

# FLORIDA

---

## HOMES AND TRAVEL

September 2005

## A Record Season

Since Hurricane Season burst upon us with the first hurricane of the season on June 9<sup>th</sup> - Arlene - there has been a period of record-breaking weather. Although Arlene and Bret (June 28<sup>th</sup>) both avoided direct hits to Florida, the rains they brought helped to make June the third wettest on record. July became the hottest on record despite the development of five named tropical storms. This in itself was a record, the previous July "best" was 4 named storms, and with 2 of the storms turning to hurricanes that tied a record set in 1916. Another record was the 7 storms forming so early in the hurricane season. Hurricane Dennis made landfall as a Category 3 storm near Navarre Beach on the Florida Panhandle on July 10<sup>th</sup> before dissipating over the western Tennessee Valley. Dennis left a trail of flooding, storm surge damage and about \$640 million worth of wind damage to properties along the Panhandle Coast. Hurricane Katrina passed over the southern tip of Florida as a Category 1 storm on August 24<sup>th</sup>, once again causing flooding and property damage estimated at between \$600 million and \$2 billion worth, before heading out into the Gulf to gather strength and then head for New Orleans. As we go to press Katrina has been downgraded to Category 2 storm from a Category 5, and did not make landfall directly over New Orleans, but the full extent of all the damage and loss of life is not yet clear.

### Is The Bubble About To Burst?

Florida real estate is undergoing a period of change. For many years now, as we all know, the Central Florida region, and most particularly the Four Corners area, has been undergoing continuous development of large subdivisions of villas and latterly townhomes to accommodate the ever increasing needs of the 1000 or so people who move to Florida EVERY DAY as well as the burgeoning appetite of the overseas owner.

As newer, glitzier, short-term-rental subdivisions are packed in ever closer to Walt Disney World, the older subdivisions become residential, taking those homes out of the "Rental Pool". The success of programs such as "A Place in the Sun" is well known for stimulating sales of homes to foreign investors.

The growth is not just confined to Central Florida; coastal areas all around Florida are growing, most particularly, but by no means exclusively, the Gulf Coast between Naples and Tampa. But change is afoot. Whilst figures published by the Florida Association of Realtors show that sales of existing homes continued to grow by 4% during the second quarter of 2005, compared to 2004, figures released for July 2005 show that sales dropped by 8% over July 2004. The Metropolitan Statistical Areas of Orlando and Sarasota/Bradenton posted the largest drop in existing home sales, 19% and 28% respectively during July, whilst still showing increases in median sales prices of

45% and 32% respectively. West Palm Beach, Miami and Daytona Beach also showed declines in sales.

New homes are currently driving the market on a national level, according to figures released by the National Association of Realtors, with an increase of 27.7% in new home sales during July over July 2004, however, the Commerce Department have reported that new home sales in the South of the country were down by 3.5%.

However, bucking a national trend of declining median sales prices - down by 4% across the country, Florida showed a 33% rise in the Statewide Median price over the same period. Interest rates are still historically low; a 30-year fixed-rate mortgage is currently 5.8%, although short-term interest rates continue to be raised by Federal Reserve policy makers. Economists in America are agreed that the housing market has probably reached its peak, but are in disagreement as to whether that will mean a devaluing of homes or that price gains will slow to moderate levels. (Contd on Page 2)

Other Stories in This Issue	Page
Visitor Trends	2
State Digest & Regional Roundup	3
Homes	4
Insurance	5
Capital Gains Tax & Estate Taxes	6
Off To See The Fall Colour (Keith Harpham)	7



# Florida Homes and Travel

## September 2005

### Continued from page 1

David Scott, professor of finance at the University of Central Florida, is predicting that the ascent in median prices will begin a gentle levelling off. Richard DeKaser, chief economist of financial services company National City Corporation has rated 299 American communities as to being over or under value. He found that house prices in Naples were over valued by 62%, Port St Lucie by 58%, Miami and West Palm Beach by 46%, Sarasota by 45% and Orlando by 19%. Alan Greenspan, the U.S.'s central banker, whilst speaking to fellow central bankers, warned American homebuyers that a crash could happen if property prices continue to drive ever higher. But analysts felt that no action would be taken other than continued raised interest rates as house prices rise.

