

VILLAGE VIEW

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Choosing a retirement community compares in importance to the major decisions in life such as where to go to college, the right mate, which house to buy, and what career to pursue. For the benefit of some who may have dreams of retiring, some day, to Florida, there are a few facts that may be helpful.

Recent census figures reveal lots of folks have moved to the Sun Belt; weather reports in recent months suggest many more may be thinking seriously about moving south. While the ideal may be maintaining a summer place in New England and a winter residence in a warmer climate, that arrangement seems expensive, but might prove less costly than it appears. For example, should you be over 55, own a too-big house now your children are grown, and able to realize a good profit on your present residence in which you've lived for three of the past five years, this might be a good time to plan ahead.

Real estate prices are soft in most of the country. Cape Cod residents may be able to turn that situation to advantage because Cape property is holding its value better than that in many other places. If you can sell your present home, realize a tax-free profit, and invest the money in two other more-modest houses, one north and one south, you could realize an impossible dream.

By trading down to residential real estate of lower assessed value, annual property taxes will be decreased; heating and cooling bills will drop dramatically, buying winter clothes will be essentially eliminated, and with a few adjustments in life-style, you might be ahead of the game.

Property taxes on the majority of Florida homes are appreciably less than Cape Codders are accustomed to paying. Florida law allows state residents an exemption of \$5,000 of assessed valuation; a second \$5,000 is granted those over 65 who have been residents for five years. The second exemption is now being increased to \$25,000. Many residents owning property assessed at \$30,000 or less will pay no real estate taxes whatsoever.

Florida imposes no income taxes; there is a 4% sales tax on all purchases except food. The state legislature is expected to increase the sales tax to 5% within a few weeks.

Living costs are lower in some parts of the state than others. In North Florida, which includes the panhandle and as far south as Daytona Beach and about 50 miles north of Tampa, residents must budget for heating bills. Temperatures drop below freezing an average of ten days each winter; there are definitely four seasons and nights are consistently chilly all winter.

In Central Florida, between Daytona Beach and Fort Pierce on the east coast, on the Gulf Coast from north of Tampa south to Fort Myers, and dipping, in inland sections of the peninsula, deep into the Everglades, six frosts each winter can be expected. There are times when heat is necessary, especially in early mornings and during evenings.

South Florida, which rings the coastline around the southernmost end of the state, averages one frost every other year. Electric space heaters and blankets provide enough heat for comfort on the few occasions you watch the mercury drop. Most days the noon temperatures are above 70; it may drop to the 50s or lower between midnight and dawn.

Those who consider living year 'round in Florida must figure on high costs for air-conditioning from late May through October. Although temperatures seldom exceed the hottest days of our New England summers, when it gets hot, it stays that way for months. And the humidity, always high, makes air-conditioning imperative in summer.

Food costs about the same in either locality; gasoline, however, is consistently several cents less per gallon. In Central and South Florida, clothing isn't an important expense. Dress is casual and, of course, light. For the occasional evenings when it gets truly nippy, corduroys, a sweater and a windbreaker are the most anyone would need. During the day, you'd find yourselves in shorts and shirts. North Floridians wear coats in winter.

The best place in the state to retire? It depends on your own preferences. Florida offers a bit of everything except mountains. Fishing villages and marine communities are found on both coasts and on lakes; some cities are busy metropolises; some towns are off the beaten track, quiet, sleepy, lightly trafficked. On vast acreages of farmland, cattle range interior flatlands that stretch to the horizon in all directions. In the Lake Region in the middle of the state, the ground is hilly and gently rolling, much like Connecticut countryside. Panhandle beach resorts resemble Cape Cod; people go there for summer vacations; winters are cold, rainy, sometimes snowy, and always damp. The Keys are a marine wonderland, but it's a long slow drive to metropolitan areas and, except for Key West, isolated.

East and Gulf coast communities tend to be traffic-laden in winter months, especially, but tucked between better-known resort areas lie dozens of small places where daily life is peaceful and undisturbed. Suburbia, in recent years, has spread north and inland from the coasts of South Florida. Condominiums continue to spring up like mushrooms after spring rains. New two- and three-bedroom, two-bath private homes in pleasant middle-class neighborhoods are advertised from the low 30s up, and include land, carpeting, central heat and air, and many extras.

These homes are in no way palatial. There is no pool, no garage (just a carport), no cellar (only a utility room), no view, no waterfront, and lots are small. On the other hand, what's available on Cape Cod for less than \$35,000?

Many people in Florida live in mobile home communities. For easy-care, easy-living, and a ready-made social life, there are worse choices. Mobile homes in well-operated and nicely-maintained parks are not inexpensive. In some of these communities, you rent the land; in others, you own your plot and pay a monthly maintenance fee.

Town houses, garden apartments, duplexes, condos, co-ops, mobile homes and private residences . . . you name it, it's available. For the wealthy, there are mansions carrying price tags in the millions. In between, the choices depend entirely upon your financial circumstances.

Whatever your station and status, however, the weather's the same for all. When the sun shines, and the air is soft and warm and scented with orange blossoms, the sun shines on everyone.

And the sun shines, the air is soft and warm, and the scent of orange blossoms drifts sweetly on the breeze, most of the time!