

Ormond Beach

Retirees find slower pace with plenty of biking, golfing in Florida Atlantic coast town known as 'birthplace of speed'

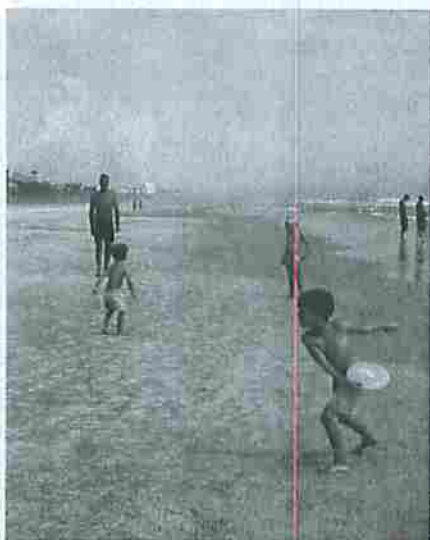
By Jim Kerr

It was auto racing on the broad, flat sands of Ormond Beach, FL, that gave rise to the town's designation as the "birthplace of speed," but it's the laid-back ambience and slower pace that have taken life here out of the fast lane for thousands of retirees more than a century later.

"We extended our lives by a third by coming here," says Gary Nugent, 60, a former regional manager for a wholesale building materials distributor in Decatur, IL. "Now we can do all the things we most love to do year-round."

Gary and his wife, Linda, 58, a retired teacher, live at Plantation Bay Golf & Country Club, a gated development with 1,500 homes a few miles northwest of downtown Ormond Beach. The couple play golf on the community's top-rated courses, exercise in the fitness center and generally enjoy a leisurely lifestyle. But like many other retirees in the area, they also have a strong desire for the open road. Both own and ride Harley-Davidson motorcycles as a hobby, cruising the beaches and byways.

Among their favorite rides, the most tranquil and scenic is a route known locally as The Loop, extending more than 30 miles along a two-lane blacktop through Old Florida history. The speedometers on their Harleys may reach 100 mph, but The Loop is like life itself in Ormond Beach — calming and peaceful. The road is



More than 20 miles of beaches attract visitors of all ages to Volusia County.

enveloped in a canopy of palms and live oaks dripping with Spanish moss, and flecks of dappled sunlight sparkle through the tropical vegetation of two state parks.

"We could have gone anywhere, including several locales in Florida," says Gary, who used to travel around the state as part of his job. "But we wanted to retire here in Ormond Beach."

They had first visited in the early '90s at the invitation of friends, who later began scouting houses for the Nugents. In February 2002, they moved into their four-bedroom, four-bath, 2,500-square-foot home overlooking the No. 12 green of Plantation Bay's Club de Bonmont golf course.

With her own children grown, including a daughter who lives in nearby Daytona Beach, Linda has returned to her profession as a kindergarten teacher at

Pine Trail Elementary about 20 minutes from their home. "It's been a less stressful life with our kids out of college," says Linda, adding that she plays a Sunday morning golf game with her regular foursome and nine holes on Friday evenings.

The Nugents also take to the road on weekends, donning their riding apparel, boarding their Harley Heritage Softails and slipping as quietly as possible out of their tree-lined cul-de-

sac. They cruise from 100 to 200 miles on comfortable weather days, sometimes stopping at a favorite biker bar like the White Eagle Lounge, an establishment about five miles from the Plantation Bay gate.

But while many similar hangouts line U.S. Highway 1 — with names like the Iron Horse Saloon, Annie Oakley's Saloon, Broken Spoke Saloon, SmokeShack BBQ and a dozen others — biker bars in Ormond