But Florida moves on and the "Next Big Thing" is no longer ever-glitzier subdivisions, it is Condo-hotels - either new build, or conversions of existing hotel developments. Builders and developers have really turned their attention to this relatively new product, and realtors are gearing up for huge interest as Americans switch on to the investment potential. But even here, in the "next big thing" there is juxtaposition. New builds, conversions and the condo-hotel are hot, hot, hot! But sales of existing older condos are slow. The inventory of condos available for sale nationally has increased by 67% over last year. Sales of condos also decreased by 5% in July, although it was still the third highest selling month ever.

On July 29th came the announcement that the Mercado Mediterranean Village on International Drive will be demolished and replaced by a 2,100 room, two-tower condo-hotel together with upscale retail and dining facilities and a \$5 million water feature. Holiday Isle Resorts and Marina on Islamorada, one of the Florida Keys, is up for sale and is widely expected to sell for conversion to condo's or a condo-hotel. There is one other condo-hotel on the Keys, the Hawks Cay Resort, 60 miles north of Key West.

But will the bubble burst? There is no bubble according to Jerry Howard, executive vice president and CEO of the National Association of Home Builders writing in USA Today. He wrote "demographic and economic fundamentals support today's housing expansion" and cites history as showing that "most unsustainable house price booms end quietly, as house price appreciation slows while ongoing increases in household income and housing supply help restore balance to local markets".

### 2005 Annual Property Management Survey

Enclosed with your September issue of Florida Homes And Travel you will find your complimentary copy of the 15<sup>th</sup> Annual Property Management Survey. This has a bold new look and is self-contained in its analysis. We hope you enjoy the extended features on your property and guests.

### Visitor Trends

The most recent official figures available show that Florida welcomed 1.294 million British visitors in 2002, probably the lowest point of the regular four-year cycle, down just 3.9% from 2001's total of 1.516 million and the Millennium high of 1.651 million (Source: US Department of Commerce, ITA, Tourism Industries).

Even more interesting, however, is the detail provided by the research on activities, expenditure, destination within Florida and booking method. As the information has been tracked since 1998 it is possible to see definite trends emerging that should help the industry in planning and selling Florida holidays.

Expenditure within Florida has remained fairly constant, ranging from a high of \$75 per visitor per day in 1998 down to a low of \$62 per visitor per day in 2001, although this crept back up to \$69 in 2002. In 2002, 89.6% of British visitors travelled to Florida for leisure – up from 88% in 2000 – although the same four activities are the most popular: Dining in restaurants 95.7%; Shopping 94.4%; Amusement/Theme Parks 75.6% and; Watersports/Sunbathing 67.6%.

Duration of stay has dropped very slightly to 13.6 days, but this still confirms the overwhelming holiday duration as being the traditional two weeks. The number of people taking package holidays to Florida is also dropping slightly, down to 44.7% from the high of 53.5%. This proves that despite many claims to the contrary, the package holiday is certainly not dead yet! However, how those holidays are booked is certainly changing. Data reveals that bookings through agents have dropped from 70.8% in 1999 down to 57.2% last year. Tour operator bookings recorded a similar drop, whilst airlines showed a growth from 7.1% up to 11.4%, reflecting the increasing availability of hotels bookings through airlines. (Continued on Page 6)

### Fort Lauderdale Climate Data - September 1948- 2000

(All in degrees Fahrenheit)

The average high temp is 88.9°  
 The average low temp is 74.5°  
 The highest temp (on September 19<sup>th</sup> 1955) 98°  
 The coldest night temp (on September 26<sup>th</sup> 1955) 61°

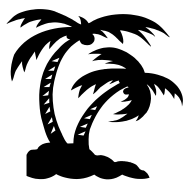
### Exchange Rates \$ to £

Aug 12(high)	1.8148	Aug 01 (low)	1.7684
2005 High Mar 8	1.9284	2005 Low July 20	1.7298
2004 High Dec 20	1.9457	2004 Low May 11	1.7552

### Mortgage Rates

With zero points	Jun 29	Jul 27	Aug 26
Fixed 30 yrs	5.75%	6.00%	5.62%
Adjustable 1 yr	4.25%	4.25%	4.12%

Note: Mortgage rates are published as a service to readers to indicate trends and must not be relied on in entering into any agreement.



