



THE BABCOCK RANCH GUIDE

Southwest Florida Community Guide · 2026



HISTORIC WATERFRONT

Punta Gorda

A harborfront town where sailboats outnumber traffic lights. Historic downtown, waterfront neighborhoods, and one of the highest-rated small cities in America to retire in.

AT A GLANCE

Welcome to Punta Gorda

20K

POPULATION

\$425K

MEDIAN HOME

3,000+

WATERFRONT HOMES

12

MARINAS

Punta Gorda sits on the largest natural harbor in Southwest Florida, 270 square miles of protected water opening straight into the Gulf. It's charming without being precious, walkable without being touristy, and it consistently ranks among the best small cities in the country for retirees, boaters, and second-home buyers. The downtown grid is lined with royal palms, murals, and independent restaurants, and almost every neighborhood is minutes from a boat ramp. If you're looking for the version of Florida that still feels like Florida, this is usually where I start.

WHY PEOPLE LOVE IT

- 18+ miles of Harborwalk connecting downtown to Ponce de León Park
- Direct Gulf access from most waterfront neighborhoods
- Fishermen's Village: 30+ shops, restaurants, and weekly live music
- Charlotte County beaches (Boca Grande, Manasota Key) 20-40 min west
- Punta Gorda Airport (PGD) with Allegiant nonstops to 50+ cities
- Weekly farmers market, monthly gallery walk, and TGIF concerts downtown

COST OF LIVING SNAPSHOT

Median home price	\$425K	Non-waterfront closer to \$325K
Waterfront median	\$725K	Sailboat access: \$1.1M+
Property tax rate	~1.1%	Homestead exemption saves ~\$50K
Wind + flood insurance	\$3.5-8K	Newer roofs cut this in half
HOA (where applicable)	\$0-500/mo	PGI has none; BSI Twin Isles higher
Utilities (single-family)	\$220/mo	Solar options through FPL & solar coops

WHERE TO LIVE

Neighborhoods to know

Punta Gorda Isles (PGI)

The canal-front classic. Sailboat and powerboat sections, deep-water access, mature landscaping. About 3,600 homes across ~50 miles of canals.

Burnt Store Isles (BSI)

Newer than PGI, quieter canals with quick harbor access via Alligator Creek. Twin Isles Country Club is the anchor amenity.

Historic District

1920s bungalows and Old Florida cottages steps from downtown restaurants, Fishermen's Village, and the Harborwalk.

Burnt Store Meadows

Non-waterfront value play, larger lots, no HOA, minutes to Burnt Store Marina. Ideal for storage, RV, and workshop buyers.

Deep Creek

Family-friendly deed-restricted community with a public golf course, low fees, and easy I-75 access. Popular with young families.

Burnt Store Lakes

Lakefront lots with community amenities, kayak launch, and quick access to Burnt Store Marina, the region's largest deep-water marina.

Charlotte Harbor

Across the bridge to the north, mix of old Florida cottages, condos, and new luxury waterfront builds. Bayshore Live Oak Park is a hidden gem.

Prairie Creek Park

Rural equestrian enclave east of I-75, 5-acre minimums, horse-friendly zoning, and Southwest Florida quiet.

SCHOOLS WORTH A LOOK

Sallie Jones Elementary

K-5 · Zoned for most of PGI. Strong parent involvement, walkable from many streets, and one of the district's higher-performing elementary campuses.

East Elementary

K-5 · Serves Deep Creek and eastern neighborhoods. Cambridge programs and consistent A ratings.

Punta Gorda Middle

6-8 · Downtown campus with strong music, robotics, and STEM electives. Feeds most PGI/BSI students.

Charlotte High School

9-12 · Historic 1927 campus in downtown Punta Gorda. IB program, dual-enrollment with Florida SouthWestern State College, and one of the region's top athletic programs.

Schools worth a look (cont.)

Charlotte Technical College

9-12 / Adult · Career and technical pathways in aviation, marine, health sciences, and skilled trades, a real asset for families weighing college vs certification.

St. Charles Borromeo Catholic School

PK-8 · Private Catholic option in the historic district. Small class sizes and a waitlist most years.



YOUR LOCAL GUIDE

Ready to see Punta Gorda?

Tour neighborhoods, compare builders, and get honest, resident-level advice before you buy. No pressure, no scripts.



Michael Cirone

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