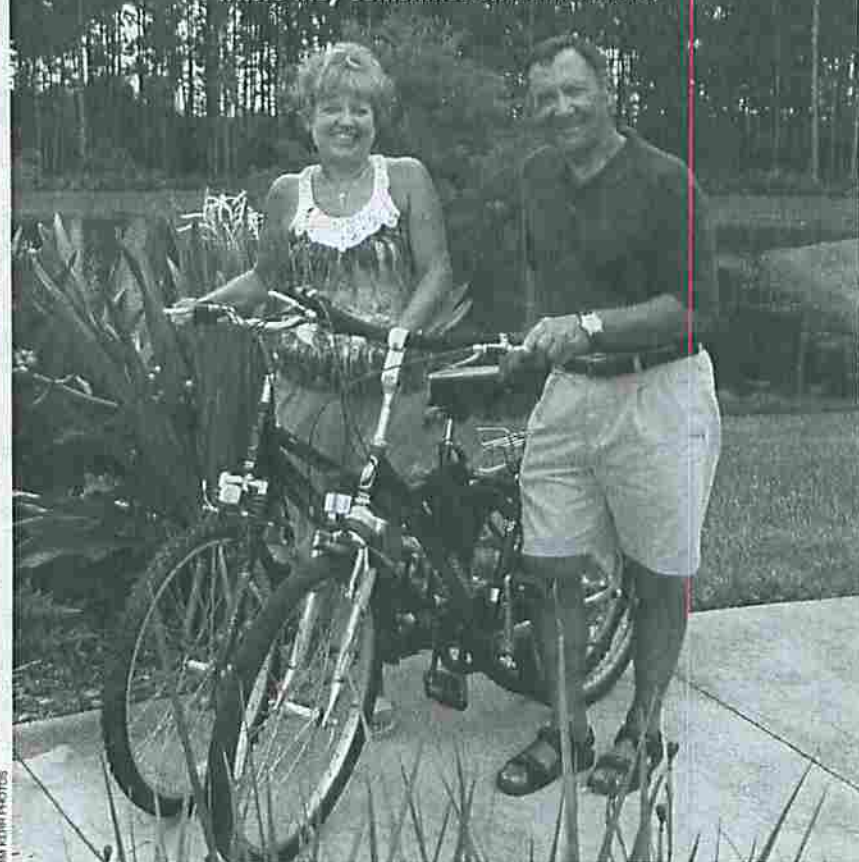
Beach are supported mainly by seasonal patrons and the spillover from Daytona Beach, home of the Daytona International Speedway. In January and February, Daytona hosts several races, including the Rolex 24 and the Daytona 500, a major NASCAR event, followed in March by Bike Week, a gathering that attracts half a million people. Biketoberfest, held in the fall, draws a relatively modest 250,000.

"It's huge for the economy," says

For those who love the ocean, condos with sweeping views line the Ormond Beach shore.



Debbie and Art Voltaire go on bike rides in their neighborhood where they sometimes encounter deer.



JAN KEMER PHOTOS

Mary Rhodes, who until recently was the executive director of the Ormond Beach Chamber of Commerce. "A lot of businesses, such as leather shops, restaurants and bars, are only open for bike weeks."

During the rest of the year, the leafy, quiet town sets a peaceful contrast to anything that moves fast. Long before it was the birthplace of speed, the area along the Halifax River was lined with sugar plantations started in the 1760s by English planters and African slaves. The second Seminole War put an end to that in 1842, and when Florida became a state three years later, only 20 families remained in Volusia County. Visitors, settlers and retirees began arriving over the next 40 years, and in the late 1800s Henry Flagler bought the railroad and the Hotel Ormond, now the site of the Ormond Heritage, a riverfront condominium complex.

The weather and locale also attracted oil magnate John D. Rockefeller, who chose a spot on the Intracoastal Waterway across from Flagler's hotel as



The 3,800-acre Plantation Bay Golf & Country Club has multiple amenities, including two clubhouses and a fitness center with spa, complementing homes on courses and lakes. Below: Among major area events, the annual Biketoberfest in Daytona Beach features food, live music and thousands of motorcycles.

JIM KERR

the ideal place to build a winter home. Known as The Casements, it's now part of a public park and cultural center with a grand view of the Halifax River and the modern Granada Bridge.

While Rockefeller entertained well-heeled friends like the Astors, Vanderbilts and Flaglers, today's visitors to the area tend to be families and retirees of more modest means who enjoy the parks and uncrowded beaches. Private vehicles are still driven on the sand in an orderly and authorized fashion, but no new speed records have been set here since the early 1900s. Back then

