

Five Affordable Florida Seaside Towns

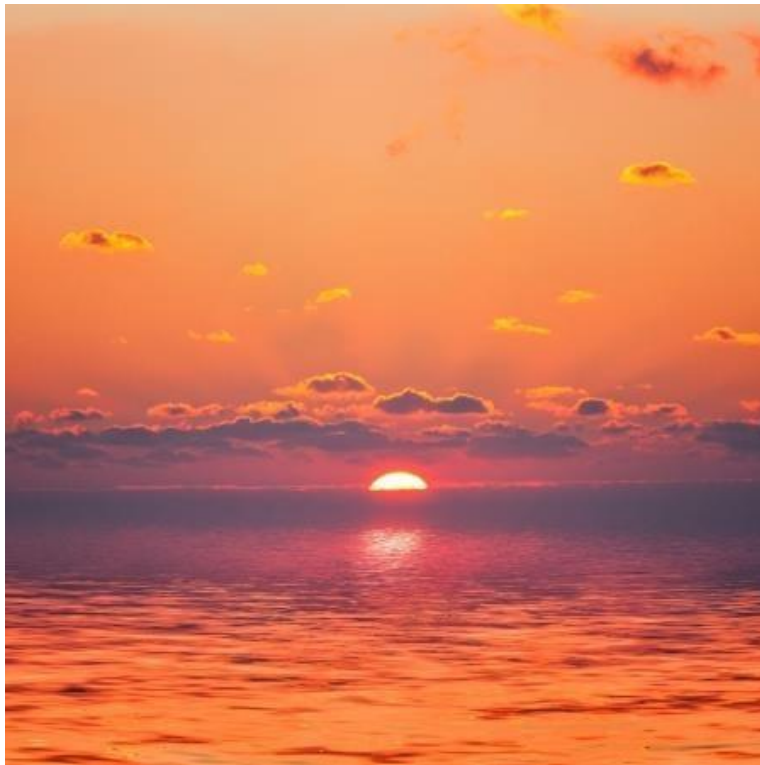
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Deerfield Beach

Deerfield Beach is located along the southeastern Florida coast and began as a farm community. It was named after the deer grazing in nearby land and was an agricultural center until the 1940s. At that time, it changed its name to Deerfield Beach to draw vacationers.

Today, the city does attract sun lovers but is not as popular with some of its neighbors. Clean and often nearly empty, the beach has been restored and has won several awards. It has a long pier and a boardwalk peppered with locally owned shops.

The city has nearly two dozen parks, and Quiet Waters Park, has water skiing, fishing, biking paths and camping areas. Deerfield Park is an expansive nature preserve. The city core is busy and has tall office buildings, nationally known eateries, banks, parking garages and more.

Restaurants outside of downtown are plentiful and include everything from BBQ houses to Italian cafes. Shopping malls include Hillsboro Square, which has nearly 50 retailers. City events include the Country Music Fest and the National Night Out.

Homes are everything from simple ranch ramblers and condos to Mediterraneans.

Population: 75,000

Percentage of People Age 45 or Better: 37%

Living Costs: 6% less than the national average

Median Home Price: \$120,000

Accredited Hospital? No, but Boca Raton Regional Hospital and North Broward Medical Center are within 5 miles and are accredited.

Public Transportation System: Yes

Crime Rate: Meets the national average

Public Library: Yes

Politics: Liberal

Notes: The nicer areas are to the east of U.S. Route 1.

Jensen Beach

Located along the Indian River on Florida's southeastern coast, amiable Jensen Beach was known as the "Pineapple Capital of the World" in the 19th-century. Today it is known for its quiet way of life, fishing and sea turtles.

Cozy and old fashioned with palm trees, Jensen Beach has a combination of concrete block homes, pastel colored residences and gated communities. A large snowbird population arrives each winter.

The central area along palm-lined Jensen Beach Boulevard is busy with cars but has retailers, water vessel storage facilities, beach pubs and restaurants serving jambalaya, shrimp creole, fried oysters and more.

Hutchinson Island is across the river and is the site of Jensen Sea Turtle Beach, a seafront stretch of sand with lifeguards and amenities. Parts of the beach are cordoned off to keep people away from 3 species of nesting sea turtles.

Residents enjoy two golf courses, a large indoor shopping mall, a Publix grocery, a farmers' market, movie theaters and more

Population: 12,000

Percentage of People Age 45 or Better: 48%

Living Costs: 5% below the national average

Median Home Price: \$145,000

Accredited Hospital? No, but Martin Memorial Medical Center, 5 miles away in Stuart, is accredited.

Public Transportation System: No

Crime Rate: Below the national average

Public Library: Yes

Politics: Conservative

Notes: Jensen Beach has grown by 10% in the last 10 years.

Palm Coast

Pleasant Palm Coast sits to the west of the Intracoastal Waterway on Florida's northeastern coast. It started out in the 1960s as a planned retirement community and has been growing very fast, more than doubling in size during the last decade thanks to its affordable housing and quiet way of life.

Primarily a residential area with some industrial parks, Palm Coast does not have much of a town center, although one is in the planning stages. Neighborhoods are neatly laid out, and many homes sit along a canal. Residences are mostly cookie cutter concrete block style or Mediterranean ranch style.