# Florida Homes and Travel

## September 2005

### State Digest

**Florida's waters** have been under the spotlight again. A 24-year ban on oil drilling off Florida's Gulf coast could be coming to an end. Under a complicated reconciliation bill, under the Budget Act, if passed by Congress in October, drilling could be allowed in about 4 million acres, 100 miles out to sea on Florida's West Coast. Senator Bill Nelson, Democrat – Fla has vowed to use every political tool at his disposal to prevent the bill being approved, but it is well known that the U.S. is looking to its own oil reserves to reduce dependency on Middle Eastern oil production. Meantime scientists are going to track water releases from Lake Okeechobee to see if they are responsible for the alga blooms tainting the previously clear waters of the Caloosahatchee River. The water has become so cloudy in the Caloosahatchee estuary that seagrass beds are at risk. The same effects are being seen in Indian River, Lake Okeechobee's eastern outlet. This summer has seen more than 75 tons of rotting fish picked up along Gulf Beaches in the worst outbreak of red tide since 1973. The single algae blooms happen every year and can be responsible for all sorts of marine deaths as well as respiration problems in humans. Historically blooms only came close to shore every three years or so, but in recent years that pattern seems to be changing for the worse.

**July** went down as the hottest on record after average temperatures of 84.7 throughout the month. Power companies broke records for energy demands repeatedly as air conditioning units were cranked up.

### Regional Roundup

**An inspection of swimming pools** around Central Florida found that one in eight public pools was a health hazard. Hotels, motels and resorts were the worst affected, with lack of chlorine the main offence. That said, the largest hotels and Walt Disney World had good inspection records. Most places tend to check chlorine levels when the pool is cleaned every few days, but according to health inspectors, busy resort or hotel pools should be checked several times a day to ensure the health of swimmers. Lack of chlorine can cause tummy upsets, diarrhoea, eye infections and rashes.

**Seattle** based Nordstrom, is opening a new store in the Aventura Mall in South Florida, scheduled to open in autumn 2007.

**Plans** for a convention centre in Osceola County have finally ground to a halt after years of dispute, setbacks, and turmoil. For 15 years commissioners have been trying to get a convention centre off the ground in a bid to revitalise the US 192 area. Businesses along the road have even been paying a tax towards a convention centre, but now all current proposals have been dismissed and the owner of the land earmarked for the development has other plans in mind.

**A Punta Gorda** landmark is settling into its new home after moving across the street. In 1974 Peter Wolf Toth carved a Florida Mahogany tree into two American Indian faces, one of 50 the artist has completed – one in each state. Previously located in the Best Western Waterfront Hotel parking lot, it was moved to a vacant lot to make way for a fountain. Sadly the carving suffered some damage in the move, but Toth has plans to repair it.

**A rare American crocodile** was keeping bathers out of the waters off Key West at the end of August. Although only 6 feet long and there are no reports of crocs attacking humans, no chances were taken and beaches were closed. Unlike alligators, crocodiles are endangered and cannot be caught and moved.

**Cypress Gardens** has unveiled its five rides in the final phase of new development planned by Ken Buescher. Splash Island is included in the regular admission price and features; Polynesian Adventure, Paradise River, Tonga Tubes, Kowabunga Bay and Voodoo Plunge!

**Water Mania** on U.S. 192 has closed after 20 years. Wet n' Wild on International Drive will honour annual passes as well as offering jobs to many of the redundant staff.

**Beach access points** in St Johns County will be restored, improved and signposted after an announcement by St Johns County Beach Services. Access points, which are currently only easements, will be developed to give access every quarter to half mile.

### Average Daily Hotel Room Rate

Area	June	July
International Drive	\$90.42	\$92.40
Lake Buena Vista	\$102.48	\$96.47
Kissimmee East	\$71.13	\$70.11
Kissimmee West	\$54.36	\$52.69

### Florida Lottery Winning Numbers

Date	Numbers	Winners	Jackpot \$m
08/13/05	06-19-21-27-40-51	Roll	\$18 m
08/10/05	02-20-22-32-40-44	Roll	\$13 m
08/06/05	16-22-25-28-39-53	Roll	\$10 m
08/03/05	04-11-21-30-32-46	Roll	\$6 m
07/30/05	19-22-24-29-30-34	Roll	\$3 m
07/27/05	07-09-26-32-40-51	3	\$16 m
07/23/05	01-08-15-36-37-44	Roll	\$12 m
07/20/05	01-06-09-16-22-43	Roll	\$9 m
07/16/05	01-20-33-35-37-48	Roll	\$6 m
07/13/05	04-13-21-33-34-47	Roll	\$3 m
07/09/05	06-08-18-32-38-45	1	\$21 m
07/06/05	01-11-18-24-25-47	Roll	\$16 m
07/02/05	01-15-22-30-48-51	Roll	\$12 m
06/29/05	01-03-06-11-27-44	Roll	\$9 m
06/25/05	06-08-16-28-46-48	Roll	\$6 m
06/22/05	05-14-22-35-41-42	Roll	\$3 m

Numbers are obtained from the Florida Lottery ([www.flalottery.com](http://www.flalottery.com)) as a service to readers. We cannot accept liability for any errors.



