

CENTRAL FLORIDA'S OFFICIAL RELOCATION GUIDE

FALL/WINTER 2006-07

# MOVE

## NEW ADVENTURES IN CENTRAL FLORIDA

Your guide to life, work and  
fun in the heart of Florida

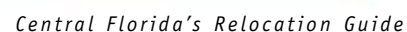
**INSIDE**  
Neighborhoods  
Schools  
Healthcare  
Recreation  
Business  
And More

***MOVE***

***MOVE***



## A DETAILED MAP OF THE REGION





Beverly Pindling



Randy Martin

# Open Arms, Helping Hands

## THE ORLANDO REGIONAL REALTOR® ASSOCIATION PRESENTS *MOVE*, CENTRAL FLORIDA'S OFFICIAL RELOCATION GUIDE.

Welcome! We are pleased that you have considered making Central Florida your new home. With its warm, sunny climate, numerous recreational opportunities and booming economy, Central Florida offers its residents an ideal place to live, work and play.

We'd also like to welcome you to *MOVE*, Central Florida's Official Relocation Guide. In our expanded role as executive publishers, the Orlando Regional Realtor® Association is committed to publishing the premier magazine for area newcomers, filled with all the information and resources you need for a simple, stress-free move.

If you and your family are relocating to the Central Florida area, the Orlando Regional Realtor® Association has a wealth of resources to assist you in finding a home and making your move as easy as possible. Relocating your company? The Orlando Regional Chamber of Commerce and the Metro Orlando Economic Development Commission offer resources and programs that can help your business grow and prosper.

With contributions from organizations across the region, *MOVE* includes all the essential and entertaining information about the Central Florida community — from real estate, business, schools and health care to shopping, dining, sports and the arts.

Turn the page and discover for yourself what makes Central Florida the ideal place to call home.

**Beverly Pindling**  
2006 President  
Orlando Regional Realtor® Association

**Randy Martin**  
2007 President  
Orlando Regional Realtor® Association







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## MOVE

VOLUME 5, ISSUE 2

MOVE is published by Knight in partnership with the Orlando Regional Realtor® Association and its community partners.

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*Editor's Note: Some photos courtesy of Orlando/Orange County Convention & Visitor's Bureau Inc.*



***MOVE***



Central Florida is a hot spot — and a warm and inviting community.

# Central Florida Awaits

SEARCHING FOR JUST THE  
RIGHT PLACE TO LIVE?  
TAKE A LOOK AROUND.

Central Florida, anchored by metro Orlando and elevated by vastly diverse characteristics, is among the nation's most attractive areas for relocation.

For starters, its setting separates the region from much of the rest of the country. Take Orlando, for example — known as The City Beautiful and located in the Sunshine State. Those descriptive tags offer clues as to just what you'll find throughout a region that is located at the very heart of Florida.

Within the region, metro Orlando lies at the core, situated roughly 150 miles from the Florida/Georgia border, to the north; 50 miles from the Atlantic coast, to the east; 75 miles from the Gulf coast, to the west; and 237 miles from Miami, to the south. Consisting of approximately 4,000 square miles, it is the state's largest metro by land mass. (As such, *MOVE* primarily focuses on metro Orlando.)

Four counties comprise metro Orlando — Orange, Seminole, Osceola and Lake — with three other counties (Polk, Volusia and Brevard) helping to form what is defined as Central Florida.

Orange is the most populous of the counties, and led by the city of Orlando, it is also the region's commercial focal point. The county consists of 900 square miles and eight cities, including a bustling big-city downtown Orlando.

Seminole County, located north of Orlando, consists of nearly 300 square miles. The county offers a small-town ambiance but, thanks to Interstate 4 and the Central Florida GreeneWay, there is excellent metropolitan access, as well. The county includes a total of seven cities, with Sanford serving as the political seat.

Osceola County, comprising 1,400 square miles of land, sprawls to the southwest of Orange and Seminole counties and has historically been the most rural. These days, however, Osceola is being counted as among Florida's fastest-growing areas. There are two cities, Kissimmee and St. Cloud.

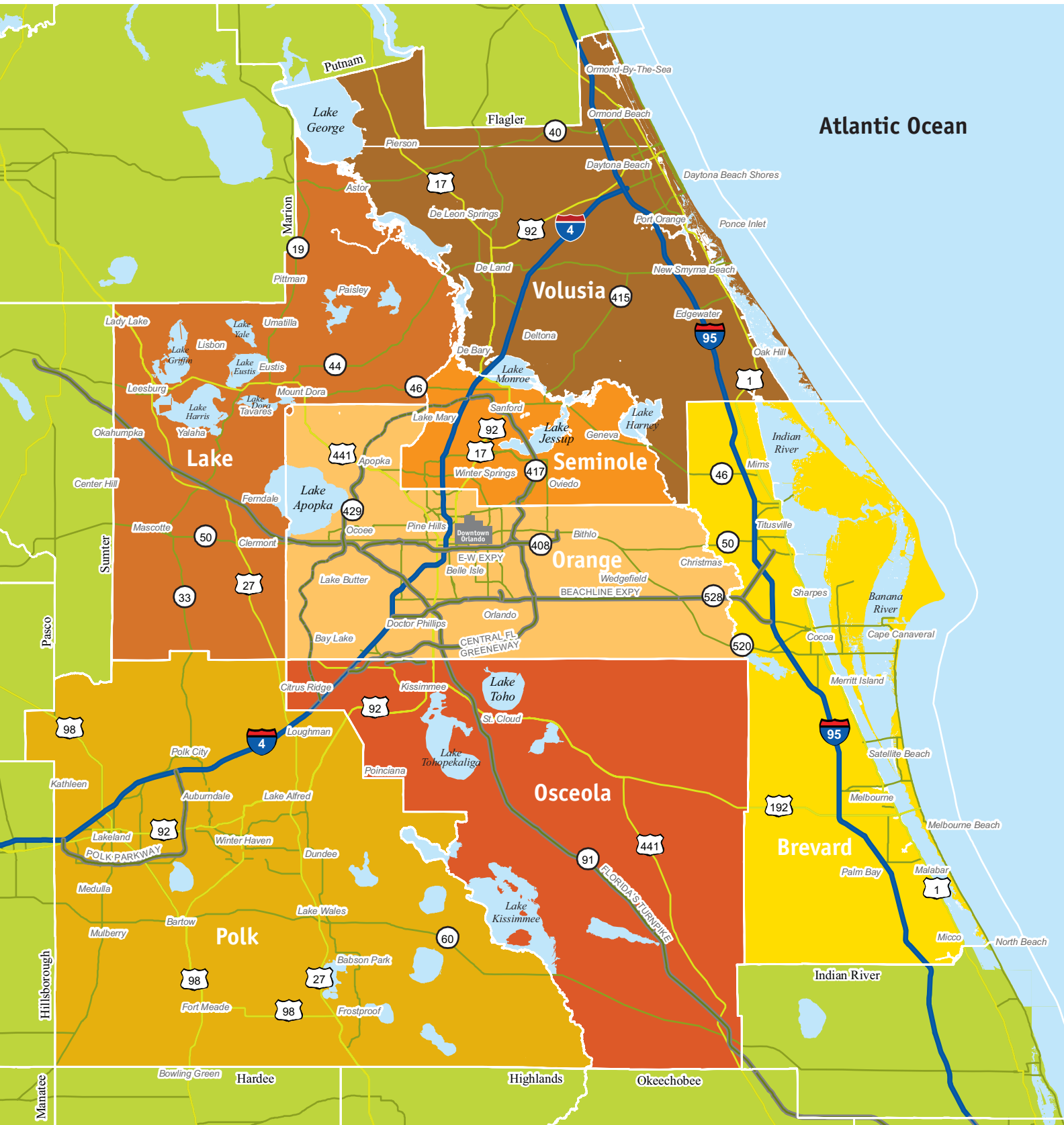
Lake County features some 1,200 acres of rolling hills and, as the name suggests, bountiful lakes. Not coincidentally the county is enjoying robust population and industrial growth throughout its 14 towns and cities.

The counties of Polk, Volusia and Brevard all offer noteworthy features and distinct lifestyles, making Central Florida not only a hot spot, but also a warm and inviting community. Searching for just the right place to live? Take a look around. Clearly, the region has choices.

***MOVE***



# The Seven-County Region at a Glance



## Brevard County

Unspoiled nature and high technology on the Space Coast.

Brevard County, also known as Florida's Space Coast, is a 72-mile stretch of coastal land located east of Orlando. Brevard combines science and nature. With its 6.2 million-pound space shuttles, NASA's Kennedy Space Center calls Brevard home. And technology is represented by numerous aerospace companies. Meanwhile, the Merritt Island National Wildlife Refuge contains more federally endangered species than any other refuge in the United States.

### CAPE CANAVERAL

<http://fcn.state.fl.us/cape>

Cape Canaveral mixes fun with serious business. The city of Cape Canaveral is on the Atlantic Ocean and has one of the largest cruise ship ports in the United States, Port Canaveral, which is the only deep-water port between Fort Lauderdale and Jacksonville.

Adjacent to the north side of Port Canaveral is the John F. Kennedy Space Center, NASA. Seven miles to the south of the city is Patrick Air Force Base. This strategic Florida location places the city in the center of America's space facilities.



Kennedy Space Center is a global attraction.

### COCOA

[www.cocoafl.org](http://www.cocoafl.org)

The city of Cocoa was founded by fishermen early in Florida's history. An authentic historical account states that the first families arrived in Cocoa around 1860.

Now, Cocoa is a thriving, independent city of more than 16,400 residents, located approximately 50 miles east of Orlando. Unlike the populations of many Florida communities with a high concentration of seniors, Cocoa's largest age group is in the 20-to-44 age range.

### COCOA BEACH

[www.ci.cocoa-beach.fl.us](http://www.ci.cocoa-beach.fl.us)

Located on a barrier island nestled between the Atlantic Ocean and the Banana River Lagoon on

Central Florida's East Coast, Cocoa Beach links the birth of the Space Coast with the wonder of the future.

Cocoa Beach is a unique place. Nowhere else in the world can you choose between watching a space launch from the beach and interesting marine and bird species in their natural habitats. Or, choose between a swim in the ocean and a quiet kayak exploration off the Banana River islands from the river shore. Widely known as the surfing capital of the East Coast, Cocoa Beach is the hometown of a number of surfing champions.

### MELBOURNE AND MELBOURNE BEACH

[www.melbournebeachfl.org](http://www.melbournebeachfl.org)

The town of Melbourne Beach was established in 1883 and is Brevard County's oldest beach community.

While most of Melbourne is located on the Florida mainland, a small portion is located on a barrier island. The Indian River Lagoon separates the mainland from the island, which is a narrow strip of land that separates the lagoon from the ocean. In prehistoric times, the lagoon was connected to the ocean. Today, the only connection is by way of a handful of inlets, including the manmade Sebastian Inlet at the southern end of the county.

### PALM BAY

[www.palmbayflorida.org](http://www.palmbayflorida.org)  
[www.palmbaychamber.com](http://www.palmbaychamber.com)

The city of Palm Bay, with a population more than 100,000, is growing at a fast pace and continues to help link high-tech job seekers with private-sector employees.

For two consecutive years (2003 and 2004), the city of Palm Bay was selected by the National Civic League as one of the 30 finalist communities for the annual All-America City Award. This award recognizes civic excellence, honoring communities in which citizens, government, businesses and nonprofit organizations demonstrate successful resolution of critical community issues.

### TITUSVILLE

[www.titusville.com](http://www.titusville.com)

Set along the Indian River, Titusville is the veritable doorway to some of Florida's best treasures.

The Kennedy Space Center, Merritt Island National Wildlife Refuge and Canaveral National Seashore are all just minutes away. Titusville has much to offer residents and businesses alike. From excellent schools to a 371,000-square-foot hospital, a large municipal marina and close proximity to three international airports, the city provides the high-quality services one expects from a thriving community.



### BREVARD COUNTY FAST FACTS

**POPULATION**  
505,711

**2010 PROJECTED  
POPULATION**  
546,500

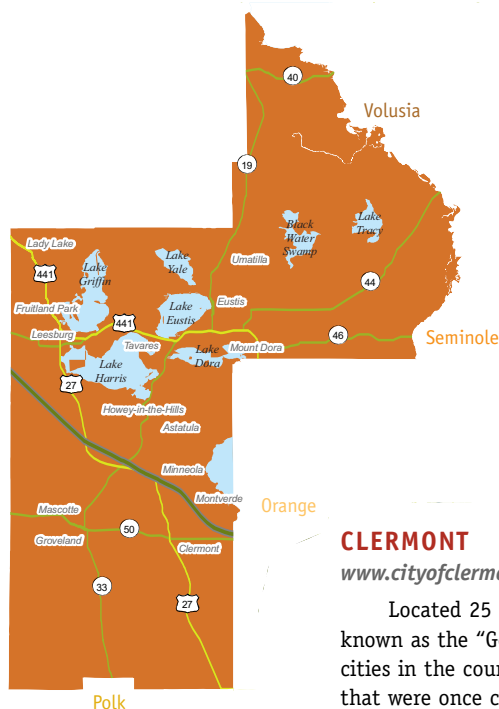
**PER CAPITA INCOME**  
\$27,762

**SQUARE MILES**  
1,276

#### MUNICIPALITIES

Barefoot Bay  
Cape Canaveral  
Cocoa  
Cocoa Beach  
Grant  
Indian Harbor Beach,  
Malabar  
Melbourne  
Melbourne Beach  
Merritt Island  
Mims  
Palm Bay  
Port St. John  
Rockledge  
Satellite Beach  
Scottsmeer  
Sharpes  
Titusville

**COUNTY INFO**  
321.633.2000  
[countygovt.brevard.fl.us](http://countygovt.brevard.fl.us)



## Lake County

### Evolving change and a quickening of pace.

Aptly named, Lake County contains more than 550 lakes and waterways. Lake's economy is based largely on agriculture and the retirement industry.

