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25 Best Places to Retire

Thinking about your post-work home? You'll get huge bang for your buck -- plus lots of other perks -- in these towns.



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Port Charlotte, Fla.

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Population: 48,000

% over 50: 44%

Typical 3-bedroom home: \$170,000

Housing prices down: 63%

State income tax: None

Lots of places in Florida have been battered by the housing bust. But this laid-back Gulf Coast town, just across Charlotte Harbor from pricier Punta Gorda, arguably best hits the sweet spot of great prices and great amenities.



Port Charlotte is tops for sailors.

Homes here cost less than half what they did in late 2005, and about 40% of them sit on canals and waterways leading to the harbor - which has 270 square miles of cruising waters and 219 miles of protected shoreline.

But H₂O is far from the only reason to move here. The area boasts top-notch medical facilities. The town's Cultural Center houses a 500-seat theater and offers year-round classes in everything from Japanese embroidery to belly dancing. And there's great bird watching in 42,000-acre Charlotte Harbor Preserve State Park, which has hundreds of avian species and is crisscrossed with hiking trails and kayaking blueways. The lack of a Florida tax on income -- including interest and dividend income -- only sweetens the deal. --S.M.

See complete data, including tax rates, for Port Charlotte

By Sarah Max and Beth Braverman

NEXT: Palm Springs, Calif.

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