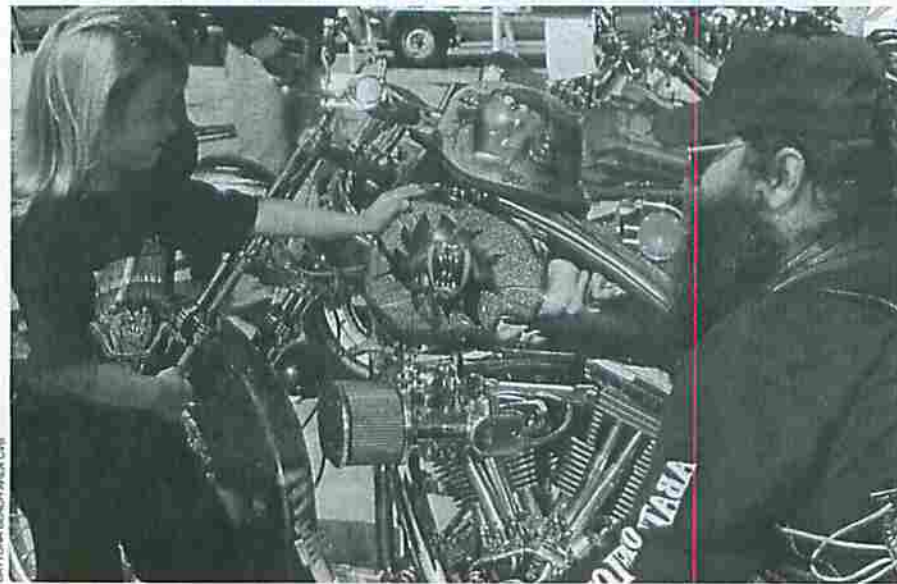
mechanics tuned the engines of prototype machines built by those named Olds, Winton, Ford, Chevrolet, Stanley and Packard. Now America's first auto racetrack is a public beach, and the last garage left from the racing era is a museum.

Encompassing about 35 square miles, Ormond Beach has a population of nearly 40,000. Older neighborhoods feature golf courses, shopping centers and parks. And while Ormond Beach happens to be the home of the world's largest Harley-Davidson motorcycle dealership (as advertised

prominently on numerous billboards along Interstate 95), it is also the origin of Hawaiian Tropic suntan lotion, whose inventor concocted it here in a garbage pail in the 1960s.

Ormond Beach thrives not only on light industry and small business, but also on tourism and recreation. Besides more than 20 miles of beaches in Volusia County, including residential Ormond by the Sea, there are numerous public golf courses, several semiprivate ones, tropical gardens and opportunities for boating and fishing in the ocean and on the Halifax River. In Bulow Creek and Tomoka state parks, the carefully preserved scenery provides tranquil drives and a refuge with campgrounds, fishing piers and trails for biking and hiking.

Arthur and Debbie Voltaire, who moved into a newly built home in Plantation Bay's Prestwick community in November, prefer their type of biking in the neighborhood. On quiet winding streets in early morning light, they tend to encounter deer rather than people or cars on their traditional bikes, the kind powered by pedals. They had rented a townhouse for six months in the community, riding to the construction site daily to check the progress of their home. Their new Prestwick neighborhood has its own



DAYTONA BEACH AREA CTV

championship golf course.

"We know enough about what we want and need from experience with building and rebuilding in Hilton Head and Pawleys Island, SC," says Art, 59. "And I think we've finally found the right place for us."

The 2,100-square-foot, three-bedroom home has a swimming pool with a view across a man-made canal to a wooded expanse that will remain undeveloped. "There's a lot of real

County, but their neighbors, the Nugents, reside in Flagler County. And although Gary and Linda love their motorcycles for long trips, Art and Debbie prefer cruise ships and airplanes for recreational travel.

"The ports in Fort Lauderdale and Miami are only a couple of hours away," Art says. "And we can get anywhere in the world from Orlando International Airport, which is 55 minutes from our door. We visit our chil-

Place, a new gated subdivision east of the interstate. Both of these properties, as well as older neighborhoods like The Trails, are close to the town's hospitals, shops, beaches, numerous parks and annual events, including The Casements Christmas Walk, an antique car show, concerts and art festivals on the waterfront.

Getting to these activities from more distant Plantation Bay, however, is only a drive in the park. Also known as Old Dixie Highway, the noted "loop" begins outside the community's north gate where the road heads east across a bridge over I-95. As the highway turns south and is immersed in the shadow of live oaks, it passes another subdivision called Halifax Plantation, a neighborhood started in the 1980s with 1,100 homes and a golf course.