# Florida Homes and Travel

## September 2005

### Homes

**A Judge who ruled in favour** of Osceola County has finally decided a lengthy dispute between the Home Builders Association of Metro Orlando and Osceola County regarding school impact fees for new construction. In December 2003 Osceola raised the school impact fee of a new house by 243% to \$9,708. This prompted the HBA to sue, claiming the methodology used in deciding the fee was flawed. Osceola County kept all the money raised by the fee in an Escrow account in case it lost the case, but the \$30 million can now be released for class reduction and new school programs.

**Another case**, which has been in dispute since December 2003, was a controversial Public Service Commission vote approving requests by Verizon, BellSouth and Sprint to raise local basic phone rates by 26 –90% over two to three years. The Florida Supreme Court has upheld the decision.

**Governor Bush** has appointed Simone Marsteller as Secretary of State for the Department of Business and Professional Regulation (DBPR), to replace Diane Carr who resigned.

**St Johns River Water Management District** plans to reduce watering to two days per week throughout its eighteen county district. Official approval is expected in November, to take effect in December.

**Thefts from** construction sites continues to be a growing problem with \$1 billion worth of tools, materials and goods disappearing every year according to the National Association of Home Builders.

**Meritage Homes Corp** has entered into a definitive agreement to purchase Greater Homes Inc. Greater Homes builds single family and vacation homes in Orlando.

**Waste collection** in Polk County is going to be more expensive from October when a new contract goes into effect. For the first time in some areas, recycling facilities will be available, for glass, plastics and papers, the waste fees are increased by about \$31 per annum.

**Realtor Alan Martin** of Frontline Florida, [www.frontlineflorida.com](http://www.frontlineflorida.com) has provided us with the results of a fascinating study conducted by the Florida Association of Realtors during May this year into the purchase of Florida real estate by foreign buyers that account for 15% of all sales per year. Buyers from the UK account for 33% of international sales followed by Western Europe – 21.2%, and South America 21.2%. Canadian purchases accounted for only 7.1% of sales. Mortgages were used by 59% and cash by 36% of British buyers, 37% of homes were intended for use as vacation homes, and 52% were for rental properties as an investment. Among British buyers, the median price paid was \$293,300 for their home, which was a single family home in 75% of cases. Well over half of all British bought homes were in the Orlando Metro Area. Germany and France accounted for 7% and 3% of sales respectively, with 56% of Germans preferring to use cash for the purchase that cost a median of \$314,100 and was to be used primarily as a vacation home in 52% of cases.

**It is budget time again**, and commissioners in Kissimmee and Polk County will be holding public meetings during September to discuss increases, which will both effectively, mean 29% increases on sections of property tax bills. In Kissimmee, the City property tax increase is to pay for new emergency service personnel. In unincorporated Polk County, the increase is to fund parks, libraries and road projects.

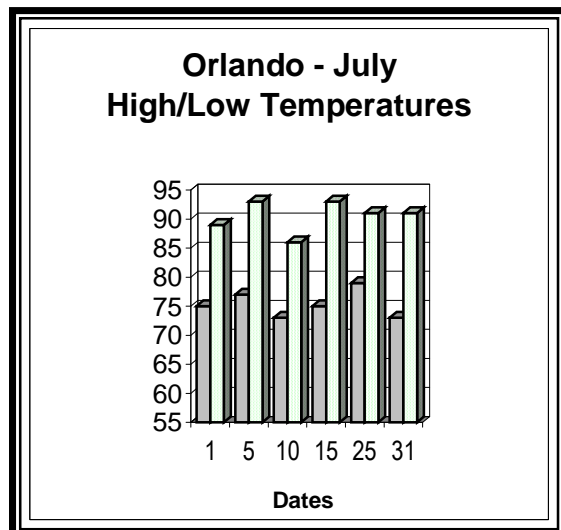
**The Department of Business and Professional Regulation** (DBPR) has begun a “sweep” for unlicensed real estate activity, and has already found 13 violations and issued 2 cease and desist orders. The DBPR will also run a television advert campaign urging consumers to use only licensed professionals and report any suspicions.

