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PUNTA GORDA:

*A Treasure on
Florida's Gulf Coast*

◀ Nanette Crist
of Punta Gorda, FL

US \$4.95/C



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PROFILE: PUNTA GORDA, FL

This southwest Florida city got the last word after Hurricane Charley roared through in 2004. Rebuilt and recharged, the town revolves around its large harbor and boating. Eateries and festivals lure folks downtown, where everyone parks free.

> BY KATHRYN STRAACH

CHILDREN ARE TOLD that dreams come true at a large amusement park near Orlando, but retirees — particularly boaters, fishermen and other outdoor enthusiasts — know better. Their dreams come true two and a half hours southwest of Walt Disney World in the small Gulf Coast town of Punta Gorda, between Sarasota and Fort Myers.

Elaine and Terry Dotson, both 58, of Frisco, TX, bought a lot in Punta Gorda Isles in 1998 after Terry read an airline magazine article about the city. They plan to move into their new home by March.

The couple started a Friday-night ritual after buying the lot. “We would make margaritas and pull out our sailing chart and plot our future sails,” Elaine says. “We would sail to the Keys from our kitchen table.”

Elaine and Terry still drink margaritas on Friday nights but no longer need to bring out the sailing chart. “We have it memorized now,” Elaine says with a smile.

Water lovers are easy to find in Punta Gorda. Mayor Bill

Albers and wife Kate named their 32-foot boat *Our Dream*. They bought the boat shortly after retiring to Punta Gorda 17 years ago from Marietta, GA, where Bill was an AT&T Inc. executive on loan to the Atlanta U.S. Olympic Committee. Bill, 66, and Kate, 56, a former radiology specialist, are avid boaters who met in Kinderhook, NY, at their separate summer places and later bought a house together on the Hudson River. They knew they wanted to retire near water and did their research. “Hands down, nothing compared to Punta Gorda for the value and beauty,” Bill says.

After moving to Punta Gorda Isles, they began taking short trips to as far north as Tarpon Springs and as far south as the Keys. “We load up our bikes and Rollerblades, and the boat has everything we need,” Bill says. “It’s like an RV on the water.”

Punta Gorda, which means “fat point” in Spanish, juts out into Charlotte Harbor, one of the nation’s largest. The waterfront intersects with the Peace River, which

“We are trying to take care of our bodies so we can enjoy all this longer.”

—Kristin Kern



Punta Gorda is a beauty on Florida’s Gulf Coast. Fishermen’s Village, designated a “clean marina” by the state, offers 111 boat slips as well as harborside shopping and dining.

slices between Punta Gorda and Port Charlotte to the north. The weather is warm and humid, with average temperatures ranging from 52 to 92 degrees.

The mayor calls the town a hidden gem, because it is small — population nearly 17,000 — and not well-known. But in the past decade, it has been lauded as a great place to live.

In 2004, the town got publicity of another sort, as ground zero for damage received from Hurricane Charley, a Category 4 storm that slammed the area that August. Charley caused more than \$15 billion in losses and Punta Gorda had to rebuild.

“At the time, a federal officer told me, ‘It will be 10 years before you recover — if you recover,’” Bill says. “We recovered in four years because a community group called TEAM (Together Everyone Achieves More) Punta Gorda pulled together and made it happen. It’s like we started over fresh.”

Charley wasn’t the spunky town’s first brush with destruction. Founded in

require that hurricane-resistant materials be used in the reconstruction and preservation work.

Part of Punta Gorda’s urban renewal included 18 miles of bike paths. The city even offers a free loaner bike program, with 34 school-bus-yellow bicycles available in five locations. Also free are the town’s boat launches and parking, even in the \$12 million, 400-space, four-story garage downtown, designed to look like an office building. The town has a dozen waterfront parks and a dog park.

Another popular attraction is Fishermen’s Village, which brings in about 1 million visitors a year. It has shops, restaurants, a military museum, condos and a marina with boat and paddleboard rentals.

“We are not the geriatric part of southwest Florida that many perceive the area to be. Our retirees are active,” says John Wright, president of the Punta Gorda Chamber of Commerce. “We are a culinary destination with more than 50 nonchain restaurants. We also have a



In the city’s downtown, a turn-of-the-century replica clock chimes every half-hour. Residents raised funds for its construction in 1990.