Anna Charla, a native of Sweden, moved into a new three-bedroom patio home here in 2004 after a med-



DAYTONA BEACH AREA (DWB PHOTOS)

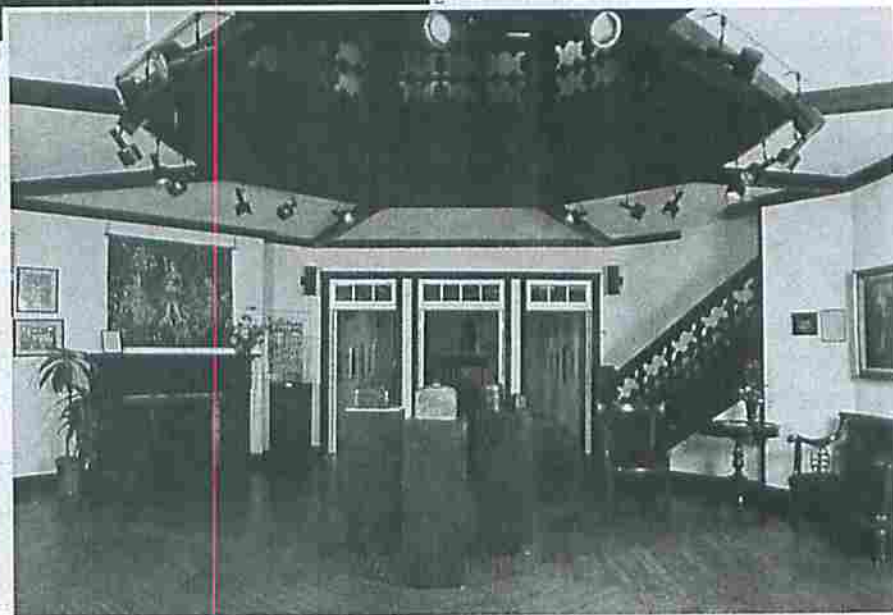
Art, cooking and fitness classes and special events are held in the historic 9,000-square-foot Casements, formerly John D. Rockefeller's winter residence.

estate for sale in Florida, but this conservation area is why we bought this lot," he says. "And to really get what you want, you almost have to build it yourself."

Their South Carolina residences served as second homes for the Voltaires until Art retired permanently from a New York electric utility company at age 56. It took them seven weeks to sell the Pawleys Island home last June.

"I'm a beach person," says Debbie, 57, who owned a beauty shop in New York. "And it's not crowded here, unlike many beaches in South Carolina where we lived. Driving The Loop to the beach was another big plus, and unlike South Florida, it's not flat here, with plenty of parks and preserves."

While the Voltaires have a social membership in Plantation Bay, which gives them access to all of the tennis and club facilities, Art likes to play various less expensive public golf courses in the two counties that split the community. The couple live in Volusia



dren and grandkids in New York at least three times a year on each grandchild's birthday."

Plantation Bay was started about 25 years ago by ICI Homes, which also has developed two other residential neighborhoods in Ormond Beach: Breakaway Trails, a family-oriented community west of I-95, and Chelsea

ical research career in New York and South Florida. Now single in retirement, Anna, 67, has started working as an independent real estate broker and part-time salesperson at a clothing store in downtown Ormond Beach.

She has also found a gregarious companion in Skip Keaton, 64, a widower and decorated former Army

ORMOND BEACH, FLORIDA

Population: 37,825

Location: Ormond Beach is on Florida's central Atlantic coast, about five miles north of Daytona Beach and 25 miles south of Palm Coast. St. Augustine and Jacksonville are roughly 50 miles and 85 miles north respectively.

Climate: High/Low

January 70 47

July 91 72

Average relative humidity: 75%

Rain: 49 inches annually

Cost of living: Below average

Housing cost: The average sales price for single-family homes and condos in the Daytona Beach area, which encompasses Ormond Beach, was \$161,446 from January through September 2010, according to data from the Daytona Beach Area Association of Realtors.

Sales tax: 6.5%

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

State income tax: None

Estate tax: None

Inheritance tax: None

Property tax: The rate is \$21.10 per \$1,000 of assessed value, with homes assessed at 100% of market value normally, though this may vary slightly. Yearly taxes on a \$161,446 home in Ormond Beach would be about \$2,557, with the first two exemptions noted below. Some additional fees may apply for miscellaneous services, including solid refuse collection, recycling and road paving projects.

Homestead exemptions: There is a homestead exemption of \$25,000 off assessed value for permanent residents residing on the property Jan. 1 of the tax year. There is an additional exemption of 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. Homes assessed at \$75,000 and higher get the full extra exemption, and homes assessed between \$50,000 and \$75,000 get a partial exemption. A senior exemption is available for those 65 and older whose household income meets state restrictions, set at \$25,780 in 2010 and adjusted annually; it's \$25,000 off the assessed value for county taxes and \$25,000 for city taxes.