**Occupational Licences** are due to be renewed by September 30<sup>th</sup> at the latest, and can be done on line for the most part, unless there are any changes to be made.

**Commissioners** of Martin County have voted to increase impact fees on new buildings to \$7,118 beginning October 1<sup>st</sup>. The builder usually hands such fees straight on to the house buyer.

**A Four Corners** street map is a step closer to becoming a reality now that approval has been given to a draft map. The Four Corners Area Council was created last January to promote the interests of businesses in that ill-defined area where Lake, Orange, Osceola and Polk counties meet. The draft has been 8 months in the mapping largely because it is so difficult to define exactly what is, and what is not, “Four Corners”.

**Sprint** has offered to repay \$72,937.41 plus \$748 in interest after instigating a \$3.95 a month charge on long distance calling plans. “What is wrong with that?” you ask. The 3,092 customers were no longer using Sprint as their long distance service provider! A customer alerted the Public Service Commission in February who had left the company in November, a month before the charge was instigated.





# Florida Homes and Travel

## September 2005

### Insurance

The Florida Department of Financial Services has warned that it has received reports of an unlicensed entity selling bogus homeowners insurance in Florida. Global Insurance Group, headquartered in Aventura, FL., has been aggressively advertising that it offers the lowest windstorm insurance rates in Florida. When asked about its licensing status, a company representative reported that it sells coverage through a company named Global Property and Casualty Insurance. Neither entity is either licensed or authorized to sell insurance in Florida.

If a licensed insurer becomes insolvent all outstanding policyholder claims will be paid through the state guarantee fund. However, if a company is not authorized, any losses sustained cannot be recovered from the fund. To check on the license status of a company or agent, consumers should visit [www.fldfs.com](http://www.fldfs.com) and click on Verify Before You Buy, or call the Department of Financial Services' Help line at 1-800-342-2762.

Nationwide Florida has ceased writing new homeowner policies within the state of Florida despite winning approval to increase rates by an average of 21% statewide. Nationwide is the fourth largest insurer in Florida with 300,000 policyholders, 24,000 of which are located in South Florida.

Allstate Floridian has announced it is dropping around 95,000 residential insurance policies and ceasing all commercial cover within Florida. Allstate will hold on to 663,000 homeowner policies within areas where it feels the risks are acceptable. The decision comes as a direct result of last year's hurricanes when Allstate paid out \$2 billion in claims. Allstate have joined the many insurance companies to file for an increase in premium rates. An amended request has been made for 31.7% for Allstate Indemnity and 26.1% for Allstate Floridian. So far 15 companies have received approval for rate increases in premiums.

A subscriber has brought to our attention that American Strategic Insurance (ASI), a popular choice for STR policies has made changes to the policy which may have serious implications: - Coverage for Glass or safety glazing materials, vandalism, arson and malicious mischief is excluded if the property has been vacant for 30 consecutive days or more. Similarly plumbing/heating/air conditioning problems are excluded where the problem has existed for 14 consecutive days or more. Basically, if your house is empty for a period and then a problem is discovered, they don't want to know. Please check your renewal documents when they arrive. Our friendly insurance agent Lou Tancredi [giginc@earthlink.net](mailto:giginc@earthlink.net) has confirmed that these exclusions are becoming common. He recommends selecting a DP3 policy where the

coverage is more comprehensive. We will compare DP1's & DP3's next month.

### 2<sup>nd</sup> Quarter Home Prices

As previously mentioned sales of existing single-family homes increased in the second quarter by 4%. The statewide median sales price increased by 29% to \$233,600; one year ago it was \$180,700.

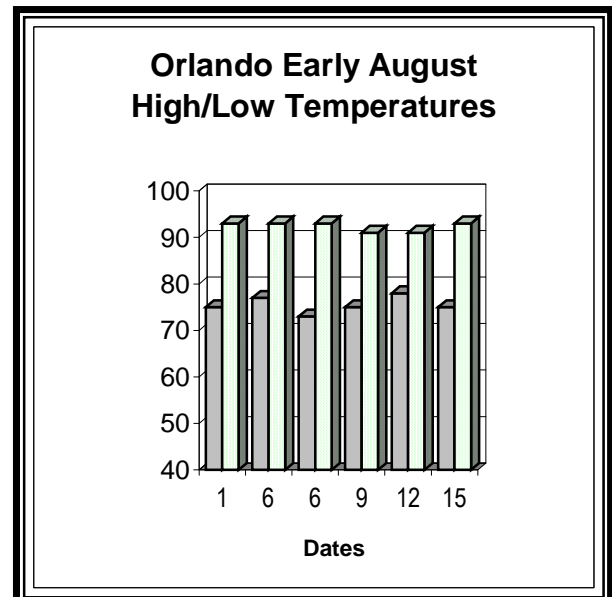
The Panhandle has performed well showing increases in prices of 42% in Panama City, 38% in Fort Walton Beach and 23% in Pensacola.