Change is afoot, however. Affordable land, convenient highway access and a pro-business attitude by leaders are paving the way for new development. Much of the growth is in product distribution, with many large distributors calling Lake County home.

Another emerging industry is healthcare, particularly sports medicine, biomedicine and pharmaceuticals. The 80-acre Eustis Commerce Park has attracted high-wage, high-value tenants such as U.S. Nutraceuticals. The county's aging population is one reason for that industry's rapid progress. Another reason is the presence of the USA Triathlon National Training Center — named for its special partnership with USA Triathlon, the Olympic governing body for triathlon in the United States — located in the southern part of this evolving county.

The large residential community of The Villages and the boom in remodeling residential lakeside properties round out the area as a quiet, easy place to live.

### CLERMONT

[www.cityofclermont.com](http://www.cityofclermont.com)

Located 25 miles west of Orlando, Clermont is known as the "Gem of the Hills." Like most other cities in the county, Clermont is marked by rolling hills that were once covered with citrus groves. Many of the groves are now residential communities.

The city lies along the shore of an 11-lake chain, with the lakes ranging in size from 20 acres to 3,634 acres. Not surprisingly, fishing for bass, bluegill, shell-cracker, perch and channel catfish is a favorite pastime.

People also visit attractions such as the Citrus Tower Centre; President's Hall of Fame; Lakeridge Winery & Vineyards; and the Palisades Golf Course, where holes hug the shores of Spring Lake then climb 80-plus feet from tee to green, providing panoramic views from one of the highest points overlooking Lake Minneola.

### EUSTIS

[www.eustischamber.org](http://www.eustischamber.org)

Rich in history, Eustis is located along the eastern shore of Lake Eustis. It's a diversified community, where small-town friendliness isn't a thing of the past, and residents enjoy a picturesque background provided by the 7,000-acre lake.

The historical downtown and outlying areas continue to grow economically. There is an excellent hospital, several updated parks and recreation areas, new restaurants and many other exciting improvements ongoing in Eustis and the surrounding areas.

### LADY LAKE

[www.ladylakechamber.com](http://www.ladylakechamber.com)

Lady Lake is a golfer's delight; seven golf courses are located within a five-mile radius of the town.

Lady Lake's excellent qualities for residential, commercial and industrial development are surpassed only by its beauty and comfortable lifestyle. The city is strategically located on U.S. Highway 27/441, with easy access to Interstate 75 and Florida's Turnpike, providing nonstop access to the urban centers of Orlando, Tampa, Miami, Jacksonville and Tallahassee.

Aside from lakes, of course, Lake County boasts a wealth of top golf courses.



### LEESBURG

[www.ci.leesburg.fl.us](http://www.ci.leesburg.fl.us)

Leesburg, also marked by rolling hills and sparkling lakes, has become the county's largest city. It's a financial and business center, and commercial development is apparent.

Leesburg is located in the heart of the Florida peninsula, south of the Ocala National Forest and about an hour's drive northeast of Orlando. It sits on the Lake Wales Ridge, a range of hills that runs north and south. Opportunities for fishing, hunting, camping, hiking, horseback riding and swimming in deep, clear springs set the stage for an almost endless vacation.

### MOUNT DORA

[www.mountdora.com](http://www.mountdora.com)

A step back in time, Mount Dora is reminiscent of New England — community charm, tree-lined streets and a popular village square — where antique shops and cafes abound. Famous for its extravaganza two times a year at Renninger's Twin Markets, Mount Dora is a mecca for antiques shoppers.

Mount Dora is a festival city that hosts a top-rated art festival each spring and a craft festival each fall. It's also noted for hilly bicycle rides; antique boat and exotic auto shows; a sailing regatta; and a holiday season that features the Lighting of Mount Dora, a Christmas wonderland created by a million twinkling lights.

### LAKE COUNTY FAST FACTS

**POPULATION**  
269,070

**2010 PROJECTED POPULATION**  
325,184

**PER CAPITA INCOME**  
\$26,085

**SQUARE MILES**  
1,200

#### MUNICIPALITIES

Astatula  
Clermont  
Eustis  
Fruitland Park  
Groveland  
Howey-in-the-Hills  
Lady Lake  
Leesburg  
Mascotte  
Minneola  
Monteverde  
Mount Dora  
Tavares  
Umatilla

#### COUNTY INFO

352.343.9888  
[www.lakecountyfl.com](http://www.lakecountyfl.com)







Picturesque Lake Eola sits squarely in downtown Orlando.

## OCOOE

[www.ci.ocoe.fl.us](http://www.ci.ocoe.fl.us)

Located in west Orange County, Ocoee is one of the region's fastest-growing areas.

While it has a bright future as a hot residential and commercial sector, its history is noteworthy, as well. The settlement of Ocoee in west Orange County began when Dr. J. D. Starke led a group of slaves into the area in the mid 1850s. Many of the men, including Starke, were stricken with malaria and hoped that by moving they could escape further outbreaks. Although the town would eventually change its name, the lake that brought such good health to the man who originally settled here still bears his name — Starke Lake.

## WINDERMERE

[www.town.windermere.fl.us](http://www.town.windermere.fl.us)

The town of Windermere is located in southwest Orange County, approximately six miles north of the Walt Disney World Resort. Nestled amidst a pristine chain of lakes, this quaint town is a luxury community that has retained its small town charm.

Today, residents enjoy the town hall and surrounding area, which includes the Chase Memorial Library, basketball courts, a municipal office building and the Cal Palmer Memorial Building, named after a founding resident. The town hall is listed on the National Register of Historic Places. Literally set on a small strip of land in the middle of the Butler Chain of Lakes, the town offers glorious vistas. Surrounding land, once rich with orange and other citrus groves, is now dotted with lush estate homes. Since the 1980s, Windermere has found fame through its residents, as many of Central Florida's rich and famous live just east and south of town in Bay Hill or in the private Isleworth community, which overlooks Lake Butler.

## WINTER GARDEN

[www.cwgdn.com](http://www.cwgdn.com)

It's easy to see why Winter Garden is a great place to live. On any given day, a stroll down Plant Street will uncover a slice of small-town life at its best. In the heart of the downtown, one can see the successful efforts at redevelopment — quaint stores, restaurants and the West Orange Trail, a popular recreational venue, all enhance the charm and quality of life of this small west Orange County community.

Once renowned for its vast citrus industries, Winter Garden now attracts other businesses, including computer and investment companies. With easy access to Highway 50, State Road 408 (toll road) and Florida's Turnpike, Winter Garden can accommodate the needs of almost any business. The city also currently boasts large manufacturers and service industries.

Despite Winter Garden's growth and its plans for diversification, it still depends on the citrus industry. Citrus companies employ hundreds of people in the packing and juice industries.

## WINTER PARK

[www.ci.winter-park.fl.us/2002](http://www.ci.winter-park.fl.us/2002)

[www.winterpark.org](http://www.winterpark.org)

Winter Park, located just north of Orlando, has roughly 27,000 residents. The city is famous for its bricked streets, towering oaks, vibrant lakes, abundant parks, fine shops, Rollins College, art museums and galleries, Winter Park Farmer's Market and two impressive art festivals.

Winter Park is reminiscent of old-world Europe, with quaint shops on tree-lined streets such as famous Park Avenue, nestled on a chain of lakes. One of the most European aspects of the town is the picturesque Central Park, with an Amtrak train station running through the center. The city, particularly downtown Winter Park, is known to have many of the best addresses in the region, where estate homes and executive mansions can be found. There's also been a recent boom in condominiums and rental apartments. Lack of available vacant land has led to renovation of area homes.

Winter Park is steeped in culture, thanks to respected sites such as the Morse Museum, which contains a world-recognized collection of Tiffany art. It's a town famous for its annual Bach Festival and known for its tremendous community spirit

## Weather Report

	HIGH TEMP	LOW TEMP	RAIN	HUMIDITY
Jan.	70.8	48.6	2.30	76
Feb.	72.7	49.7	3.02	72
March	78.0	55.2	3.21	70
April	83.0	59.4	1.80	66
May	87.8	65.9	3.55	73
June	90.5	71.8	7.32	86
July	91.5	73.1	7.25	81
Aug.	91.5	73.4	6.78	80
Sept.	89.7	72.4	6.01	80
Oct.	84.6	65.8	2.42	80
Nov.	78.5	57.5	2.30	78
Dec.	72.9	51.3	2.15	78

Degrees in Fahrenheit; rain in inches; humidity in percent.

Source: National Oceanic and Atmospheric Association, National Weather Service

## Osceola County

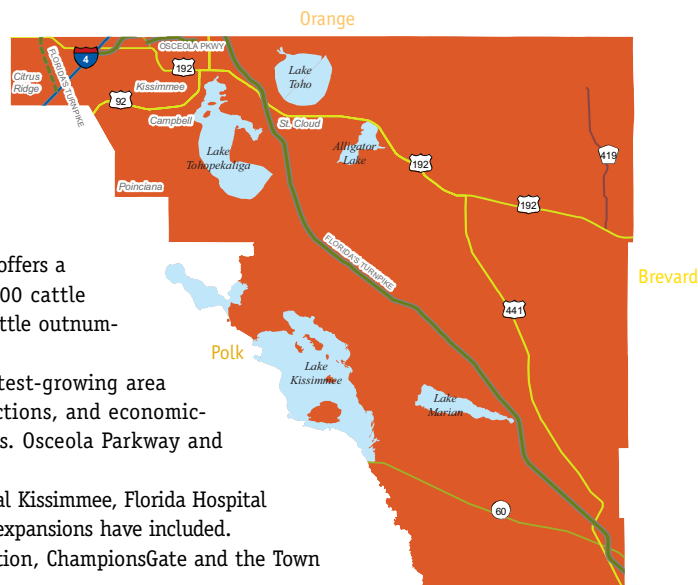
### Room to grown and plenty of things to do.

The region's largest county in area and smallest in population, Osceola offers a distinct style of life. As a testament to that lifestyle, there are more than 200 cattle ranches in the southern part of the county alone. In fact, not long ago, cattle outnumbered people in Osceola.

The sixth-largest county in Florida, Osceola is well known as the fastest-growing area in Central Florida. Yet, by virtue of its location, adjacent to famous attractions, and economic-development initiatives, Osceola is also emerging as a place to do business. Osceola Parkway and U.S. Highway 192 are particularly busy commercial thoroughfares.

Major employers include Mercury Marine, McLane/Suncoast, Florida Hospital Kissimmee, Florida Hospital Celebration Health and Tupperware Corp. The most recent establishments and expansions have included.

Similarly, residential additions, such as the mega community of Celebration, ChampionsGate and the Town of Harmony bode well for a county that's eager to grow.



Old Town in Kissimmee is home to classic car shows every weekend.

### KISSIMMEE

[www.kissimmee.org](http://www.kissimmee.org)

Most of the county's action occurs in Kissimmee, the county seat. The backdrop of the city is dominated by tourist attractions and overnight accommodations. Most notably, the Walt Disney World Resort lies at Kissimmee's doorstep, and roughly 150 hotels and motels are located in and around Kissimmee. As a result, the city offers numerous opportunities for employment in the service industry, with more than one-third of all jobs coming from that sector. In addition, the county's economic development efforts are designed to recruit and retain high-wage, value-added jobs to diversify the local economy.

Residential growth continues as newcomers seek the open spaces the city offers. Commercial development is also apparent, particularly along Osceola Parkway. That growth isn't uncontrolled, however, as evidenced by the reshaping of Historic Downtown Kissimmee, which is quaintly providing residents and visitors with a variety of shops and dining experiences.

Plus, Kissimmee contains a myriad of parks and recreational amenities for tourists and residents alike. For retirees, the area offers places such as Good Samaritan Village at Kissimmee, a 425-acre gated golf course community. Not coincidentally, Kissimmee's population has nearly doubled since 1990, while it proudly holds on to a rich history.

### ST. CLOUD

[www.stcloud.org](http://www.stcloud.org)

In St. Cloud, many of the residents are part of southern Osceola's farming and cattle families. St. Cloud is adjacent to Florida's Turnpike, making travel to Orlando and Orlando International Airport only a short drive. Residents are proud of their heritage and have maintained their historical roots through the restoration of many original buildings. At the same time, the city government has made a commitment to providing recreational activities and facilities to help make the city a better place to live.

The result is that St. Cloud celebrates small-town life, highlighted by 2.5 miles of lakefronts, extensive parks program, historic downtown and numerous farms. The St. Cloud Main Street Program, designated in 1999, focuses on the rebirth and revitalization of that downtown — work that is yielding admirable charm, character and special community events. According to Census data, the county's more than 500 farms and ranches — many of which are in St. Cloud — produce almost \$65 million in sales for livestock, crops and poultry, and other products. And, while the average Florida farm is 236 acres, Osceola has huge ranches that average 1,258 acres.

Those attributes are proving to be particularly attractive. New residential developments continue to emerge, adding to St. Cloud's vitality.

### OSCEOLA COUNTY FAST FACTS

**POPULATION** 226,787

**2010 PROJECTED POPULATION**  
279,286

**PER CAPITA INCOME**  
\$19,992

**SQUARE MILES**  
1,385

**MUNICIPALITIES**  
Kissimmee  
St. Cloud

**COUNTY INFO**  
407.343.2200  
[www.osceola.org](http://www.osceola.org)



## Polk County

Poised for rapid growth as neighbors steadily approach.