Religion: The area has more than 40 places of worship, including various Christian denominations and synagogues.

Education: The University of Central Florida in Daytona Beach offers undergraduate and

graduate degree programs at its current joint-use facility with Daytona State College. The Center for Community Education at Daytona State provides personal enrichment classes in such topics as foreign language and photography. Keiser University, a private college with a Daytona Beach campus, also offers associate and bachelor's degrees.

Transportation: Ormond Beach is convenient to U.S. Highway 1 and Interstate 95, a major north-south thoroughfare. Daytona Beach International Airport, which has daily connections through Atlanta and Charlotte, NC, is about 15 minutes from downtown. Orlando International Airport is roughly an hour away. Volusia County's public bus system, Votran, offers a countywide fixed-route schedule, with buses and trolleys that are wheelchair accessible. The fare is \$1.25 for adults and 60 cents for seniors.

Health care: The Florida Hospital Memorial Medical Center is the area's newest and most comprehensive facility. Its hospitals include the medical center in Daytona Beach and Florida Hospital Oceanside in Ormond Beach, with a total of nearly 400 beds, imaging and laboratory services and more than 400 physicians. The 99-bed Florida Hospital Flagler in neighboring Palm Coast has emergency, cardiac, gastroenterology and surgical services.

Housing: The Ormond Beach area has a variety of options ranging from in-town and older waterfront neighborhoods to gated golf communities and subdivisions west of town. ICI Homes has developed the following three properties in Ormond Beach: **Plantation Bay Golf & Country Club**, (877) 598-8664, a gated golf community northwest of town, has 1,500 townhomes and single-family homes ranging from the high \$100,000s to the high \$500,000s and some resales. **Breakaway Trails**, (877) 598-3482, is a gated neighborhood west of I-95 with approximately 900 homes starting in the \$200,000s.


Chelsea Place, (877) 598-3479, is east of the interstate and has homes starting in the high \$100,000s. **Hunters Ridge**, (386) 672-0445, is a development with more than 700 homes dating from the 1990s, where new homes are available from the low \$100,000s to \$1 million and resales start in the \$150,000s. **Halifax Plantation**, (386) 676-9600, is located adjacent to a state park and has a golf course and 1,100 homes dating from the 1980s, with prices ranging from \$150,000 to more than \$1 million. **Ormond Heritage**, with 156 condos overlooking downtown on the Halifax River, has resales currently starting at

\$219,000 for two-bedroom units and in the high \$300,000s for three bedrooms. A planned subdivision called Ormond Crossings will span both sides of I-95 with homes, shops, schools and a town center. Many older neighborhoods in town, such as The Trails, which surrounds Tomoka Oaks Golf and Country Club, have three-bedroom homes starting in the low \$100,000s. At Ormond by the Sea, north of Granada Boulevard, some older houses built in the 1950s are within walking distance of the beach, with prices as low as \$65,000. Homes south of Granada Boulevard are more expensive, starting at \$150,000. Contact a realty agent for information on the neighborhoods mentioned.



Visitor lodging: The Daytona Beach and Ormond Beach areas have numerous accommodations, though availability is limited during race weeks. Coral Beach Resort Hotel is located on South Atlantic Avenue and has oceanfront rooms from \$59. (386) 677-4712. Daytona Beach Resort & Conference Center has 322 oceanfront studios with free Wi-Fi, from \$126. (800) 654-6216. The Cove on Ormond Beach provides 112 one- and two-bedroom furnished condos with fully equipped kitchens, from \$69. (888) 475-2626. Plantation Bay features a two-night guest package for prospective buyers. It includes accommodations in a luxury condo, unlimited golf and tennis and four meals for \$399. (877) 499-1650.

Information: Ormond Beach Chamber of Commerce (Where to Retire magazine), 165 W. Granada Blvd., Ormond Beach, FL 32174, (386) 677-3454 or www.ormondchamber.com. Daytona Beach Area Convention and Visitors Bureau (Where to Retire magazine), 126 E. Orange Ave., Daytona Beach, FL 32114, (386) 255-0415 or www.daytonabeachcvb.org.





HILLCREST
THE KNOLLS • ASPEN POINTE • BIRCHWOOD

BOZEMAN, MONTANA

#1 Place to Live to Ski
Powder Magazine November 2010

One of the Nation's
Top 25 Best Towns
Outside Magazine August 2010

Call: 406.556.2008
www.HillcrestSeniorLiving.com

For more info circle 40 on card on page 144.