1882, the city had a fire in 1905 that burned much of its downtown. After that, the city council mandated that all businesses be constructed of brick or concrete. In similar fashion, after Charley, building codes were changed to

vibrant arts community. From January through the end of May, we have something major happening every weekend.”

For many years, residents have relocated mostly from the Midwest, but today, more are coming from Canada

and the Northeast, especially since Hurricane Sandy in 2012, Wright says. “They feel a connection,” he explains. “They can see there is hope.”

Punta Gorda survived the economic downturn better than most, he says. “Come downtown at 9 at night. It is a melting pot. Europeans love us. They are used to parking their cars and walking, and they can do that here.”

The Dotsons can’t wait to be a part of that melting pot. Terry is a CPA and tax adviser for a Dallas software company, and Elaine has worked as a paralegal and a proposal writer. “I might do a little remote work in Florida, but I am looking forward to retiring,” she says. Terry also might work a year or two from home after the move. “It depends on how big a boat he wants to buy,” Elaine says.

“She means how many boats I want to buy,” Terry says. Their new home has room for two.

In Texas, the couple must keep their boat in storage. “A boat sitting there docked in my backyard has been a dream of mine ever since I can remember,” Terry says.

They also look forward to being big fish in a small pond as active members of the community. “Dallas is so big,” Terry says. “We have always lived in big cities, and we are eager to get involved ▶

in the community.”

The couple are downsizing from a 3,400-square-foot, five-bedroom house to 1,950 square feet and three bedrooms.

Another transplanted pair who decided to embrace a smaller living space is Kevin Kern, 55, and wife Kristin, 58, who moved to Punta Gorda in October 2012 from Marysville, OH.

In a way, they are living out Kevin’s father’s vision. In the mid-1990s, his father built a 44-foot sailboat in an Ohio barn with the intent to someday live on it. They did for a short while, but after Kevin’s mother fell on the dock, his dad built a home in Burnt Store Marina on the south end of Punta Gorda in Lee County.

By 2009, both his parents had died. When the house didn’t sell, Kristin suggested they buy it.

From their neighborhood, the drive to downtown Punta Gorda is about 20 minutes. They also find themselves frequenting other nearby communities, such as Port Charlotte, Matlacha and



Charlotte Harbor is a boating paradise, with 270 square miles of water. Below: Babcock Wilderness Adventures introduces visitors to alligators and other Florida wildlife.

Boca Grande.

Since he was 16, Kevin has owned a variety of businesses in Marysville and retired as owner/CEO and president of Kern & Kern Inc., an auto parts and sub-assembly supplier. “I’m not saying I

won’t do something else in business, but it is going to have to be right,” he says.

Kristin had a marketing firm in Marysville but had no plans to continue working after the move. However, a former client called her after they settled in, and she now works part time from home.

Kristin and Kevin dated when they were teenagers, but they parted ways and both got married. “Twenty-seven years later, I was available and his wife passed away. We have been married 12 years. Everyone always told me it was puppy love when we first dated, but I knew better,” Kristin says.

Between them, they have five children and five grandchildren. “The only downside to moving here is that I miss my grandchildren, but when I get to see them, we have concentrated time together,” Kristin says. “At least we now have great technology to stay in touch.”

The move meant that they downsized from a 4,000-square-foot home on 5 acres to a 1,475-square-foot villa with ▶



Population: 16,869

Location: Punta Gorda is in southwest Florida on Charlotte Harbor, approximately 25 miles northwest of Fort Myers; 55 miles southeast of Sarasota; 100 miles southeast of Tampa; and 175 miles southwest of Orlando.

Climate:

January: High 75°/ Low 52°

July: High 92°/ Low 74°

Average relative humidity: 72%

Rain: 56 inches annually

Cost of living: Below average

Housing cost: The average sales price in Punta Gorda was \$173,297 for single-family homes and \$153,264 for townhouses and condos from January through August 2013, according to information from Florida's multiple listing services.