Situated between two metropolitan growth centers — Orlando and Tampa — Polk County has become a Central Florida crossroads. Many business people with interests in both communities choose to make their home in one of Polk County's cities.

The county's rich natural setting, with more than 550 freshwater lakes, makes it an ideal spot for fishermen, water skiers, hikers and nature enthusiasts. Those seeking more civilized environs find the quaint downtowns — sprinkled with period architecture — a romantic retreat and shopper's delight.

Downtown Lakeland, a stone's throw from I-4, is enjoying a commercial and cultural revival and quickly becoming a favorite stop for residents and tourists alike.

### BARTOW

[www.bartowchamber.com](http://www.bartowchamber.com)

This southern community has preserved much of its history and heritage.

It's been suggested that few cities since Jamestown have produced as many prominent leaders per capita as Bartow. Among them is Spessard L. Holland, who served as governor of Florida and a U.S. senator, and who authored and secured passage of the 24th Amendment to the U.S. Constitution, which outlawed the poll tax. One of his childhood classmates was James A. Van Fleet, who would become a four-star general and commander of United Nations forces during the Korean War. At the time of his death at the age of 100, Gen. Van Fleet was the nation's senior general officer.



Scenic waterfronts are commonplace in Polk County.

### LAKELAND

[www.lakelandgov.net](http://www.lakelandgov.net)

Lakeland offers a sense of place and heritage to counterbalance pressures from growth and sprawl.

Located between two major urban areas — Tampa Bay and Orlando — Lakeland has the quality-of-life characteristics of smaller cities, while affording easy access and the amenities of larger metropolitan areas. The city provides a unique blend of business, culture and recreation.

Lakeland possesses some of Florida's most picturesque scenery, with swan-filled lakes, towering oaks and historic architecture, including the world's largest one-site collection of Frank Lloyd Wright-designed buildings at Florida Southern College.

### WINTER HAVEN

[www.winterhavenfl.com](http://www.winterhavenfl.com)

Winter Haven is a popular destination — whether for a visit or permanent relocation. The area has benefited from tourism, the growth of nearby metropolitan areas, economic growth bolstered by ecologically friendly businesses and redevelopment.

A progressive business climate contributes to the area's steady economic growth. State Farm Insurance consolidated its regional headquarters in Winter Haven. Wal-Mart has a large distribution center in the area. Other sectors of the local economy include agriculture, cattle, light industry, healthcare, retirement and tourism.

Winter Haven has continued a steady, controlled growth that minimizes congestion and allows for a more enjoyable pace of life.

### POLK COUNTY FAST FACTS

#### POPULATION

510,458

#### PER CAPITA INCOME

\$25,777

#### 2010 PROJECTED POPULATION

587,600

#### SQUARE MILES

2,010

#### MUNICIPALITIES

Auburndale, Bartow, Dundee, Eagle Lake, Fort Meade, Haines City, Lake Alfred, Lake Wales, Lakeland, Winter Haven

#### COUNTY INFO

800.780.5346

[www.polk-county.net](http://www.polk-county.net)



## Seminole County

**No longer the sleeping giant to the north.**

Once thought of as Orlando's bedroom community, Seminole now attracts a lengthy roster of corporate residents while it maintains its status as an excellent place to live. At least one economic forecast calls for Seminole to rank second in the nation during the next few years in percentage economic growth.

At present, corporate headquarters or major business operations include the American Automobile Association, Mitsubishi Power Systems, Siemens ICN, Veritas, Convergys, Sprint PCS, Bank One and Lucent Technologies. Continued expansion at and surrounding the Orlando Sanford International Airport offers further promise.

Meanwhile, the county features numerous acclaimed upscale communities like Heathrow, Heathrow Woods, Timacuan, Magnolia Plantation, Alaqua and Alaqua Lakes.

The public school system is rated the best in the state, and the median household effective buying income is the highest in the region.

### ALTAMONTE SPRINGS

[www.altamonte.org](http://www.altamonte.org)

Altamonte was among the first places to attract housing development in Seminole County. As a result of the lack of available vacant land, many choose to renovate an existing home rather than build a new one. Many subdivisions can be found in lakeside and tree-shaded communities along Palm Springs Drive, Maitland Avenue and Montgomery Road. Multifamily housing is also abundant, with no fewer than 25 rental apartment complexes located within the city confines.

Altamonte Springs is in the midst of some of the wealthiest neighborhoods in Central Florida. The population has increased 55 percent since 1984 and currently totals more than 42,000, with a daytime population in excess of 80,000. The centerpiece of the city is the Altamonte Mall and adjacent Cranes Roost Park, which underwent a renovation in the mid 1990s and has become a popular gathering spot for special events.



### CASSELBERRY

[www.casselberry.org](http://www.casselberry.org)

Casselberry lies just northeast of downtown Orlando, approximately 30 minutes from Orlando International Airport and 15 minutes from the expanding Orlando Sanford International Airport.

Casselberry has evolved from a sparsely populated agricultural town to a bustling, dynamic city that's maintained an enviable growth rate in both residential and commercial areas. Located within the city are 15 parks and more than 25 lakes, the largest of which are Lake Howell, Lake Katherine and the Triplet Chain of Lakes.

A diverse mix of fine retail establishments, restaurants, office and commercial space, and housing at all price levels, as well as the Central Branch of the Seminole County Library and other Seminole County business offices, are found in Casselberry.

### LAKE MARY

[www.lakemaryfl.com](http://www.lakemaryfl.com)

Growth is widely evident in Lake Mary, located eight miles north of Altamonte Springs.

Commercial development is accelerating, particularly at sites such as the Heathrow International Business Center. And it's projected that the I-4 corridor stretching from Lake Mary Boulevard north to Sanford will eventually contain more than 13 million square feet of office space. AAA National Headquarters is close by, as are Dixon Ticonderoga, BellSouth Mobility, Convergys and Mitsubishi Power Supply.

With the addition of the Colonial Town Center, a mixed-use development, residents can choose from a wide variety of eateries, office condominiums, townhouses and retail stores. Included in the Town Center

### SEMINOLE COUNTY FAST FACTS

**SQUARE MILES**  
298

**POPULATION**  
398,569

**2010 PROJECTED  
POPULATION**  
430,098

**PER CAPITA INCOME**  
\$32,110

#### MUNICIPALITIES

Altamonte Springs  
Casselberry  
Lake Mary  
Longwood  
Oviedo  
Sanford  
Winter Springs

#### COUNTY INFORMATION

407.665-0411 or  
[www.seminolecountyfl.gov](http://www.seminolecountyfl.gov)

are a movie theater and popular restaurants, as well as upscale jewelry and clothing stores.

The area has ample housing development to complement the business growth, with upscale neighborhoods such as Heathrow, Timacuan and Manderley Bay offering choice options.

## OVIEDO

[www.oviedochamber.org](http://www.oviedochamber.org)

Nowhere is growth stronger than in Oviedo, which has doubled in size during the past decade. Numerous new communities have sprung up, as well as a sprawling mall, the Oviedo Marketplace. The growth is not unchecked, however, as city officials have been careful to ensure that Oviedo maintains its rural posture by adhering to growth-management plans.

The arrival of a multitude of shopping, medical and retirement services supports new “settlers” to Oviedo each day. Families enthusiastically enjoy Oviedo’s noted beauty and charm, exhibited along the Cross Seminole Trail.

Because of the city’s close proximity to the University of Central Florida, Central Florida’s Research Park and Lockheed Martin, residents who hold high-tech and professional jobs are typical of Oviedo.



Seminole County offers quiet refuge.

## SANFORD

[www.ci.sanford.fl.us](http://www.ci.sanford.fl.us)

Sanford, the county seat, perhaps best defines the entire county of Seminole. A downtown historic district offers a glimpse of nostalgia, with quaint shops lining the streets. That nostalgia is part of the reason Sanford is enjoying renewed vigor as a housing market, where many new residents embrace Sanford’s historical roots.

Home to the Central Florida Zoo, Sanford is situated on the shores of beautiful Lake Monroe and touts an international airport. Sanford is also the southern terminal of Amtrak’s Auto Train, which runs daily between Sanford and Lorton, Va. Additionally, the Seminole Towne Center mall — a major employer — has added economic vitality.

Sanford is also a rapidly growing waterfront community with a hometown atmosphere, thanks to its many parks, such as Memorial Park overlooking Lake Monroe.

## Population by Ethnicity\*

(ORANGE, SEMINOLE, LAKE, OSCEOLA)

White	1,401,705	73.8%
Black	280,321	14.8%
American Indian/ Alaskan Native	4,152	0.2%
Asian	64,389	3.4%
Other	95,703	5.0%
Multi Race	54,290	2.9%
<b>Total</b>	<b>1,900,560</b>	<b>100%</b>
Hispanic	386,575	20.3%

\* Hispanic is not a race, thus is not delineated separately

Sources: Decision Data Resources, October 2005;  
Metro Orlando Economic Development Commission

## Male/Female Population

Male	939,683	49.4%
Female	960,877	50.6%

Sources: Decision Data Resources, October 2005;  
Metro Orlando Economic Development Commission

## Population Trends

	1990	2000	2005	2010
City of Orlando	158,847	185,951	201,003	214,336
Orange County	677,491	896,344	1,006,134	1,109,877
Seminole County	287,529	365,196	398,569	430,098
Lake County	152,104	210,528	269,070	325,184
Osceola County	107,728	172,493	226,787	279,286
<b>Total*</b>	<b>1,224,852</b>	<b>1,644,561</b>	<b>1,900,560</b>	<b>2,144,445</b>

\* four-county total; City of Orlando is located in Orange County

Sources: Decision Data Resources, October 2005; Metro Orlando Economic Development Commission

## Population by Age

	METRO ORLANDO	ORANGE	SEMINOLE	LAKE	OSCEOLA
0-14 Years	20.5%	21.6%	19.7%	16.9%	21.5%
15-24 Years	13.5%	13.0%	13.6%	11.2%	14.7%
25-44 Years	29.5%	31.6%	28.2%	23.4%	29.5%
45-64 Years	23.8%	22.9%	27.3%	22.9%	23.0%
65 and over	12.6%	9.8%	11.2%	25.6%	12.0%

Sources: Decision Data Resources, October 2005; Metro Orlando Economic Development Commission

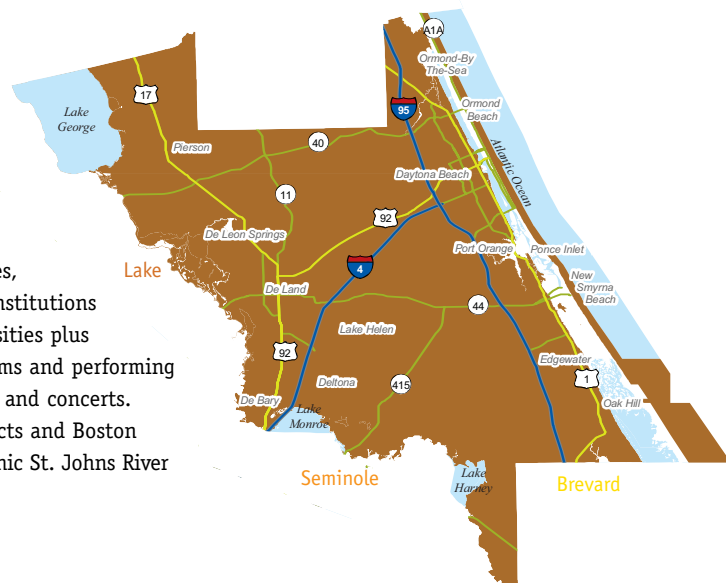
# Volusia County

## The Atlantic Ocean and a world-famous beach.

Resting on Central Florida's East Coast, Volusia County's 47 miles of Atlantic beaches serve as a playground for the world. Daytona Beach, in particular, is well known for its fun-in-the-sun appeal, luring hundreds of thousands of visitors and residents each year.

The county boasts abundant community services, healthcare facilities, recreation and employment opportunities, along with natural splendor. Institutions of higher learning include Embry-Riddle Aeronautical and Stetson universities plus Bethune-Cookman College and Daytona Beach Community College. Museums and performing arts centers dot the landscape, and the weekends are filled with festivals and concerts.

Among Volusia-based businesses are Hawaiian Tropic sun-care products and Boston Whaler boats, as well as the Ladies Professional Golf Association. The scenic St. Johns River links parks with wildlife preserves.



### DAYTONA BEACH

[www.daytonabeach.com](http://www.daytonabeach.com)

While it may be famous for Spring Break, the Daytona 500 and Bike Week, Daytona is actually a sleepy, quiet town most of the year. With 23 miles of beaches — of which a 16-mile stretch of sand is hard enough to drive vehicles on during daylight hours — Daytona is a place for plenty of fun.

Early winter residents of the Daytona area were John D. Rockefeller (Standard Oil) and Random Olds (Oldsmobile). Just after 1900, they encouraged the use of the hard-packed sand beach as an ideal place to break vehicle land speed records.

### DELAND

[www.deland.org](http://www.deland.org)

Imagine a college campus classified as a National Historic District; Stetson University is Florida's oldest private college. Add a downtown brimming with notable gift shops and restaurants. That's what you'll find in DeLand.



Volusia County's waterways and beaches are fun-filled playgrounds.

Nearby parks offer camping, swimming, scuba diving and canoeing. Also, residents and visitors can get a peek at manatees in Blue Springs; boat over to Hontoon Island State Park to see a cypress swamp on the St. Johns River; and explore the early settler's history at DeLeon Springs State Park, where you can griddle your own pancakes at the Old Spanish Sugar Mill then paddle a canoe through the wilderness.

