and a place to live."

After I took my pills and recovered, away we went down Interstate 10. We were looking for a place with:

- 1) A warm climate since the only place snow and ice looks good is on Christmas cards. I've often wished for a card showing Santa Claus blowing his nose.
- 2) Taxes we could afford now and which didn't appear to be going through the roof in the foreseeable future.
- 3) Congenial people who will speak to you even if you weren't born there.

—Chapter Two: The Search—

The general plan was to look over three of the four Gulf Coast states: Mississippi, Alabama and the Florida Panhandle. We decided in advance to skip Louisiana based on several negative evaluations we had read. Bitter experience had taught us that before relocating to an area, you better find out all you can about state and local taxes so we had developed a system!

First, we find out about state taxes by filling in the current state tax form, usually available at a post office or on-line. We use our projected income and if the result looks good, we ask around about increases, how often, how severe, etc. If things still look good, we go to the local taxes.

Practically speaking, the worst of the local taxes is the property tax so we started with that. A word of caution: Do not believe any tax figures you get from real estate agents. They have a vested interest in minimizing the tax bite. Instead, what Sara and I do is go to the county courthouse and research the current millage rates, frequency of change, current trend, and reassessment (how often)—in short, anything we can find out. Gathering this information before we go house-hunting saves a lot of grief later.

With all these ideas and plans firmly in mind, we sailed into our first stop: Diamondhead, Mississippi. It didn't take long to find out that the homeowner's fee to support a golf course and yacht club (neither of which we were interested in) was not for us. Gulfport looked to be a nice size town but before we realized it, we were through it and there was the Gulf Coast—water and lots of nice looking homes. We drove along Highway 90 and noticed some good-looking neighborhoods back from the water and decided it was time to investigate. We got a hotel, located a post office, obtained a state tax form and dug in for the night. There were plenty of restaurants to choose from so we picked one. The food was good and the waitress even called me "Honey," which Sara explained didn't mean a thing. After dinner we tackled the state tax form and we couldn't believe it!

From all appearances and much to our surprise, Mississippi was actually looking for baby boomers! There were all kinds of credits, discounts, and more for seniors. It was the most favorable tax structure for *Golden Oldies* we had ever seen but then reality set in. Maybe they were pulling a "Pennsylvania" in which state taxes are low so everything is paid for by the counties, cities and school districts. We decided to press on to Alabama and Florida and keep Mississippi in mind before wasting time investigating further!

Alabama can be described in four short words: It is too expensive. And, it's a shame because Mobile is a nice looking town. Anyhow, as usual we started with a state tax form and that finished us. Any money we might have saved on cost of living or local taxes, we would more than lose to the state. Next stop—the Florida Panhandle.

I had then, and I have now, serious problems with living in the State of Florida. For one thing, much of it features *Old Folks Culture* or to put it bluntly, "I don't care what you did in the winter of '04; let's work on the future!" Along with this memory lane social culture, the local taxes are frequently very, very high, despite no state income tax. Our first stop was Pensacola, which we thought might be a possibility since it is a working man's town—wrong.

Pensacola had apparently suffered through a hurricane in the not too distant past and cleanup did not seem to be going well. In fact many of the neighborhoods looked like Blum's Junkyard. We had no desire to get involved in "special assessments" or one-time tax increases so that ended Pensacola, but we checked into a motel and caucused. Back to Gulfport, Mississippi—large enough to be interesting but small enough to be friendly.

Our agenda in Gulfport was to find out about local taxes first, then if things still looked good, go house-hunting. Our first stop was the tax assessor's office where we found that the millage rates were moderate but deductions would keep costs low.

Armed with this encouraging news, our next stop was a real estate office and here we hit one right over the left field wall when we ran into one of the nicest agents we had ever met, and we've met a few. What this man did was show us the neighborhoods up and down the Gulf Coast every morning for three days. He even answered our question about where to find great

gumbo and stated, “The best gumbo in the area is two blocks from the office on the right, the New Orleans Café.” We still go there five years later and the gumbo is still excellent!

After this three-day survey, we were 1) impressed, 2) delighted and 3) tired—in that order. “Have you thought about building?” asked our guide. “There are several very nice developments around.” And so we came to Wind Rose. Three miles north of Interstate 10 in Gulfport, close to shopping, restaurants, and other amenities but still in the country. The drill was when you bought a lot, you selected a house plan and in 90 days, there it was. The location was certainly excellent; the price was right and why not? So we bid farewell to our real estate agent after signing up and drove back to Pennsylvania, satisfied we had done a smart thing. Five days later we heard that a big storm had struck the Mississippi Gulf Coast and most of it was floating around Mobile Bay. Note: When we got back to the Gulf Coast, we found our real estate friend had quit the business—too bad.

—Chapter Three: Afterward—

Following a number of frantic calls, we got in touch with our builder in Gulfport. He sounded a little surprised that we were so excited. “Your lot is six miles from the coast, remember?” So in January we went back to Gulfport and while our house was going to be delayed for several months, everything else was fine. It was about this time that we began to suspect we had done a smart thing when we elected to move to Gulfport—and never mind The Storm.

Instead of spinning their wheels, Mississippians were busy cleaning up after Katrina themselves. Trucks were whizzing around, the motels were full of volunteers, and in short, the whole place was busy! On account of a shortage of servers, many restaurants were only open until 7:00 p.m. but everyone was cheerful and still polite. Then there was the police force!

The law enforcement people all along the Mississippi Gulf Coast not only stayed through the storm but afterward, they worked exhausting hours going out to the neighborhoods and helping. They instructed people what they could and could not do about looters. They directed traffic when necessary due to the widespread and virtually complete power outage. In short, they helped in a million ways. It was something you don’t see too often and it reinforced our belief that moving to the Gulf Coast had been smart.

So five years have gone by... Our house got built more or less on time, and we have made friends, joined various organizations and while we’re moving a little slower, we still believe more than ever that this is the place for us!!

Y’all come on down for a visit now—hear?!?