LET US SHOW YOU ALL OF AIKEN, SOUTH CAROLINA

Regardless of your lifestyle, price range and size requirements, come and see what countless retirees have already discovered - **Aiken**. A vibrant, upscale town with amenities to match, Aiken offers beautiful 3 season weather with uniquely low humidity (*and very few bugs*). Let us show you all of Aiken, not just one of these

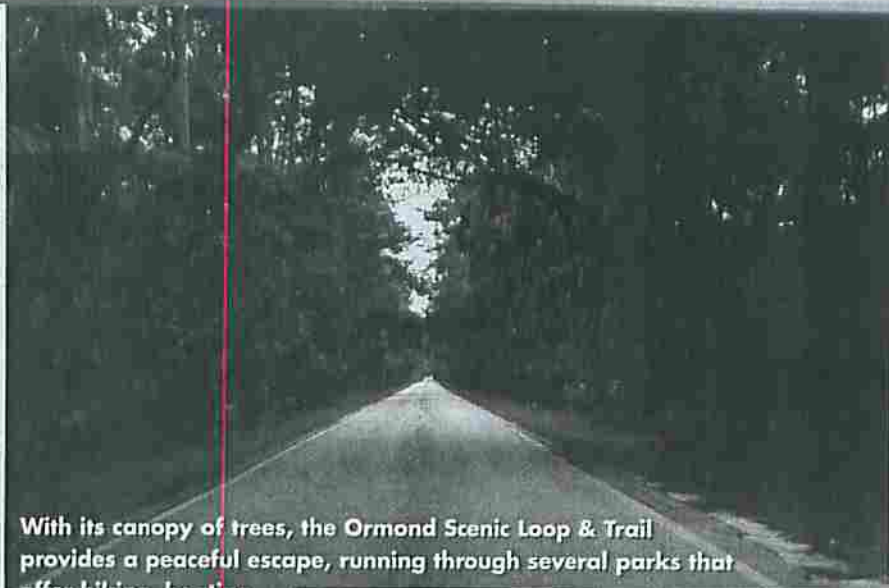
fine area communities:
Cedar Creek, Houndslake,
The Ridge at Chukker Creek,
Three Runs Plantation,
Woodside Plantation and
Historic Downtown.

1-888-395-0714
Fred Wicks - 803-645-3543
fgwicks@bellsouth.net
Doris Leidheiser
dorisleidheiser@gmail.com
www.Aiken-tocomehome.com



Laissez
Faire

Sotheby's
INTERNATIONAL REALTY



With its canopy of trees, the Ormond Scenic Loop & Trail provides a peaceful escape, running through several parks that offer hiking, boating, fishing and biking.

colonel with a passion for travel and community service. He retired here in 1992 following a job with the Florida governor's office in Tallahassee. Since then he has plunged into everything from chamber of commerce and church functions to aid for veterans and the cancer society.

"Volunteer duties have become my full-time job," says Skip, whose older Ormond Beach home near downtown is located a block from the Halifax River. "The retired doctors and lawyers live a block east of here on the river."

Skip has radically customized and upgraded his home to suit his needs. It has a pool table, expanded and enclosed Florida room as well as several furnishings and works of art that reflect a strong masculine touch. There's also a special area dedicated to his awards and accomplishments, garnered during the many commands in his career.

Skip and Anna like to travel across the country in an RV and around town on his 1500cc Honda Gold Wing motorcycle. Like the Nugents, he also participates in "poker runs," fundraisers in which bikers and their passengers pay to play, then ride from place to place drawing cards for winning hands. The proceeds go to charities and community organizations, such as veterans groups, the Boys & Girls Club and Florida Hospital HospiceCare.



On one such run last April, Gary rode with more than 70 other bikers on a circuitous route starting in Palm Coast just north of Ormond Beach. They traveled east to the beach, then south and finally along the famous loop. Proceeds from the event went to a memorial fund for fallen police officers and firefighters, and police escorted the riders, blocking traffic at numerous intersections. No motor vehicle laws or speed limits were violated in Ormond Beach, the birthplace of speed.

Jim Kerr is a writer in Raleigh, NC, who frequently travels to Florida and is a regular contributor to Where to Retire.

Have a comment, opinion or additional information about anything we've featured? We'd love to hear from you. Go to www.WhereToRetire.com and click on "Write to Us." Or, write to Readers Mailbox, Where to Retire, 5851 San Felipe St., Suite 500, Houston, TX 77057. Letters may be edited for space.