Still feeling restless? Skydive DeLand offers instruction on jumping from planes.

### DELTONA

[www.ci.deltona.fl.us](http://www.ci.deltona.fl.us)

Deltona is the largest municipality in Volusia County. Centrally located between Daytona Beach and Orlando near I-4, Deltona provides a large residential base for commuters to both cities.

### NEW SMYRNA BEACH

[www.nsbfla.com](http://www.nsbfla.com)

New Smyrna Beach serves as the gateway to the historic and picturesque Indian River Intracoastal Waterway. The city, which features 13 miles of Atlantic Coast, consists of 30.5 square miles and has a population of 20,000 people.

New Smyrna Beach is often referred to as "Florida's Original Theme Park." Bound at the southside of the island by the pristine 57,000-acre Canaveral National Seashore park and at the north end by Smyrna Dunes Park, with a 1.5 mile boardwalk loop around the Inlet area, nature comes alive, as do watersports. In addition, Palm trees border Flagler Avenue, a true seaside beach street lined with quaint boutiques, surf shops and restaurants.

### VOLUSIA COUNTY FAST FACTS

#### POPULATION

492,984

#### 2010 PROJECTED POPULATION

549,336

#### PER CAPITA INCOME

\$24,747

#### SQUARE MILES

1,207

#### MUNICIPALITIES

Daytona Beach  
Daytona Beach Shores  
DeBary  
Deltona  
Edgewater  
Holly Hill  
Lake Helen  
New Smyrna Beach  
Oak Hill  
Orange City  
Ormond Beach  
Pierson  
Ponce Inlet  
Port Orange  
South Daytona

#### COUNTY INFO

386.736.2700 or  
[www.volusia.org](http://www.volusia.org)



- 26 GOOD PLACE, RIGHT TIMING** 2005's record-setting year in the existing-home market promised more robust times in 2006. And, indeed, the market remains highly active. Read: opportunities for both buyers and sellers.
- 28 COMMON MISTAKES** Here's a list of "most frequent" buying mistakes.
- 30 APARTMENTS** Unlike the red-hot markets for new and existing single-family housing, the story for apartments is one of short supply and long demand.
- 32 CHOOSING A REAL ESTATE ASSOCIATE** Some tips from the Orlando Regional Realtor Association for choosing the associate who best fits your needs.



The number of homes built annually in metro Orlando totals roughly 40,000.

# Building and Buying

**THANKS TO A BEVY OF BUYERS AND CHOICES,  
THE MARKET FOR NEW HOMES ACROSS THE  
REGION CONTINUES TO RANK AS AMONG  
THE HOTTEST NATIONWIDE.**

The statistics are quite impressive. Sales of new single-family housing units in metro Orlando approached 40,000 last year, according to Charles Wayne Consulting Inc. By comparison, in 1995 the total was less than 20,000 units. And the current count projected to hold steady through the remainder of the decade. That's an astounding 200,000 new homes — 40,000 annually for five years — added to the inventory of existing homes, which already is at unprecedented levels. (See Page 26.)

Viewing the activity another way, in early 2006, while roughly 240 single-family housing projects closed, another 149 remained in active sales mode and 34 new projects came online.

Clearly, home-construction activity continues to be red-hot. Where are the hottest spots?

No place is hotter than Osceola County, where the cities of Kissimmee and St. Cloud combined for more than 4,000 single-family housing starts and almost 4,000 closings last year, according to Charles Wayne Consulting Inc., which tracks the work of high-volume builders across the region. (At press time, no data was available for 2006.)

East Orange County, near the University of Central Florida, also witnessed substantial activity, with nearly 2,400 single-family housing starts and 2,700-plus closings. In addition, South Orange County and the Dr. Phillips/Windermere area, followed by Winter Garden/Ocoee/West Orange, Apopka and Sanford/Lake Mary, had particularly full build/buy ledgers.

## Under Construction

(Non-custom single-family homes built in 2005)

Apopka	825
Casselberry/Winter Springs	594
Dr. Phillips/Windermere	1,417
East Orange County	2,356
Kissimmee/St. Cloud	4,068
Longwood/Altamonte Springs	27
North Orlando/Winter Park/Maitland	226
Sanford/Lake Mary	779
South Orange County	1,314
South Orlando	42
Winter Garden/Ocoee/West Orange	943

Source: Charles Wayne Consulting Inc.

***MOVE***

	Available Land (Non-custom single-family platted vacant lots in December 2005)	Home Sales (Closings on new non-custom single-family homes in 2005)	Average Home Prices (Average sales price of non-custom single-family homes in 2005)
Apopka	1,173	844	\$300,500
Casselberry/Winter Springs	123	709	\$354,200
Dr. Phillips/Windermere	1,733	1,704	\$355,700
East Orange County	1,656	2,723	\$260,900
Kissimmee/St. Cloud	3,339	3,990	\$296,600
Longwood/Altamonte Springs	0	18	\$311,100
North Orlando/Winter Park/Maitland	108	237	\$457,800
Sanford/Lake Mary	694	1,037	\$310,100
South Orange County	1,187	1,589	\$292,400
South Orlando	202	79	\$271,500
Winter Garden/Ocoee/West Orange	587	920	\$280,200
Source: Charles Wayne Consulting Inc.			

**Under Construction** Which are the hottest markets for new housing? These charts offer a snapshot of builder activity. Note that Kissimmee/St. Cloud in Osceola County contains the most available land and recorded the most home sales in 2005.

## The Condo Market

New housing in the area also includes a host of condominiums, many of which aren't necessarily new. Instead, they're newly for-sale — having been converted from apartments. During 2005, roughly 15,000 apartment units completed conversion to condos, or were in active conversion or conversion plans have been announced.

In addition, construction work has been brisk. The final count for construction starts last year neared 30,000, compared to slightly more than 9,200 in 2004, according to data from Charles Wayne Consulting Inc.

That activity was highlighted by the towers rising in downtown Orlando, along with high-character enclaves in the Dr. Phillips/Windermere area, Kissimmee/St. Cloud, East Orlando and South Orlando. In 2005, prices throughout the region ranged from \$146,400 in Winter Garden/Ocoee/West Orange to \$227,400 in North Orlando/Winter Park/Maitland. Prices for downtown Orlando were unavailable. Those tags, however, are considerably pricier than the other areas. In fact, during the next several years, as condominium towers are completed, estimated 57 condominiums that cost upwards of \$1 million. The condo market is growing up and growing out.

The Townhome/Condo Market (2005)	Construction Starts	Average Closings	Sales Price
Apopka	134	12	\$149,500
Casselberry/Winter Springs	1,106	458	\$184,200
Dr. Phillips/Windermere	4,884	2,711	\$208,200
East Orange County	3,951	861	\$173,700
Kissimmee/St. Cloud	4,740	2,980	\$199,300
Longwood/Altamonte Springs	2,367	206	\$217,500
North Orlando/Winter Park/Maitland	2,871	1,869	\$227,400
Sanford/Lake Mary	1,689	283	\$204,100
South Orange County	4,051	653	\$222,600
South Orlando	3,503	809	\$175,700
Winter Garden/Ocoee/West Orange	199	67	\$146,400
Source: Charles Wayne Consulting Inc.			

***MOVE***





## Good Place, Right Timing

**2005'S RECORD-SETTING YEAR IN THE EXISTING-HOME MARKET PROMISED MORE ROBUST TIMES IN 2006. AND, INDEED, THE MARKET REMAINS HIGHLY ACTIVE. READ: OPPORTUNITIES FOR BOTH BUYERS AND SELLERS.**

**J**ust how hot is the market for existing homes in the region? In 2005, sales in metro Orlando totaled 37,453, setting an annual sales record for the 13th consecutive year. That total eclipsed 2004's figure by 13 percent. This year, the pace remains strong. During the first seven months of 2006, sales of existing homes within the metro area dipped by less than 100 homes compared to the same period in 2005.

The news is good for both buyers and sellers.

For buyers, Orlando's inventory of existing homes on the market continues to be at its greatest level since 1995 and early 1996. That means there are plenty of choices for people seeking new homes. For sellers, the 2005 average median price for homes sold by members of the Orlando Regional Realtor Association (ORRA) was \$231,000, which is a healthy 35 percent higher than 2004's median price — so buyers are typically getting their price. According to ORRA, the median home price in July 2006 rose by 3.2 percent over July of 2005 to \$248,000.

Plus, with 1,100 people moving to Central Florida every day — a trend that is projected to continue for the next 10 years — there is no fear of a home price bubble burst in Orlando, contend to officials of ORRA. They say the balance between supply and demand is “stable.”

The attractiveness of Central Florida to the large number of baby boomers now buying retirement and vacation second homes, as well as foreign homebuyers, will further ensure demand and existing values in the near future, ORRA cites. In addition, interest rates remain relatively attractive — more welcomed news for the marketplace.

In terms of individual county sales activity, Orange County led the way in 2005, with more than \$5.3 billion in collective sales. A total of 18,779 homes changed hands in Orange. Seminole followed with \$2.05 billion (7,038 homes), while Osceola had \$1.45 billion (5,846 home) and Lake had \$1.32 billion (5,790 homes). Osceola posted the greatest year-end increase in sales over 2004 (23.8 percent).

Notably, across the state, home sales in 2005 established more records despite an active hurricane season. Florida recorded 248,565 existing-home sales, an increase of 2 percent from the previous year, according to the Florida Association of Realtors. Also, the statewide median price rose 29 percent to \$235,100.

The bottom line: Whether you're a buyer or a seller in metro Orlando, there are opportunities for success. Fact is, in many instances, the times are about as good as they get.

### Did You Know?

*Just how much have prices appreciated during the past several years? In 1998, 53 existing homes priced at more than \$750,000 were sold, according to the Orlando Regional Realtor Association. Through July, 318 existing homes priced at more than \$1 million had sold in 2006.*

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## Common Mistakes

Here's a list of "most frequent" buying mistakes.



- ▶ *Trying to use price per square foot to value a home.*
- ▶ *Purchasing a property to flip it at top-of-the-market prices, and then having appraisal issues.*
- ▶ *The use of an interest-only loan, which makes sense if a buyer is not going to live in the property for a long time, but may also fuel a foreclosure market.*
- ▶ *Not having a home inspected for pests if a mortgage didn't specifically require it.*
- ▶ *Not having a home or termite inspection on an "as-is" home.*
- ▶ *Not using a Realtor and ending up selling for a lower price than necessary or getting into trouble with disclosure and contractual issues.*
- ▶ *Purchasing more than one condominium conversion as investment property.*
- ▶ *Purchasing a newly constructed home in 2006 — but that is not scheduled for completion until 2007 — for flipping.*
- ▶ *Out-of-state buyers not realizing that documentary stamps and titles are paid for by sellers in Florida.*
- ▶ *Paying above-appraised value without firm and true justification.*
- ▶ *Not getting a home inspection on a newly constructed home.*
- ▶ *Not reading homeowners association documents. Every buyer should request and read homeowner association declarations, rules and regulations, association minutes, and budgets. In addition, ask if there are any current or planned future special assessments — typically for capital improvement — which can run into the thousands of dollars.*

Source: Orlando Regional Realtor Association.

***MOVE***



# Apartments

**UNLIKE THE BUSTLING MARKETS FOR NEW AND EXISTING SINGLE-FAMILY HOUSING, THE STORY FOR APARTMENTS IS ONE OF SHORT SUPPLY AND LONG DEMAND.**

Little new construction during the past few years, along with vast conversions of apartments to condominiums, has led to historically low inventory levels throughout that area's apartment complexes. In the past year alone, for example, 15,000 apartment units have completed conversion to condos, or are in active conversion, or conversion plans have been announced. At the same time, there were only about 4,400 apartment units under construction. The result: Apartments are roughly 97 percent occupied in metro Orlando, while rents and apartment waiting lists are rising. Since 2004, monthly rents have increased in the range of \$50 to \$200.

In all, there are approximately 585 apartment complexes, containing some 151,500 apartment units. The median monthly rent for a two-bedroom apartment is \$799; for three bedrooms, \$965, according to Charles Wayne Consulting Inc.

Given the current climate for apartments, which has prompted stricter credit terms along with those higher rents, the following words of advice come from

Apartment Hunters. With three offices in the metro area, Apartment Hunters offers free rental housing locating services.

## THE TIPS:

- ▶ **Know your credit score.**
- ▶ **When you find an apartment you like, don't delay — apply quickly and put down a deposit.**
- ▶ **Don't shop for the "deal"; shop for the most comfortable home for you.**
- ▶ **Be cautious when renting from a private owner, which could come with a host of other concerns.**
- ▶ **Watch for other fees, such as maintenance fees or association fees for a condominium.**
- ▶ **Provide your photo ID and bring your checkbook — many complexes won't show an apartment without an ID, and they don't take cash.**
- ▶ **Use a professional service that knows the marketplace.**

## The Apartment Market

### MEDIAN MONTHLY RENT

	1 BR	2 BR	3 BR	4 BR	PERCENT OCCUPIED
Apopka	\$619	\$705	\$748	N/A	98.2
Casselberry/Winter Springs/Oviedo	\$702	\$857	\$1,076	\$1,667	96.1
Dr. Phillips/Windermere	\$767	\$922	\$1,076	\$1,258	95.6
East Orange County	\$711	\$844	\$982	\$1,815	93.8
Kissimmee/St. Cloud	\$629	\$733	\$819	\$935	96.1
Lake County/Northeast Polk County	\$655	\$758	\$825	\$840	96.3
Longwood/Altamonte Springs	\$713	\$883	\$1,096	\$1,339	97.2
North Orlando/Winter Park/Maitland	\$674	\$835	\$939	\$943	94.1
Sanford/Lake Mary	\$745	\$868	\$978	\$816	94.1
South Orange County	\$805	\$967	\$1,120	\$907	95.3
South Orlando	\$661	\$778	\$884	\$830	95.1
Winter Garden/Ocoee/West Orange	\$609	\$697	\$796	\$865	95.7

BR= Bedroom, N/A=Not Available, MSA=Metropolitan Statistical Area

Source: Charles Wayne Consulting Inc., March 2005

### Did You Know?

According to the National Association of Realtors, Orlando ranks second to Los Angeles in cities with the lowest apartment vacancy rates. Following Orlando are Newark, N.J.; Fort Lauderdale and West Palm Beach.