Naples is fast approaching \$500,000 as a median sales price with an increase of 26% over last year and Orlando is keeping up with some coastal regions. Not only did all the areas post double-digit percentage increases, but all increased by 20% or higher.

District (MSA)	Median Price	%Change 2005-2004
Daytona Beach	\$198,500	+20%
Fort Lauderdale	\$364,000	+30%
Fort Myers/Cape Coral	\$273,500	+44%
Fort Pierce/Port St Lucie	\$252,400	+35%
Fort Walton Beach	\$258,200	+38%
Lakeland/Winter Haven	\$142,900	+31%
Melbourne/Titusville	\$227,900	+40%
Miami	\$351,000	+29%
Naples	\$485,500	+26%
Orlando	\$224,500	+39%
Panama City	\$229,700	+42%
Pensacola	\$159,600	+23%
Punta Gorda	\$215,300	+23%
Sarasota/Bradenton	\$317,800	+33%
Tampa/St Pete/Clearwater	\$195,300	+27%
West Palm Bch/Boca Raton	\$389,500	+32%
<b>Statewide</b>	<b>\$233,600</b>	<b>+29%</b>

#### Contacts in this issue:

Lou Tancredi [giginc@earthlink.net](mailto:giginc@earthlink.net)  
 Dept of Financial Services [www.fldfs.com](http://www.fldfs.com)  
 Alan Martin [www.frontlineflorida.com](http://www.frontlineflorida.com)





### Capital Gains Tax

Due to depreciation, mortgage interest and other operating deductions, your rental property will probably generate a tax loss while being rented. These losses are accumulated on Form 1040NR and carried forward to reduce future income or gain from the sale of the property. If a gain on the sale of the property exceeds these losses, the net capital gain is taxed at a maximum rate of 15% (10% for individuals in a 15% tax bracket) provided the property was held for longer than one year. If the property is sold at a loss, no tax liability results. However, regardless of whether or not you have a taxable gain, a withholding tax equal to 10% of the gross sales price may be required to be withheld from the seller's funds at closing. When you file your subsequent calendar year Form 1040NR and report the sale of your property, the withholding tax is reported as a credit. This credit is applied to any tax due from gain on the sale of your property and any excess will be refunded to you. If you have no gain, all your withheld tax will be refunded to you.

There are certain exceptions to the withholding requirement that may be applicable. You may submit an application for a withholding certificate or an application for early refund to the Internal Revenue Service (I.R.S.) to reduce or eliminate the 10% withholding tax on the sale. In both cases, the basis of the application is that the actual tax liability is less than the amount withheld. An application for a withholding certificate is generally prepared prior to the sale closing. The closing agent will withhold the 10% and retain it in an escrow account until the I.R.S. responds to the application, usually within 90-120 days. Upon receipt of I.R.S. approval of the application, the appropriate amount of tax due (if any) will be paid over to the I.R.S. and the balance of the amount withheld will be returned to you. Thus a withholding certificate filed before a transfer notifies the closing agent that a reduced or zero withholding amount is required.

An application for early refund is similar to an application for withholding certificate except that is submitted after closing and remittance of the withholding tax to the I.R.S. If this application is approved, the amount of withholding tax is refunded to you usually 120-150 days.

### Estate taxes for non-residents

U.S. situated property of a U.S. non-resident decedent is subject to U.S. estate tax. Taxable estate is defined to include any property owned by a non-resident alien at the time of death which is situated in the U.S. U.S. situs property includes the following types of property:

1. U.S. real estate.
2. Tangible personal property physically located in the U.S. (furniture, art work, jewellery, etc. in their home, rental home or office).