The barrier island east of the Intracoastal Waterway is home to the high-end Hammock Beach Resort, which has single family homes and condominiums for sale. Much of the beach is privately owned by the resort, but residents enjoy a nature preserve and several beachfront parks with boardwalks and limited water access. Bird watching and whale spotting are popular activities, but swimming is not encouraged thanks to hidden coquina rocks and strong undercurrents (many residents visit Flagler Beach, just 10 miles away, for water activities).

There is a farmers' market, a Publix, a Walgreen's, a Lowe's, fast food outlets and the like. A few nicer restaurants are here, but most eateries are casual dining places. Shopping venues are limited. Nightlife is quiet, although the Flagler Playhouse, a community theater, is 10 miles away in Bunnell.

Population: 75,500 (city proper)

Percentage of Population Age 45 or Better: 57%

Cost of Living: 3% below the national average

Median Home Price: \$155,000

Climate: This area has hot, humid summers with temperatures in 80s and 90s and mild winters with temperatures in the 50s and 60s. On average, the area receives 56 inches of rain per year.

At Least One Hospital Accepts Medicare Patients? Yes

At Least One Hospital Accredited by Joint Commission? Yes

Public Transit: No, but the county provides an on-demand, pre-scheduled van service.

Crime Rate: Meets the national average

Public Library: Yes

Political Leanings: Nearly split down the middle

Drawbacks: Hurricanes are a possibility, but the risk in this area is less than in more southern coastal towns. The tornado risk is 40% higher than the national average. Notes: Palm Coast has a lot of snowbirds and "Yankees."

Port Salerno

Settled in the 1920s by Italian immigrants, amiable, suburban Port Salerno sits on the St. Lucie River Inlet in southeastern Florida and straddles the Manatee Pocket, which is a quiet, scenic

bay. Its proximity to the Atlantic Ocean has made Port Salerno an excellent base for commercial fisherman, a tradition that continues today.

Port Salerno is a perfect base for recreational fisherman, too (sea bass, grouper, kingfish, mutton snapper and more are in good supply). The town is known for its wonderful seafood festival, which features great food, live entertainment and arts and crafts.

The Manatee Pocket waterfront boasts a cluster of ship builders, marinas, fishing charter companies and seafood restaurants. It is also home to the Fish House Art Center, a company in which artists operate galleries and studios.

The nearby St. Lucie Inlet Preserve Park, which is directly east of town, has white sand beaches that are important sea turtle nesting areas. The Anastasia Rock Reef extends along the park's waters and is ideal for snorkeling or scuba diving. There is also a boardwalk that wanders from the park's dock to the beach. The town's Chapman School of Seamanship offers classes to professional and amateur mariners alike.

Homes are mostly frame ranch ramblers, concrete block style and Florida cracker-style.

Population: 10,000 (city proper)

Percentage of Population Age 45 or Better: 50%

Cost of Living: 8% below the national average

Median Home Price: \$125,000

Climate: This area has a humid subtropical climate, meaning two seasons a year. Summer and early fall are hot and humid. Late fall and winter are less humid and cooler.

At Least One Hospital Accepts Medicare Patients? No, but Stuart, about 3 miles away, has a hospital that accepts Medicare patients.

At Least One Accredited by Joint Commission? No, but Jupiter, about 15 miles away, has a hospital that is accredited.

Public Transit: Yes, but it is limited.

Crime Rate: Below the national average

Public Library: No, but Stuart, about 3 miles away, has a public library.

Political Leanings: Conservative

Cons: Hurricanes and tropical storms are always a possibility.

Notes: Port Salerno is popular with snowbirds. Most shopping and services are in nearby Stuart.

Tarpon Springs

Tarpon Springs started out as a winter resort in the late 1870s and was named after the fish that haunts its waters. It sits along a series of bayous and the Gulf of Mexico, about 25 miles northwest of Tampa, and it grew up around Greek culture. In fact, this waterfront city has the largest concentration of Greek Americans in the United States.

During much of its early history, Tarpon Springs was known for sponge harvesting. Greek divers were brought across the Atlantic to do much of the work. When a red tide algae wiped out the sponges in the mid-20th century, shrimping became the economic underpinning, and it remains so today.

The city's Sponge Docks are a testament to the old traditions and are now a charming tourist area with an eclectic mix of sponge shops, galleries, Greek restaurants and the general feel of Greece. The Greek Orthodox Epiphany, a large religious celebration each January, triples the town's population for one day, but there are also other smaller festivals such as a beach concert series and a food truck rally. The Tarpon Sunday Market is a relatively new farmers' market. Neighborhoods include town homes, concrete block ranch ramblers and one and two story Mediterraneans.

Four golf courses, an aquarium, a public marina, a performing arts center, a cultural center and a recreation department keep residents active. Barrier islands are just off the coast, and the city's Fred Howard Park has a mile-long causeway. Ospreys, eagles, and dolphins can be seen from its beach.

Population: 24,000 (city proper)

Percentage of Population 45 or Better: 50%

Cost of Living: 2% below the national average

Median Home Price: \$170,000

Climate: Summer temperatures are in the 80s and 90s with high humidity levels and frequent rainstorms. Winter temperatures are in the 60s and 70s.

At Least One Hospital Accepts Medicare Patients? Yes

At Least One Hospital Accredited by Joint Commission? Yes

Public Transit: Yes

Crime Rate: Meets the national average

Public Library: Yes

Political Leanings: Liberal

Cons: The tornado risk is 85% above the national average.

Notes: The city has grown by 8% in the last decade.

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