***MOVE***

# Choosing a Real Estate Associate

## SOME TIPS FROM THE ORLANDO REGIONAL REALTOR ASSOCIATION FOR CHOOSING THE ASSOCIATE WHO BEST FITS YOUR NEEDS.

### 1. CHOOSE A REALTOR

All real estate associates must be licensed through the state of Florida, but only those who take the additional step of joining the local Board or Association of Realtors (the Orlando Regional Realtor Association in this case) may be called Realtors.

Realtors adhere to a strict code of ethics and have access to the regional multiple listing service (MLS), a clearinghouse for all listings in the Central Florida area.

### 2. SURVEY THE AREA

Drive around the neighborhood you're interested in exploring and look for real estate signs. When you begin to see a particular Realtor's name again and again, that's where you should start. The most successful Realtor knows the neighborhood like the back of his or her hand.

To research a Realtor, visit Realtor.com, the Web site of the NAR, and search through the ZIP codes in which you are interested.

### 3. INTERVIEW

Once you've narrowed your choices, interview each Realtor and ask hard-hitting, yet fair questions. Here are sample questions:

#### What designations do you hold?

Designations such as Graduate, Realtor Institute (GRI) and Certified Residential Specialist (CRS), require that associates take specialized real estate training.

#### What types of specific marketing systems and approaches will you use to help me find a home?

Look for someone who has aggressive, innovative approaches.

#### Will you represent me exclusively, or will you represent both the buyer and the seller in the transaction?

While it's legal to represent both parties in a transaction, it's important to understand where the associate's obligations lie. A good associate will explain the agency relationship to you and describe the rights of each party.

#### Can you recommend service providers who can assist me in obtaining a mortgage, making repairs on my home and other things I need done?

A solid list of contacts means the Realtor is well connected.

#### How will you keep me informed about the progress of my transaction?

Again, this is not a question with a correct answer, but one that reflects your desires. Do you want updates twice a week? Do you prefer communication by phone, e-mail or a personal visit?

Remember, choose your Realtor with care, as you would your doctor or dentist. Be sure that you can work with this person closely — and that there's potential for a long-lasting relationship.

## Real Estate Resources

**BREVARD COUNTY PROPERTY APPRAISER** [brevardpropertyappraiser.com](http://brevardpropertyappraiser.com)  
Look up recent sales and transactions.

**FLORIDA LIVING NETWORK** [www.fl.living.net](http://www.fl.living.net)  
Find a Realtor, search for rentals and look up local listings.

**LAKE COUNTY PROPERTY APPRAISER** [www.lakecopropappr.com](http://www.lakecopropappr.com)

**ORANGE COUNTY PROPERTY APPRAISER** [www.ocpafl.org](http://www.ocpafl.org)

**ORLANDO REGIONAL REALTOR ASSOCIATION** [www.orldrealtor.com](http://www.orldrealtor.com)

**OSCEOLA COUNTY PROPERTY APPRAISER** [www.property-appraiser.org](http://www.property-appraiser.org)

**POLK COUNTY PROPERTY APPRAISER** [www.polkpa.org](http://www.polkpa.org)

**REALTOR.COM** Search for listings by subdivision, ZIP code or area.

**SEMINOLE COUNTY PROPERTY APPRAISER**  
[www.scpafl.org/scpaweb/index.jsp](http://www.scpafl.org/scpaweb/index.jsp)

**VOLUSIA COUNTY PROPERTY APPRAISER** [www.volusia.org/property](http://www.volusia.org/property)

## Why Choose a Realtor?

- ▶ Realtors have access to thousands of listings of available homes and can match the features of currently listed homes with your needs and within your price range, saving you time and frustration on unsuitable homes.
- ▶ A Realtor can supply information on real estate values, taxes, utility costs, municipal services and facilities, and may be aware of proposed zoning changes that could affect your decision to buy.
- ▶ A Realtor usually knows his or her local money market and can tell you about financing. A Realtor can also tell you what personal and financial data to bring with you when applying for a loan.
- ▶ A Realtor can help you better understand the closing process by explaining it all before you get to the closing table.

***MOVE***



# AVATAR HOMES: FLORIDA LIVING AT ITS FINEST



Central Florida — Whether you're looking for a vacation home close to Orlando and Tampa Bay area attractions, or a waterfront residence to call home year-round, Avatar Properties Inc. has it all in the heart of the Sunshine State.

In Lakeland, Avatar will offer Old World-inspired homes set among gently sloping terrain, with beds of ornamental flowers in yellow, red and pink hues and sculpted trees that mimic Mediterranean cypress trees. This vision of Tuscany-in-Florida is TerraLargo, a gated 640-acre community in Polk County.

Opening soon, TerraLargo will provide 618 homesites — 50- and 70-foot-wide — on which single-family and executive residences from Avatar's Castello and Palazzo residential-design collections will be built. The 10 floor plans in these collections include one- and two-story homes, with roughly 1,400 to more than 3,000 square feet of living space, three or four bedrooms, and two- or three-car garages. Pricing is expected to start from the low to mid \$300s, including homesite.

Also coming soon to TerraLargo is a model-home center with three professionally decorated homes. Among the standard features of every TerraLargo home are brick-paver driveways and entryways, covered lanais, arches, Mediterranean-tile roofs and upgraded landscaping. The model-home center, like many of TerraLargo's residences, will overlook waterways, nature preserves and 29-acre Meadow View Lake.

However, more than just homes, TerraLargo offers resort-style amenities, including a clubhouse with about 5,000 square feet of space, a reception lounge, multi-purpose room, playroom and kitchen. Outside are courtyards featuring sculpted landscaping, plant-accented columns, stone benches and fountains.

Nearby, a covered, column-and-arch-accented terrace — spanning the width of the club — leads to a 6,000-square-foot pool deck with 3,500-square-foot zero-entry pool and spa overlooking the lake. And a state-of-the-art fitness center has European equipment and full locker facilities with restrooms and showers.

Canoes, kayaks and other non-motorized watercraft have access to the lakeside boat dock, covered cabana and picnic areas.

TerraLargo's location was selected for privacy and proximity to shopping, schools and entertainment. Within minutes of the community are North Lakeland Family YMCA, Sleepy Hill Middle School and Lakeland Square mall, as well as historic Lakeland's 38 named lakes and 45 public parks, playgrounds and other recreation venues.

TerraLargo, located just five miles southeast of Interstate 4 at exit 32 in Polk County, is a comfortable drive to either Tampa or Orlando. To the east are Walt Disney World, Sea World, Universal Studios and other world-famous attractions, while Busch Gardens, downtown Tampa and Gulf of Mexico beaches are to the west.

Also in west central Florida is Cory Lake Isles, a 600-acre, Mediterranean-themed community in the New Tampa area of Hillsborough County. Here, Avatar homes boast views of the community's 165-acre lake, while residents have access to 10 miles of shoreline, a private beach and beach club with nearly 6,000 square feet of space.

Just a few executive residences — with about 1,700 to more than 3,000 square feet of living space and priced from the mid \$300s, including homesite — remain available through Avatar. However, due to the success of its single-family-home sales, Avatar has released a new townhome phase in Cory Lake Isles, which is taking registrations until sales begin next summer.

The 172 townhomes, built in groups of four and six residences, will be built from six available floor plans providing roughly 1,900 to 2,700 square feet of living space. With new-home pricing starting in the high-\$200s, including homesite, townhome construction should start soon.

Avatar Properties Inc., one of Florida's premier builders and developers, is the development arm of Avatar Holdings Inc., a public company primarily engaged in real estate operations in Arizona and Florida. It develops or builds in 10 major master-planned communities throughout central, western and south Florida.

**Additional information about TerraLargo and Cory Lake Isles is available by calling (866) 235-2778. Or visit [AvatarHomes.com](http://AvatarHomes.com).**

***MOVE***

# NICHOLSON HOMES: CHANLER RIDGE AWAITS YOUR ARRIVAL



Chanler Ridge-Phase II is now underway with a brand new model center to show off the beauty, quality and value put into every Nicholson Home. Set on tranquil Lake Confusion and surrounded by orange groves and wetland areas, Chanler Ridge indeed is a peaceful community to call home.

SET ON TRANQUIL LAKE  
CONFUSION AND SURROUNDED  
BY ORANGE GROVES AND  
WETLAND AREAS, CHANLER  
RIDGE INDEED IS A PEACEFUL  
COMMUNITY TO CALL HOME.

As you drive through Chanler Ridge, you'll notice our streets are lined with sidewalks, bricked paved driveways and beautiful landscaping featuring St. Augustine lawns. Phase II will have 110 single-family homesites to choose from, with a minimum lot size of 55 feet by 115 feet. Premium homesites are available, with lake views and wetlands backing up to them for privacy.

Homes range in size from 1,416 square feet to 2,301 square feet of living, with both single and two-story floor plans. Three- and four-bedroom plans are available with standard two-car garages.

Polk County is convenient to all that Central Florida offers, from employment opportunities to fun-

in-the-sun activities like amusement parks, golfing, boating and more. Haines City is located just off of Interstate 4. Using this main artery, which extends from Tampa to Daytona, you can get to just about anywhere in a reasonable amount of time. With Tampa and Lakeland to the west, Winter Haven to the south and Orlando to the east, your options for work, dining, shopping and recreation are limitless.

Nicholson Homes has been a local builder for nearly 12 years and pride itself on having a reputation built on quality and value. The company is family owned and operated and builds homes with your family in mind. Anthony Nicholson, president of Nicholson Homes, believes strongly in giving back to the community, which has given so much to him. He does this through his support of the University of Central Florida and his charitable work with Florida Hospital and other local organizations.

*With four communities throughout Haines City and Winter Haven, Nicholson Homes is the gateway to Polk County living. Please visit the Chanler Ridge model center and see for yourself and also check out Nicholson Homes' other communities: Buckeye Ridge in Winter Haven and Hidden Lake Estates & Lake Tracy Reserve in Haines City. For more information, visit [www.nicholsonhomes.com](http://www.nicholsonhomes.com) or call (800) 771-0003.*



***MOVE***

# MERCEDES HOMES: WELCOME TO VERANDAH LAKES AT STEVENS PLANTATION



Mercedes Homes is pleased to announce the grand opening of three new decorated model homes in Verandah Lakes at Stevens Plantation. Located just minutes from historic downtown St. Cloud, the master-planned community boasts spacious, open areas, lake and conservation homesites and a recreation area.

THE MASTER-PLANNED COMMUNITY  
BOASTS SPACIOUS, OPEN AREAS,  
LAKE AND CONSERVATION HOME-  
SITES AND A RECREATION AREA.

The three new decorated models include the Windermere, Mount Dora with game room and Heathrow models. These unique floor plans range from 2,500 square feet to 3,900 square feet of living space and include up to five bedrooms. Inspired by French Country designs, the homes feature unique design elements such as covered front porches, courtyards, rotundas and columns. Three additional floor plans are also available in the community. Homes are priced from the mid-\$300s.

The new model homes at Verandah Lakes at Stevens Plantation can be toured at 3730 Marietta Way in St. Cloud at the intersection of Florida's Turnpike and U.S. Highway 441. The model center is open Monday from noon to 6 p.m., Tuesday through Saturday from 10 a.m. to 6 p.m. and Sunday from noon to 5 p.m. For additional information, call (407) 892-8290 or visit [www.mercedeshomes.com](http://www.mercedeshomes.com).

Mercedes Homes builds quality homes of outstanding design, enduring value and award-winning craftsmanship. Established in 1983 by the Buescher family, Mercedes Homes is the nation's largest 100 percent employee-owned homebuilder, with 120 locations in Florida, Texas, North and South Carolina. Mercedes Homes is a recognized industry leader in technology and homebuilding innovation.

*More information about Mercedes Homes, available floor plans and virtual tours can be found at [www.mercedeshomes.com](http://www.mercedeshomes.com).*



***MOVE***

# LENNAR CORP.: CLERMONT DIVISION PIONEERS BEAUTIFUL POLK COUNTY



One of the nation's — and the region's — most respected builders has launched a series of outstanding communities in beautiful Winter Haven, a bustling mid-sized city in the heart of Central Florida's historic citrus belt.

Lennar Corp., renowned for its "Everything's Included" approach to building and selling homes, has made a major commitment to Winter Haven, which is known worldwide as the home of Cypress Gardens. The company's Clermont Division has taken a lead role in pioneering this up-and-coming corner of Polk County, which offers shimmering lakes, rolling countryside and laid-back lifestyles — all within easy commuting distance of Orlando.

The largest of its Winter Haven projects is Traditions at Lake Ruby, an amenity-rich, 55-plus community taking shape on rolling acreage, where for four generations the Thompson family tended citrus groves and a nursery.

Amenities within Traditions at Lake Ruby include a basketball court, tennis court, picnic area and heated swimming pool. An 18,000-square-foot clubhouse will include a state-of-the-art fitness center and aerobics studio. The community is gated, and there are three lakes on the property.