Sales tax: 7%

Sales tax exemptions: Groceries, prescriptions and over-the-counter medicines.

State income tax: None

Estate tax: None

Inheritance tax: None

Property tax: The rate in Punta Gorda is \$17.6998 per \$1,000 of assessed value, with homes assessed at 100% of market value. Yearly taxes on a \$173,297 home would be about \$2,372 with the first two exemptions below.

Homestead exemptions: There is a homestead exemption of \$25,000 off assessed value for permanent residents living on the property Jan. 1 of the tax year. An additional exemption allows up to \$25,000 off assessed value for local and municipal taxes, but not school taxes, applying to homes assessed at \$50,000 and above. Starting in 2014, a senior exemption is available for those 65 and older whose household income meets state restrictions; it's up to \$50,000 off the assessed value for county taxes, excluding school taxes.

Religion: More than 15 churches, mostly Catholic, Baptist and Methodist, are in Punta Gorda, as are two Jewish temples.

Education: Punta Gorda is home of the Charlotte County campus of Edison State College, which has four locations in southwest Florida. The Visual Arts Center offers classes and workshops taught by accomplished artists in all media. Florida Gulf Coast University's Herald Court Centre in Punta Gorda provides county residents with lifelong-learning opportunities through its Renaissance Academy.

Transportation: Commercial flights are available at the Southwest Florida International Airport in Fort Myers, Sarasota Bradenton International Airport in Sarasota and Tampa

International Airport. The Punta Gorda Airport is serviced by Allegiant Air. The closest Amtrak station is in Sebring, about 70 miles northeast of the city. Charlotte County offers curb-to-curb bus transportation for the general public and a door-to-door service for those unable to provide or purchase their own transportation.

Walk Score: Punta Gorda has an overall walkability rating of 14 out of 100, or "car dependent," according to WalkScore.com. Neighborhoods will vary.



Health care: Charlotte Regional Medical Center is a 208-bed hospital whose stroke, orthopedics and respiratory care departments have earned national distinction. Peace River Regional Medical Center in Port Charlotte is a 254-bed hospital founded in 1962 with more than 300 physicians. Fawcett Memorial Hospital is a 238-bed acute-care facility in Port Charlotte.

Housing: With the housing market on the rebound in southwest Florida, buyers in Punta Gorda have a good selection of homes. **Sage Homes**, (941) 575-7242, a second-generation family of local homebuilders, offers two- to six-bedroom custom homes from \$170,000 to \$750,000. Features include energy-efficient and accessible designs. **Burnt Store Marina**, one of the largest marinas in the state, is a development of nearly 2,000 single-family and

multifamily residences. Prices range from \$80,000 to more than \$1 million. The 626-acre luxury gated community has a golf course, tennis courts, a yacht club, two restaurants and a fitness center. Contact real estate agents for resales. Maronda Homes' **River Club**, (941) 255-0040, 5 miles from downtown, offers single-family residences starting at \$169,000. The gated community has a full range of amenities. KB Home's **Creekside** neighborhood, (941) 575-2225, 5 miles south-

east of downtown, builds four-bedroom, two-bath homes from the \$137,000s to the \$191,000s. The development plans 271 homes. **Harbour Oaks** is an established, secluded gated community offering custom-built homes from \$238,000 to \$1.2 million. In recent home sales, a four-bedroom, three-bath home with a pool sold for \$370,000. A custom-built residence in **Burnt Store Lakes**, with three bedrooms and two baths and many upgrades, sold for \$265,000. Condos in Burnt Store Lakes range from \$90,000 to \$150,000 in recent sales. **Rentals:** Properties include a three-bedroom, two-bath home with about 2,000 square feet for \$1,550 a month. Basic condos are usually \$600 to \$700 a month and three-bedroom homes

on the water rent for approximately \$2,500 a month.

Visitor lodging: Wyvern Hotel has a rooftop bar and swimming pool, from \$109, (941) 639-7700. Four Points by Sheraton Punta Gorda Harborside on Charlotte Harbor has a popular restaurant called Dockside Grill, from \$149, (941) 637-6770. The Tropical Paradise Bed-and-Breakfast in Port Charlotte has two guest rooms, from \$75, (941) 624-4533.