3. Shares of stock issued by a U.S. corporation.
4. Partnership interest and interest in a limited liability company if considered a partnership pursuant to Check-the-Box regulations which holds U.S. situs property.
5. Beneficial interest in a trust, domestic or foreign, having U.S. situs assets.
6. Debt obligations of a U.S. person, the U.S. government or any U.S. political subdivision.
7. Deposits with U.S. banks, savings associations and insurance companies if the related interest earned is not exempt from U.S. income tax.
8. Funds held by a U.S. brokerage firm (for example proceeds from the sale of a U.S. real estate placed in a brokerage account awaiting the purchase of another property).
9. Currency held in a safe deposit box.

A \$60,000 gross value exclusion (\$13,000 unified credit) is allowed against such property. Any portion of the \$60,000 exclusion not used to reduce gross gifts can be used to reduce estate assets.

The estate tax is imposed on the decedent's taxable estate (gross estate less deductions).

A United States Estate and Generation Skipping Transfer Tax Return must be filed when the U.S. asset value exceeds \$60,000 or if the taxpayer elects to disclose their worldwide estate and take the prorated U.S. resident amount exemption (\$1,500,000). This return is due 9 months after the date of death. Estate expenses and any mortgage debt are allowed only when the decedent is taxed on his or her world-wide assets and then only on a prorated basis based on the ratio of U.S. assets divided by world-wide assets.

Since these are complex issues, professional advice should be sought. For additional information on this topic, please contact Mia Thomas, CPA – Partner – Chastang, Ferrell, Sims & Eiserman, LLC. Phone: 321-939-0915 or e-mail: [mthomas@cfsecpa.com](mailto:mthomas@cfsecpa.com).

### Continued from page 2

Understanding of the information sources that visitors use to learn about Florida holidays is also important and the data shows a massive leap from just 7% using computers in 1999 to 25.6% last year. Travel agents certainly still have a role to play with 52.6% of visitors using one to source information, although this is down from 67.8% back in 1998.

Within Florida, data is showing how British visitors are exploring beyond their traditional haunts, with visitation to the Florida Keys, Fort Lauderdale, Miami and Sarasota showing marked increases since 1999. This balances a decrease in Orlando visitation, which has dropped to 68.6% of all British visitors from a high of 79.5% in 2000. The Tampa and St Pete areas show a similar drop to 11.9% from 15.8%.



# Florida Homes and Travel

September 2005

## Off To See The Fall Colour

Our trip across America two years ago whetted our appetite to explore more of the USA. So this September we are off to meander around New England to see the famous Fall Colour displays for ourselves.

Rather than rush up the Interstate to New England we had planned to travel up via a scenic route taking in Asheville, North Carolina and the Blue Ridge Parkway through the Great Smokey Mountains, but then we got a wedding invitation. The daughter of one of the friends we stayed with in California is getting married in New York on 18<sup>th</sup> September. As we only get back to Florida a few days before then, we have changed our plans and will be going via the Interstate after all. The wedding is at the famous Tavern on the Green in Central Park, so we are looking forward to experiencing an American wedding for the first time.

After the wedding we will head to Long Island and start our meander up the East Coast. We are planning to explore the coast all the way from New York's Long Island to the Canadian border via Connecticut, Rhode Island, Massachusetts, New Hampshire and Maine. We even hope to visit the islands of Martha's Vineyard and Nantucket, but whether our trusty Honda Accord goes with us or we visit the islands as foot-passengers will depend on the ferry fares.

From the Canadian border in Maine we will head inland to Vermont and meander down through it, New Hampshire, Massachusetts and New York State taking in the Fall Colour. When we get back to New York City we hope to catch up with friends before starting back to Florida. Which route we will take back will depend on the weather and how long we have been away. We want to be back in Florida no later than mid-November so we can enjoy a few weeks sunshine before leaving to enjoy Christmas in the UK with our family.

We learned a few lessons on our 7-week trip two years ago that we hope will still be relevant on this trip. The biggest contrast is that once west of Oklahoma City or Central Texas the USA is a very empty place until you get to California, whereas New England is much more densely populated. So whereas on much of our last trip it was rather obvious where we would be staying next, as there was nothing in-between some cities, this time there are lots of places. So this time we have planned a route, but we have not made any attempt to decide beforehand where we will probably stay. Last time we also found that most motels included a continental breakfast, so we are going to assume the same applies and if it doesn't we will eat breakfast out. Leaving behind our big coolbox will provide extra space for cooler weather clothing that we didn't need last time, though we hope it doesn't get too cold! Next month we will give you an update on our travels.