There are several home styles offered, all featuring Lennar's customary quality, value and integrity. The Cottage Series homes range in size from 1,157 to 1,205 square feet and are priced from the low \$190s. The Traditions Homestead Series offers homes ranging in

size from 1,556 to 1,766 square feet and are priced from the low \$250s. The Plantation Series homes range in size from 1,795 to 2,140 square feet and are priced from the low \$280s.

To visit Traditions at Lake Ruby, take County Road 540 (Cypress Gardens Boulevard) to West Lake Ruby Drive and turn south. The first stop sign is Thompson Nursery Road. Turn left and look for the Traditions entrance on the left.

Just across the street from Traditions at Lake Ruby is The Verandahs at Reeves Lake, a community of affordable, two-bedroom villas aimed at first-time buyers. Homes in the community range in size from 1,400 to 1,504 square feet and are priced from the low \$200s. The community features a swimming pool, as well. Call (863) 326-5433.

Also in Winter Haven, Lennar is offering spacious single-family homes in exclusive Eloise Cove, located off Helena Road just minutes from Cypress Gardens. Homes in this gated community, which features access to Lake Eloise, range in size from 2,825 to 3,621 square feet and are priced from the low \$400s. Call (863) 326-1789.

In additionally, upscale homes are available in The Crossroads at Lake Region, a gated community located near Winter Haven's prestigious Lake Region Yacht and Golf Club at the intersection of Country Club and Crump roads. Homes in this gated community, which features a community pool and spa, range in size from 2,825 to 3,621 square feet and are priced from the low \$400s. Call (863) 318-8837.

Lennar's other Polk County community is Classic View, located just west of Winter Haven on Old Berkley Road in quaint Auburndale. Homes range in size from 2,825 to 3,621 square feet and are priced from the low \$400s. Call (863) 967-0404.

Of course, Lennar's Clermont Division is continuing its successful projects in Lake County, including Legends Golf & Country Club and The Reserve at Lost Lake. New communities include Southern Fields, Auburn Preserve and Preston Woods at Providence.

Lennar Corp., a Florida-based company founded in 1954, is a \$10.5 billion national homebuilder whose success is attributable in part to its "Everything's Included" concept. That means Lennar offers as standard many features that other builders consider upgrades. Lennar's "Everything's Included" homes come with complete GE appliance packages.

*For more information about Lennar's communities, log on to the company's Web site at [www.lennar.com](http://www.lennar.com).*

***MOVE***

# CROSSWINDS: PRESENTING LUXURIOUS LAKEFRONT LAGO BUENDIA AND TREASURE COVE



Proficient and prolific are often used to describe Crosswinds, a leading national developer with a strong presence in Florida. Those two attributes, plus a handful of other highly regarded qualities, have enabled the Michigan-based developer to find niche residential product that perfectly suits its audience and its locale. Case in point, the firm's two Central Florida projects are uniquely distinctive, each with its own ambiance and appeal.

Lago Buendia is a luxurious residential enclave set near beautiful Lake Tohopekaliga in Kissimmee. When complete, it will feature 238 single-family homes and 102 town homes, representing the finest in family-friendly communities.

In all, nine distinctive single-family home floor plans are available to buyers, featuring three, four and five bedrooms; with two, three, and three and a half baths. Several models will also have dens; all models feature two-car garages. Residents can enjoy a swimming pool and recreation sundeck, fitness center, community room, sparkling lake, nature areas and walking trails, all in a private, gated setting.

Reflective of the quality construction standards that Crosswinds is known for, Lago Buendia homes will feature many luxurious exterior features, from the durability of concrete block construction to the decorative additions of brick paved driveway and entry walks and a professional landscape package.

Exquisite interiors will feature ceramic tile foyers; gourmet kitchens complete with island designs with bar-stool ledges (per plan); top-of-the-line appliances

and wood cabinetry; luxurious master bathrooms with garden tubs; elongated water closets in privacy rooms; and wood cabinetry. The homes range from 2,133 to 3,112 total square feet. Prices begin in the \$290s.

A few miles closer to the theme parks that have made Orlando an internationally famed destination — and of late, the residential community of choice — is Treasure Cove. True to its name, the 170-unit community is for seasonal residents and vacationers looking to discover exciting new experiences upon each visit. The property is conveniently located on International Drive, just half a mile from SeaWorld.

A unique feature of this development is its length-of-stay requirements, which provide flexibility and the opportunity to generate income. The units may be occupied by their owners for up to six months; they can be rented out for short-term use, and owners may take advantage of the on-premise management company. Prices for each unit start in the \$200s.

When complete, the five-story complex will sit on approximately five acres of lushly landscaped property, featuring 18 different floor plans of one- and two-bedroom residences, with total areas spanning 701 to 1,269 square feet.

Each well-appointed Treasure Cove residence is efficiently designed and laid-out, and equipped with utilitarian elements such as tiled floors, mica counter tops and stainless steel sinks. Various flooring and counter upgrades are available.

Building amenities will include a community game room, state-of-the-art fitness center, pool with beach area and special playground for children. On premise will also be a cyber café and sundry shop.

Founded in 1971 by third-generation developer Bernie Gliberman, Crosswinds is an award-winning real estate company specializing in land acquisition and residential and commercial developments. It is one of the nation's largest independent homebuilders, with tens of thousands of homes and hundreds of residential and commercial developments built throughout the Midwest, Southwest, Mid-Atlantic and Northeast, as well as in California and Florida. The Florida division of Crosswinds is currently developing a wide variety of residential communities in Fort Lauderdale, Orlando, Cape Coral, Fort Myers, St. Augustine, Jacksonville, Tampa and Pompano Beach.

*For more information on Lago Buendia, visit [www.lagobuendia.com](http://www.lagobuendia.com) or call 877-786-8383.*

*For more information on Treasure Cove, visit [www.treasurecoveorlando.com](http://www.treasurecoveorlando.com).*

***MOVE***



- 46 BY THE NUMBERS** A side-by-side look at Central Florida school districts.
- 48 BEST PRIVATE SCHOOL FOR YOU?** While there is no “perfect” school, there are several important questions to ask before selecting the correct place for your child to learn.
- 50 ADVANCED STUDY** Area colleges and universities, along with vocational-technical centers, put career paths within reach for residents.



# Early Learning

AREA RESIDENTS ENJOY A  
VAST ARRAY OF K-12 OPTIONS  
FROM PUBLIC SCHOOLS.

Serving nearly 600,000 students, public schools from the kindergarten level through 12th grade offer a myriad of opportunities to learn. As a result, it's quite likely that there's a facility or program to suit your family's requirements in Brevard, Lake, Orange, Osceola, Polk, Seminole and Volusia counties.

## BREVARD COUNTY

Nearly 75,000 students are taught at 82 elementary, middle and high schools, excluding numerous exceptional/specialty centers and other types of schools.

The trend in public education is to offer parents more choices for their children's schooling. In Brevard, choice has been an option for years. Parents have been able to request a school for their children that is different from the school of residence. This request is generally approved if space is available in the school they choose. In addition, choice means schools with open enrollment, choice of curriculum and choice of programs.

## LAKE COUNTY

Lake County Public Schools is comprised of 38,000 students and 51 schools, including technical and specialty schools.

Throughout the county in recent years, attendance has been an especially high priority — and with excellent results. Thanks to increases since 1999, average daily attendance at all schools exceeds 90 percent. New construction projects include Mascotte Elementary, Minneola Charter Conversion, Lake Hills and East Ridge, while renovations continue at most schools. Through a program called Exploratory Teachers, high school students can provide peer and cross-school tutoring.

## ORANGE COUNTY

The Orange County Public School district teaches roughly 177,771 students at 161 elementary, middle and high schools, plus several alternative exceptional-education schools. The district is the fifth largest in Florida and the 12th largest in the nation. Not coincidentally, a major facilities-expansion program is underway.

Students come from 169 countries and speak 133 different languages and dialects. SchoolMatch, the nation's largest school-selection consulting firm, has named the district a winner of the “What Parents Want” award. Only 15 percent of districts nationwide receive that honor. Also, *Child* magazine cited Orange County's extensive variety of magnet programs as one of the reasons Orlando is the “fifth-best city in the nation” to raise a family. Of the county's 8,574 graduates in 2005, 2,082 received scholarships, totaling \$13.7 million.

## OSCEOLA COUNTY

Osceola County Public Schools, accommodating more than 52,000 students, is the second fastest-growing school district in Florida. Each year, the student count increases by 1,500. There are 45 schools, including special education and vocational/technical facilities.

A total of 17 schools in the district have earned the distinction of Five Star School by the Florida Department of Education for their efforts in community involvement. Celebration School has received similar notoriety as the only all-encompassing K-12 school in Florida. Celebration School represents a unique public-private collaboration involving the Celebration Co. and Stetson University.

With approximately 93,000 students, the school district is the eighth largest in Florida and among the 40th largest nationally. The district is the largest

employer in Polk County, with roughly 11,500 employees, half of whom are teachers.

## POLK COUNTY

The Polk County district is working hard to ensure excellence in the classroom, and it's evident in the students' improved test scores. Bartow High's International Baccalaureate School was ranked by *Newsweek* magazine in 2005 as No. 253 of the nation's top 1,000 public high schools. Rankings were based on the number of advanced placement or International Baccalaureate tests taken by all students divided by the number of graduating seniors. The Harrison Center for the Visual and Performing Arts was recently ranked in the top 6 percent of all secondary art schools by New York's Cooper Union for the Advancement of Science and Art, one of the nation's oldest and most distinguished colleges of art. Also, more than half of Polk schools, 56 percent, have an A or B grade.

## SEMINOLE

Seminole County Public Schools ranks 11th statewide, serving more than 67,351 students at 59 schools and three special/alternative centers.

In all, 113 countries are represented with 93

different languages spoken. For the past 25 years, Seminole district scores on the Scholastic Achievement Test have exceeded state and national averages. *Money* magazine has identified Seminole as one of the top 100 school districts in the nation for offering high-tech education in a moderately priced community.

The district has spent more than \$450 million on renovation and construction of new schools in the past 10 years. In the past five years, more than \$39 million has been spent on technology for the schools and classrooms.

## VOLUSIA COUNTY

The priority of the School District of Volusia County continues to be providing quality education for students. The *American School Board Journal* has cited the district as a winner in the category of Best Practices Strategic Plan. Notably, 60 percent of seniors in the district took the School Aptitude Test for college compared to 49 percent nationwide. Volusia achieved its all-time best performance in graduation and dropout rates for 2004-05. In both instances, Volusia continues to rank in the top 10 among Florida's 67 school districts. Also, 87 percent of seniors in the most recent survey indicated plans to attend a college or university.

# MOVE

# By the Numbers

A SIDE-BY-SIDE LOOK AT CENTRAL FLORIDA'S SCHOOL DISTRICTS

## OSCEOLA COUNTY PUBLIC SCHOOLS

- » STUDENTS: 52,651
- » ELEMENTARY SCHOOLS: 23
- » MIDDLE SCHOOLS: 10
- » HIGH SCHOOLS: 9
- » CHARTER SCHOOLS: 9
- » EXCEPTIONAL STUDENT EDUCATION CENTERS: 3
- » EMPLOYEES: 6,034
- » TEACHERS: 3,012

817 Bill Beck Blvd., Kissimmee, FL 34744  
407.870.4600, [www.osceola.k12.fl.us](http://www.osceola.k12.fl.us)

## BREVARD COUNTY PUBLIC SCHOOLS

- » STUDENTS: 74,345
- » ELEMENTARY SCHOOLS: 56
- » MIDDLE SCHOOLS: 12
- » HIGH SCHOOLS: 14
- » CHARTER SCHOOLS: 12
- » EXCEPTIONAL STUDENT EDUCATION CENTERS: 30
- » EMPLOYEES: 8,406
- » TEACHERS: 4,610

2700 Judge Fran Jamieson Way, Viera, FL 32940  
321.633.1000, [www.brevard.k12.fl.us](http://www.brevard.k12.fl.us)

## POLK COUNTY PUBLIC SCHOOLS

- » STUDENTS: 93,000
- » ELEMENTARY SCHOOLS: 61
- » MIDDLE SCHOOLS: 17
- » HIGH SCHOOLS: 15
- » CHARTER SCHOOLS: 13
- » EXCEPTIONAL STUDENT EDUCATION CENTERS: 4
- » EMPLOYEES: 11,500
- » TEACHERS: 5,750

1915 S. Floral Ave., P.O. Box 391, Bartow, FL 33831  
863.534.0500, [www.pcsb.k12.fl.us](http://www.pcsb.k12.fl.us)

## LAKE COUNTY PUBLIC SCHOOLS

- » STUDENTS: 38,000
- » ELEMENTARY SCHOOLS (K-5): 25
- » MIDDLE SCHOOLS (6-8): 9
- » HIGH SCHOOLS (9-12): 7
- » CHARTER SCHOOLS: 10
- » EXCEPTIONAL STUDENT EDUCATION CENTERS: 1
- » EMPLOYEES: not available
- » TEACHERS: not available

201 W. Burleigh Blvd., Tavares, FL 32778  
352.253.6500, [www.lake.k12.fl.us](http://www.lake.k12.fl.us)

## SEMINOLE COUNTY PUBLIC SCHOOLS

- » STUDENTS: 67,351
- » ELEMENTARY SCHOOLS (K-5): 36
- » MIDDLE SCHOOLS (6-8): 11
- » HIGH SCHOOLS (9-12): 9
- » CHARTER SCHOOLS: 3
- » EXCEPTIONAL STUDENT EDUCATION CENTERS: 3
- » EMPLOYEES: 9,198
- » TEACHERS: 4,741

400 E. Lake Mary Blvd., Sanford, FL 32773  
407.320.0000, [www.scps.k12.fl.us](http://www.scps.k12.fl.us)

### Did You Know?

In 2005, Florida's "No Child Left Behind" Blue Ribbon Schools, as selected by the U.S. Department of Education, included three public schools from Central Florida: Island Elementary School, Orange Park; Gemini Elementary School, Melbourne Beach; and Palm Lake Elementary School, Orlando.