Information: Punta Gorda Chamber of Commerce (Where to Retire magazine), 252 W. Marion Ave., Punta Gorda, FL 33950, (941) 639-3720 or PuntaGordaChamber.com. Charlotte Harbor Visitor and Convention Bureau (Where to Retire magazine), 18500 Murdock Circle, B104, Port Charlotte, FL 33948, (800) 652-6090 or CharlotteHarborTravel.com. ►

two bedrooms and two baths. “We had an auction and sold about 95 percent of what we owned down to a roll of duct tape,” Kristin says.

The couple stay busy volunteering, hitting the road on their Harleys and sailing on their 18-foot boat. To compensate for not being near her grandchildren, Kristin, who fostered 19 children while raising her own, volunteers with Big Brothers Big Sisters of America Inc. Kevin always has been actively involved in community work and continues in Punta Gorda as a mentor in two area prisons.

They also have been recruited for dragon boat racing. In their first race in April, their team came in second of 25. “Our coach is 74 and was on the Canadian national dragon boat team. He puts us on a workout regime,” Kevin says.

“We are trying to take care of our bodies so we can enjoy all this longer,” Kristin says. “What I have found here is that a lot of people want to be active, they want to be involved, and there are a lot of really healthy older people here.”



Kayakers and canoeists can see salt marshes, sea-grass beds and mangrove forests along nearly 200 miles of Blueway Trails in Charlotte County.

Punta Gorda, or any part of Florida, was never part of Nanette Crist’s plans. She grew up in Panama City, FL, where her parents still live. She left the state for college and later worked as a financial services lawyer in the Northeast, primarily New York City. A friend rented a



place in Punta Gorda and recommended the area.

“I never wanted to return to Florida, but the cost of living is good and there is no state income tax so I didn’t have a good argument to not at least visit,” says Nanette, 52. Then she and her former husband bought a place here in 2010.

“I knew nothing about southwest Florida,” she says. But she started learning, and she also began a blog about her new life. She quickly assimilated into the community and grew to love downtown and the nice selection of restaurants. Seafood restaurants are popular, but trendy independent restaurants have made their mark. “I love to eat at The Perfect Caper downtown,” Nanette says. “It is American food, but it is very well done.”

Nanette is a bridge player and the person she was partnered with served on more than a dozen boards. “We totally clicked,” Nanette says. “She introduced

Nanette Crist loves Punta Gorda for its endless activities, alluring dining venues and affordable living costs.

me to the symphony and theater, and I joined the yacht club. I’m not a boater, but they have monthly kayak trips and bike trips. I decided this is a great place to be.”

Her activities provided more material for her blog, which became popular with symphony members and supporters. Then a local newspaper began running some of her columns.

Nanette started working part time at the Adult Learning Center across the bridge in Port Charlotte, coordinating the volunteer tutors and writing its newsletter. She also started volunteering at the Visual Arts Center. “I’m not an artist, I’m not a teacher, I’m not a boater and I’m not a writer, but somehow I now do all this,” says Nanette, who golfs, bikes, kayaks and recently tried stand-up paddleboarding. “That is what I love ▶



Punta Gorda Isles and Burnt Store Isles, two ideal communities for water lovers, feature backyard canals that feed into Charlotte Harbor.

about this area. You can do whatever you want. You are limited only by yourself. If you extend yourself to others,

they will welcome you. If you try something, they will support you."

And the young retiree is impressed by the older ones. "Most of the people here are in great shape and are really involved," she says. "Aging is not what I imagined."

While it was not Nanette's idea to move here, she had to decide for herself if Punta Gorda was where she wanted to stay after she and her husband divorced in 2012. In March, she finalized her choice when she bought a three-bedroom townhome that sits at a crossroad of canals with views that are hard to ignore.

"I decided that this is just the nicest place," she says. "After living in New York where people keep to themselves, it's nice to be someplace where people say, 'Aren't we so lucky to be here?' Yes, we are." **W**

Kathryn Straach, a writer based in Fort Myers, FL, worked as a travel writer at The Dallas Morning News for 10 years.

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