By Keith Harpham

## Family Travel

With 22 percent of travellers between the ages of 18 and 34 taking their parents or grandparents with them on vacation, multi-generation travelling is becoming more popular. Whether you look to please your five-year old son or your 65-year-old mother, Florida's the perfect vacation destination for the entire family. From its sandy beaches to its breath-taking parks, Florida is the ideal choice, with everything from history to the hottest attractions.

Shopping continues to be a top family-friendly activity, and Florida is known for its enticing stores, malls and outlets filled with merchandise that is sure to delight every family member. For some of the best shopping, travel up the west coast to Northwest Florida. With both Destin Commons (<http://www.destincommons.com/>) and the Silver Sands Factory Stores (<http://www.silversandsoutlet.com/>), Destin is a true shopper's paradise. Located just a half-mile from the emerald green coasts of the Gulf of Mexico, both the mall and the outlet factory have plenty of shopping for the entire family. Destin Commons is known for its upscale shops, casual and fine dining and stadium-style seating movie theatre, which features 14 theatres and is sure to be playing movies that will entice the young and old alike. This open-air town center has activities for the entire family, including a children's playground and a dancing fountain. Less than five miles away, Silver Sands Factory Stores is sure to bring out the shopper in anyone.

For the perfect match of history, culture and beauty, travel to Florida's east coast and experience St. Augustine (<http://www.oldcity.com/>) with the family. As the nation's oldest city, St. Augustine amazes visitors with its ancient cobblestone streets and its quaint cafes. Charming bed and breakfasts enchant families with their relaxing atmosphere, and their almost-like-home feeling. A host of historical landmarks and attractions, such as the 310-year-old Castillo de San Marcos National Monument, allow the kids to travel back to the early Spanish empire in the New World. St. Augustine also offers families a host of contemporary attractions, yet they pride themselves on cherishing the old world.

Sporting buffs everywhere know that September means one thing ...the beginning of college football season. Why not make a weekend out of travelling to a college football game? The college towns of Tallahassee, Gainesville and Miami all offer a variety of activities that you can squeeze into your football weekend. Attend the theatre Friday evening, experience a state park Saturday before the game, go shopping following the game and enjoy a delicious brunch Sunday morning. Or, plan a visit to see one of the state's three younger football teams in Orlando, Tampa and South Florida.

# Car Hire From Florida Homes And Travel



	Fully Inclusive Weekly £	Fully Inclusive Daily £
Economy 2 Door	114	27
Compact 2 Door	120	29
Intermediate 2 Door	134	31
Full Size 2 Door	149	33
Premium 4 Door	174	38
Luxury 4 Door	184	41
Convertible 2 Door	184	41
Luxury 7 Seater	184	41
4 Wheel Drive	184	44
Minivan 8 Seater	204	45
Chevy Silverado 6 Seats	133	30

These rates are subject to change, 4 door models are available – please call for prices

**Dollar Platinum rate for just £9 p/w extra, Alamo Gold rate for just £13 p/w**

**Valid for reservations up to and including 31<sup>st</sup> March 2006**

**Book your car secure in the knowledge that we are Bonded Agents**

**Last Minute? – No Problem! Under 25's? – No Problem!**

**We can provide Dollar, Alamo, U Save & Hertz Cars**

**We can quote for car hire anywhere in the world**



**Please call 0500 50 50 87 for details or email [elle@floridahomesandtravel.com](mailto:elle@floridahomesandtravel.com)**

We accept Visa, MasterCard, Switch/Maestro and Solo

**Copyright 2005 Florida Homes and Travel. Reproduction prohibited without written permission.**

Published since 1989. Available only by annual subscription.

Please give us four weeks notice of a change of address to ensure your copies are correctly addressed. If you plan to winter in Florida your copies can be forwarded to your Florida address if you advise us in advance of your travel and return dates.

The subscription reference on your mailing label comprises the first three letters of your surname, our reference number for your last subscription payment, and the month and year that your current subscription expires.

If possible please quote this in any correspondence or e-mails.

**Internet e-mail: [elle@floridahomesandtravel.com](mailto:elle@floridahomesandtravel.com) . Web site: [www.floridahomesandtravel.com](http://www.floridahomesandtravel.com)**

*No postage stamp required if posted in Great Britain, Channel Islands or N. Ireland.*

Florida Homes & Travel, FREEPOST SCE 15595, LIPHOOK, GU30 7BR UK

Tel: 0500 505087.Or: 01428 741438 To Phone from the US: 01144 1428 741438