## ORANGE COUNTY PUBLIC SCHOOLS

- » STUDENTS: 177,771
- » ELEMENTARY SCHOOLS (K-5): 111
- » MIDDLE SCHOOLS (6-8): 29
- » HIGH SCHOOLS (9-12): 17
- » CHARTER SCHOOLS: 14
- » EXCEPTIONAL STUDENT EDUCATION CENTERS: 4
- » EMPLOYEES: 19,521
- » TEACHERS: 12,591

445 W. Amelia St., Orlando, FL 32801  
407.317.3200, [www.ocps.net](http://www.ocps.net)

## VOLUSIA COUNTY PUBLIC SCHOOLS

- » STUDENTS: 65,407
- » ELEMENTARY SCHOOLS: 46
- » MIDDLE SCHOOLS: 12
- » HIGH SCHOOLS: 9
- » CHARTER SCHOOLS: 5
- » EXCEPTIONAL/SPECIALTY EDUCATION CENTERS: 1
- » EMPLOYEES: 7,180
- » TEACHERS: 4,081

200 N. Clara Ave., DeLand, FL 32720  
386.734.7190, [www.volusia.k12.fl.us](http://www.volusia.k12.fl.us)

***MOVE***

# Best Private School for You?

**WHILE THERE IS NO “PERFECT” SCHOOL, THERE ARE SEVERAL IMPORTANT QUESTIONS SELECTING THE CORRECT PLACE FOR YOUR CHILD TO LEARN.**

Faced with the realities of crowded classrooms, mounting violence and frustrated teachers, many public school parents may see private school as their best hope for providing a solid education for their children.

Private schools typically boast smaller classes, stricter discipline and a focus on moral development. Such amenities, however, do have a price. Parents looking for an alternative to public school can expect to pay anything from \$5,000 to more than \$15,000 per year.

The question of funding aside, attending a private school does not, in and of itself, guarantee that a child will be better off academically. As a result, parents must be armed with pointed questions before they begin their search.

With that in mind, parents looking for the “best” private school should, above all else, seek one that complements the value system taught at home, specifically concerning the topic of secular or non-secular core principles. Private schools in Central Florida run the gamut from having no religious affiliation to being exclusively religion-specific. In between, there are schools that are non-denominational but based on Christian principles.

Regardless of a parent’s choice of schools — public or private, religious or non-secular — one thing is clear: Children spend the greater part of their youth inside a classroom, which means that finding the right academic, social and moral fit is of the utmost importance.

In finding that fit, consider the following 12 questions:

1. **Is the school accredited, and by whom?** There are dozens of accrediting organizations, so accreditation itself isn’t the key variable. More importantly, find out where the accreditation comes from and what criteria are involved.
2. **What is the school’s mission statement?** Since there isn’t any one school that’s best for all kids, review the mission statement closely. Also, find out if there is an actual plan of implementation for the mission.
3. **What do other people think about the school?** Visit and talk not only with admissions personnel, but also with teachers, administrators and parents of students



attending the school. Speaking with parents, especially, can result in obtaining a fresh perspective.

4. **What are the academic admissions requirements?** Some schools are highly selective in the admissions policy. Knowing those requirements could reveal two facts about the school: one, simply what requirements your child will need to meet; and two, the skill levels of the other students. Consequently, what admissions requirements can tell you, other than at which level your child must be to gain entrance, is which types of students your child interact with on a daily basis.
5. **On what philosophy is the curriculum based?** While many curricula are traditional, with emphasis on textbooks and basics such as math, science, etc., many others are focused on real-world issues found outside of textbooks. Find out how the curriculum was developed and what variables are considered most important.
6. **Is financial aid available?** Many schools offer assistance, but parents might not be told about it during their visit — unless they ask.
7. **What is the school’s attrition rate?** A school might be able to fill its classrooms at the beginning of every year, but they also might be losing many students during the course of the year. High attrition, of course, is a sure red flag.
8. **What are the total costs for a year of study?** Tuition is one thing; total costs are another. There might be less-obvious additional costs, such as fees for books, activities and uniforms.
9. **Does the school feature technology such as computers?** A school doesn’t necessarily need to have all of the latest gadgetry and software available to be effective with students, but these days it at least should have a technological presence in the classroom.



## Defining Accreditation

Private schools don't carry any state-authorized, official tags or ironclad credentials that are universally recognized. Instead, a variety of regional organizations dole out accreditation labels to schools. The problem is this: Not all accrediting groups are the same, which makes, as the saying goes, comparing apples to apples difficult. All totaled, there are more than 25 accrediting agencies operating in Florida, each with differing requirements and standards. Consequently, the issue becomes not so much whether a school is accredited, but by whom.

First, a clarification. Accreditation and certification are not the same. Accreditation relates to the school; certification relates to the teacher. In Florida, while the state does not accredit any schools, public or private, the Florida Department of Education does certify teachers. They also cooperate with regional accrediting agencies, but that's where its responsibilities end.

For parents, understanding that distinction can help, but, most of all, they must realize accreditation comes with no guarantees. In fact, sometimes the accreditation can be worth little more than the paper it's written on.

How to tell the good from the bad? Parents should find out just what was involved in a prospective school's accreditation. Typically, schools must participate in both a series of self evaluations and an on-site visit by an accrediting agency's committee of teachers and administrators — a sort of peer review. Among the areas examined are the school's purpose and objectives, instructional program design (curriculum), governance and organization, personnel (teachers), instructional areas

(classrooms), special services, facility and operations, finances, health and safety, and legal standing.

Schools pay a fee to be considered by the accrediting agency. The process could take several months or even years.

In addition, many accrediting agencies also are recognized by a larger state, national or international group. In Central Florida, some of the recognized accrediting agencies are the Association of Independent Schools of Florida, Florida Council of Independent Schools, Florida Kindergarten Council, Association of Christian Schools International, Florida Association of Christian Colleges and Schools, Florida Catholic Conference, Florida Conference of Seventh Day Adventist Schools, Lutheran Schools: Florida-Georgia District, Christian Schools of Florida, Episcopal Diocese of Florida and Council of Bilingual Schools.

Notably, each is approved by the Tallahassee-based Florida Association of Academic Nonpublic Schools. Known as FAANS, the association doesn't accredit schools but serves as an entity that recognizes accrediting agencies. A similar recognizing body is the National Council for Private School Accreditation. Another respected accrediting agency is the Southern Association of Colleges and Schools, which covers several states, including Florida.

Remember, however, that almost anybody can come into Florida and pose as an accrediting body. There are few statutory provisions in Florida for any kind of business, so it's not limited to accreditation. Find out as much as you can about who did the accrediting and what exactly was involved.

Buyer beware.

**10. Is there a drug and alcohol policy in place, and what are the specifics?** This, of course, might not be applicable to your child, but it could apply to your child's classmates, which makes the issue worth addressing.

**11. What are the graduation requirements?**

Particularly for students in high school, this is an obvious question. Surprisingly, though, it's often one that is not asked by parents, according to administrators.

**12. What percentage of students attends college immediately following graduation?** Although this percentage isn't the only indicator of a school's academic prowess, it is an important sign, especially if college is your child's primary focus or if the school touts a 100 percent rate.

# Advanced Study

**AREA COLLEGES AND UNIVERSITIES, ALONG WITH VOCATIONAL-TECHNICAL CENTERS, PUT CAREER PATHS WITHIN REACH FOR RESIDENTS.**



UCF is one of the nation's fastest-growing universities in size and quality.

**A**t campuses throughout Central Florida, there is a wealth of knowledge at your disposal, whether you seek a degree, are just looking to take extra classes or want to sharpen job skills.

A good initial resource to begin your homework in identifying the best place to study is the Central Florida Higher Education Alliance. Established in 2000, the alliance serves as an educational resource to the community and is comprised only of regionally accredited colleges and universities. Currently, there are 27 such members. For more information about the alliance, visit [www.cfhea.org](http://www.cfhea.org).

## UNIVERSITIES

### UNIVERSITY OF CENTRAL FLORIDA

[www.ucf.edu](http://www.ucf.edu)

The University of Central Florida is one of the country's fastest-growing universities in size and quality. With 45,000 students, UCF has become an academic and research leader in modeling and simulation, optics, computer science, nanotechnology, education and many other disciplines.

The second-largest university in the state, UCF offers more than 210 degree programs and awarded its 150,000th degree in summer 2006. More than 1,200 faculty members teach and research in 10 colleges: Arts and Humanities, Biomedical Sciences, Business Administration, Education, Engineering and Computer Science, Health and Public affairs, Honors, Hospitality Management, Optics and Photonics, and Sciences.

UCF exceeded \$100 million in research funding in 2004-05, a major milestone for a university without a medical college. Research at the university helps to create jobs in several of the region's key industries,

and as the sixth-largest employer in Central Florida, UCF plays a key role in the economic growth of our region. UCF's nationally recognized technology incubator also helps small businesses get started.

### ROLLINS COLLEGE

[www.rollins.edu](http://www.rollins.edu)

Rollins, recognized as the oldest accredited college in Florida, is a four-year institution with five divisions: College of Arts and Sciences, Roy E. Crummer Graduate School of Business, Hamilton Holt School, Center for Lifelong Education and the Brevard campus in Melbourne, Fla. Those centers of learning encompass traditional undergraduate, graduate business and continuing education programs. Rollins has more than 1,400 daytime students and a student/faculty ratio of 12 to 1.

Rollins has produced Rhodes Scholars, Fulbright Scholars and Truman Scholars, and enjoys the distinction of being the only Florida school to count a Nobel Prize winner among its alumni.

### STETSON UNIVERSITY

[www.stetson.edu](http://www.stetson.edu)

Florida's first private university, Stetson was founded in 1883. Today, Stetson is non-sectarian, comprehensive university composed of individually strong undergraduate programs in various colleges and schools, and a selected group of academically distinctive graduate, professional and continuing education programs.

The 165-acre DeLand campus is listed on the National Register of Historic Places, and turn-of-the-century buildings have been modernized and updated. The latest addition to campus is the \$12.7

million renovated and expanded Lynn Business Center — Florida's first Green building certified by the U.S. Green Building Council. Stetson's 195 full-time faculty members, 95 percent of whom hold Ph.D. or equivalent degrees, teach all undergraduate classes. The student/faculty ratio is 12-to-1.

## FLORIDA A&M UNIVERSITY

[www.famu.edu/acad/colleges/law/index.php](http://www.famu.edu/acad/colleges/law/index.php)

The Florida Legislature designated the Interstate 4 corridor for location of the Florida A&M University College of Law. Following an extensive bidding and review process, in which several cities sought the new law school, Orlando was selected as the site, and the school opened in fall 2002.

With its main campus in Tallahassee, Florida A&M is a comprehensive, public, coeducational, fully accredited university, offering a broad range of instruction, research and service programs at the undergraduate and professional levels. The College of Law received provisional approval in August 2004 from the American Bar Association.

## FLORIDA STATE UNIVERSITY COLLEGE OF MEDICINE

[www.med.fsu.edu](http://www.med.fsu.edu)

As a community-based medical school, the Florida State University College of Medicine provides third- and fourth-year clinical training at regional medical school campuses around the state through affiliations with local physicians, ambulatory care facilities and hospitals, such as at the Regional Medical School Campus-Orlando.

The FSU College of Medicine curriculum is comprehensive, preparing students for any medical specialty and setting. Course content reflects special attention given to primary care, geriatrics, cultural diversity, the needs of underserved populations and rural health.

## COMMUNITY COLLEGES

### LAKE-SUMTER COMMUNITY COLLEGE

[www.lsc.cc.fl.us](http://www.lsc.cc.fl.us)

Lake-Sumter contains three campuses, where more than 5,000 students are taught primarily in areas that fill local needs, such as health care and construction. Associate in arts degrees are offered, as are associate in applied sciences and associate of sciences degrees. In addition, other courses of study include applied technology, certificate programs and vocational certificate program.

Through many partnerships, LSCC makes it possible for students to enroll in 2+2 programs to earn bachelor's degrees locally from UCF, St. Leo University and National-Louis University.

### SEMINOLE COMMUNITY COLLEGE

[www.scc-fl.com](http://www.scc-fl.com)

Seminole is a comprehensive, accredited community college of approximately 30,000 students and 1,385 full- and part-time faculty and staff members. Seminole provides opportunities to study in three distinct educational areas: college credit, vocational non-credit, and adult and continuing education.

SCC provides learning opportunities at two campuses, an instructional center, businesses, high schools and numerous outreach centers throughout the county.

### VALENCIA COMMUNITY COLLEGE

[www.valencia.cc.fl.us](http://www.valencia.cc.fl.us)

Valencia is the third largest of Florida's 28 community colleges, boasting an enrollment of more than 52,000 students annually at seven campuses and centers across Orange and Osceola counties. Valencia provides freshman- and sophomore-level coursework that leads to an associate of arts degree, along with 40 Associates of Arts pre-majors and more than 80 Associate in Science and Applied Science degree and certificate programs that lead to immediate entry into the workforce.

Among the top 100 universities, colleges and community colleges, Valencia consistently ranks second in the number of associate's degrees conferred.

## TECHNICAL SCHOOLS

- ▶ **Full Sail Real World Education**, an accredited college, is an educational leader for those pursuing a career in the entertainment industry. Alumni total more than 22,000, and there are more than 5,000 students from all 50 states and 37 countries worldwide.
- ▶ **Lake Technical Center** provides certificate programs, part-time short-term classes and online classes.
- ▶ **Orange Technical Education Centers (O-TEC)** is operated by Orange County Public Schools and consists of four centers: Mid-Florida Tech, Orlando Tech, Westside Tech and Winter Park Tech.
- ▶ **At Seminole Community College Technical Program**, students are served annually in courses that include technical and industrial education, public service, business and health technologies.
- ▶ **The Technical Education Center of Osceola (TECO)** provides initial training for new careers, supplemental training for those currently employed, continuing education in licensure programs and workplace programs for local business.

### Did You Know?

*In March 2006, Florida's Board of Governors approved the creation of a UCF medical college in southeast Orlando. The college could begin training students as early as 2008 and will ultimately produce 120 medical graduates annually.*



The recently opened Winnie Palmer Hospital caters to women and babies.

# Medically Speaking

**THE REGION'S HEALTHCARE CENTERS ARE MARKED BY A POWERFUL COMBINATION: DEPTH OF RESOURCES AND DIVERSITY OF SERVICES.**

Few communities are blessed with the outstanding variety of world-class medical services enjoyed in Central Florida. Whether it's preventive care, emergency services or anything in between, area residents have no shortage of options.

Central Florida is dominated by two hospital providers, Florida Hospital and Orlando Regional Healthcare. Both providers are nationally recognized for the achievements in healthcare, and both consistently participate in community outreach programs designed to help residents lead happier, healthier lives.

Hospital Corporation of America (HCA) also maintains a significant presence with facilities in Seminole and Osceola counties.

In addition, independent medical centers are available, complementing what Florida Hospital, Orlando Regional Healthcare and HCA have to offer.

## FLORIDA HOSPITAL

[www.flhosp.org](http://www.flhosp.org)

Opened in 1908, Florida Hospital is one of the largest not-for-profit hospitals in the country, caring for more than 1 million patients per year — that's more than any other hospital in the country, according to the American Hospital Association. The nearly 1,800-bed system, comprised of seven hospitals and 16 Centra Care walk-in medical centers, has been recognized by *U.S. News & World Report* as one of the best hospitals in the country for the past seven years.

Florida Hospital provides a wide range of health services for the entire family, including many nationally and internationally recognized programs in cardiology, cancer, women's medicine, neurology, diabetes and rehabilitation. With more than 100 years of assisting families with their childbirth plans, the staff at the Baby Place at Florida Hospital is proud that *Fit Pregnancy Magazine* recently named Florida Hospital Orlando as one of the top 10 hospitals in America to have a baby.

Each year, more than 8,000 babies are delivered at Florida Hospital. In addition to Labor and Delivery, the Maternal Infant Unit and a High Risk Unit, Florida Hospital has two Level III NICUs and one Level II NICU. Florida Hospital also has the only private room NICU in the Southeast, with 18 private rooms and two multiple birth suites (for twins or triplets).

Owned and operated by the Seventh-day Adventist Church, Florida Hospital is a Christian, faith-based hospital that believes in extending the healing ministry of Christ to all patients and caring for their emotional and spiritual needs in addition to their physical condition.

Florida Hospital has steadily expanded its facilities and services, as evidenced by the opening of Celebration Health, a cutting-edge health and wellness center located in Celebration. From the new 64-slice Volume Computed Tomography (CT) to the Surgical Learning Institute, and from the Pyxis Patient Station bed-side information center to the innovative Intraoperative CT, the 315,000-square-foot campus employs the latest technological achievements in the healthcare industry.

Florida Hospital is currently in the midst of several major expansion projects. Florida Hospital Orlando, Florida Hospital East Orlando and Florida Hospital Altamonte are all adding new patient towers, while Florida Hospital Winter Park, Florida Hospital Kissimmee, Florida Hospital Celebration Health and Florida Hospital Apopka are making significant facility improvements and additions.

As for specialty centers, the Florida Hospital Cancer Institute is emblematic of Florida Hospital's prowess. The institute treats more than 4,000 new diagnosed patients a year — more than any other cancer

***MOVE***





Florida Hospital's main campus sprawls across the northern edge of downtown Orlando.

facility in Florida. The institute not only offers treatment, but also specializes in cancer research, detection, education, support and prevention at various locations throughout Central Florida.

#### **Florida Hospital Altamonte**

601 E. Altamonte Drive  
Altamonte Springs, FL 32701  
407.830.4321

#### **Florida Hospital Apopka**

201 N. Park Ave.  
Apopka, FL 32703  
407.889.1000

#### **Florida Hospital Celebration Health**

400 Celebration Place  
Celebration, FL 34747  
407.764.4000

#### **Florida Hospital Centra Care**

There are 16 Centra Care locations throughout Central Florida. For a location near you, go to [www.centracare.org](http://www.centracare.org) or call 407.200.2300.

#### **Florida Hospital DeLand**

701 W. Plymouth Ave.  
DeLand, FL 32720  
386.943.4522

#### **Florida Hospital East Orlando**

7727 Lake Underhill Road  
Orlando, FL 32822  
407.303.8110

#### **Florida Hospital Fish Memorial**

1055 Saxon Blvd.  
Orange City, FL 32763  
386.917.5000

#### **Florida Hospital Kissimmee**

2450 N. Orange Blossom Trail  
Kissimmee, FL 34744  
407.846.4343

#### **Florida Hospital Oceanside**

264 S. Atlantic Ave.  
Ormond Beach, FL 32176  
386.672.4161

#### **Florida Hospital Orlando**

601 E. Rollins St.  
Orlando, FL 32803 (Main Campus)  
407.303.5600

#### **Florida Hospital Ormond Memorial**

875 Sterthaus Ave.  
Ormond Beach, FL 32174  
386.676.6000

#### **Florida Hospital Waterman**

1000 Waterman Way  
Tavares, FL 32778  
352.253.3388

#### **Winter Park Memorial Hospital**

200 N. Lakemont Ave.  
Winter Park, FL 32792  
407.646.7000

## **ORLANDO REGIONAL HEALTHCARE**

[www.orhs.org](http://www.orhs.org)

Founded in 1918, Orlando Regional Healthcare is an independent and community-owned health care organization that maintains a network of seven hospitals across Orange, Seminole, Osceola and Lake counties. With 1,652 licensed beds at seven Central Florida hospitals and M. D. Anderson Cancer Center Orlando, Orlando Regional serves more than 640,000 residents and 4,500 international visitors annually. The system is not-for-profit and provides a wide array of primary, secondary and tertiary services, including Central Florida's only Level I Trauma Center and the area's only regional burn unit.

Orlando Regional Healthcare maintains the only statutory teaching hospital in Central Florida, offering graduate medical education in 10 accredited specialties. It's also renowned for its surgical, cardiac and cancer care for adults and children.

In addition to all the facilities, high technology also is notable. For example, at M. D. Anderson Cancer Center Orlando, patients benefit from cutting-edge technologies to pinpoint and eliminate cancer. Procedures include robot-assisted laparoscopic radical hysterectomy, superDimension lung cancer diagnosis and treatment, and Helical Tomotherapy and Novalis targeted radiation therapies. At ORMC, detailed images from two 64-Slice CT systems offer doctors and clinicians more information than ever before, allowing them to plan and track appropriate treatments for patients.

Arnold Palmer Hospital for Children expanded from a 98-bed facility to a 158-bed facility, dedicated exclusively to the needs of children, with the arrival of Winnie Palmer Hospital for Women & Babies, which opened in May 2006. Arnold Palmer Hospital includes comprehensive, specialized

### **Did You Know?**

*The USA Triathlon National Training Center is a part of South Lake Hospital in Clermont. The facilities — which include a fitness center, aquatic center, outpatient rehabilitation, community health education and library, multi-purpose athletic fields, human performance lab, and a track and field complex — serves the community, along with athletes of all levels.*

programs and services for children, including acute care, adolescent medicine, a Congenital Heart Institute in partnership with Miami Children's Hospital, pediatric intensive care, emergency medicine, nephrology, neurology and trauma services, among others. Winnie Palmer Hospital is a 273-bed facility that includes a 112-bed Neonatal Intensive Care Unit, 30 labor and delivery rooms, the Hughes Center for Fetal Diagnostics and gynecological services.

Together, they are the largest women's and children's hospital in the United States.

### **Arnold Palmer Hospital for Children, Winnie Palmer Hospital for Women & Babies**

92 W. Miller St.  
Orlando, FL 32806-2036  
407.841.5111

### **M. D. Anderson — Orlando**

1400 S. Orange Ave.  
Orlando, FL 32806  
407.648.3800

### **Orlando Regional Medical Center**

1414 Kuhl Ave.  
Orlando, FL 32806  
407.841.5111

### **Orlando Regional Lucerne Hospital**

818 Main Lane  
Orlando, FL 32801  
407.649.6111

### **Orlando Regional Sand Lake Hospital**

9400 Turkey Lake Road  
Orlando, FL 32819  
407.351.8500

### **Orlando Regional South Seminole Hospital**

555 W. State Road 434  
Longwood, FL 32750  
407.767.1200

### **Orlando Regional St. Cloud Hospital**

2906 17th St.  
St. Cloud, FL 34769  
407.892.2135

### **South Lake Hospital**

1099 Citrus Tower Blvd.  
Clermont, FL 34711  
352.394.4071

## **HCA**

[www.hcahealthcare.com](http://www.hcahealthcare.com)

HCA is a Nashville-based, publicly traded corporation whose more than 180 locally owned hospitals in 22 states comprise the largest for-profit hospital chain in the country. HCA owns two hospitals in the Orlando area: Osceola Regional Medical Center in Kissimmee and Central Florida Regional Hospital in Sanford.

Osceola Regional is a 171-bed hospital features all private patient rooms. It's the only hospital in Osceola County that provides Level II Neonatal services and has an Open Heart program. Other services include a 24-hour emergency department, 11-bed Clinical Decision Unit, nine surgical suites, 20 maternity-related suites, 20-bed intensive care/cardiac care unit, cardiac rehabilitation, outpatient surgery, full range of diagnostic testing services, and extensive facilities for community education programs.

Central Florida Regional Hospital is a 226-bed, acute-care facility that services Seminole and west Volusia counties. The hospital is an Accredited Chest Pain Center and home to The Heart Institute, The Neurohealth Sciences Center and The Baby Suites. In addition, a full line of non-invasive cardiology testing is available, along with a 24-hour emergency department, outpatient surgery, skilled nursing unit, wound care and hyperbaric medicine department, sleep lab and pediatrics.

### **Central Florida Regional Hospital**

1401 W. Seminole Blvd.  
Sanford, FL 32771  
407.321.4500

### **Osceola Regional Medical Center**

700 W. Oak St.  
Kissimmee, FL 34741  
407.846.2266

## **Other Hospitals**

### **BREVARD COUNTY**

#### **Cape Canaveral Hospital**

701 W. Cocoa Beach Causeway  
Cocoa Beach, FL 32931  
321.799.7111

#### **Holmes Regional Medical Center**

1350 South Hickory St.  
Melbourne, FL 32901  
321.434.7000

#### **Parrish Medical Center**

951 N. Washington Ave.  
Titusville, FL 32796  
321.268.6111

#### **Sebastian River Medical Center**

13695 U.S. Hwy. 1  
Sebastian, FL 32958  
772.589.9500

#### **Wuesthoff Medical Center — Melbourne**

250 N. Wickham Road  
Melbourne, FL 32904  
321.752.1200

#### **Wuesthoff Medical Center — Rockledge**

110 Longwood Ave.  
Rockledge, FL 32955  
321.636.2211

### **LAKE COUNTY**

#### **Leesburg Regional Medical Center**

600 E. Dixie Ave.  
Leesburg, FL 34748  
352.323.5762

#### **South Lake Hospital**

1099 Citrus Tower Blvd.  
Clermont, FL 34711  
352.394.4071

*Note: Not a complete list.*

#### **The Villages Regional Medical Center**

1400 U.S. Highway 441 N.  
The Villages, FL 32159  
352.753.6900

### **POLK COUNTY**

#### **Bartow Regional Medical Center**

2200 Osprey Blvd.  
Bartow, FL 33831-1050  
863.533.8111

#### **Heart of Florida Regional Medical Center**

40100 U.S. Hwy. 27  
Davenport, FL 33837  
863.422.4971

#### **Lake Wales Medical Center**

410 S. 11th St.  
Lake Wales, FL 33853  
863.676.1433

#### **Lakeland Regional Medical Center**

1324 Lakeland Hills Blvd.  
Lakeland, FL 33805  
863.687.1100

#### **Winter Haven Hospital**

200 Avenue F, N.E.  
Winter Haven, FL 33881  
863.293.1121

### **VOLUSIA COUNTY**

#### **Bert Fish Memorial Center**

401 Palmetto St.  
New Smyrna Beach, FL 32168  
386.427.3401

#### **Halifax Medical Center**

303 N. Clyde Morris Blvd.  
Daytona Beach, FL 32114  
386.254.4000

# Individual Insurance

**EMPLOYER-BASED HEALTH INSURANCE ISN'T THE ONLY OPTION FOR YOU, ESPECIALLY DURING TIMES OF TRANSITION.**



Good news for newcomers: A world exists outside of employer-based health insurance.

**M**oving can be a turbulent time. It always means a new house, and it often means a new job — which, in turn, could mean new health insurance.

When it comes to health insurance, employer-based plans, of course, predominate. Typically, they are fully comprehensive, but generally they're also expensive. Yet, there is another option: individual health insurance.

Have you left a job and ventured into self-employment? Or, have you taken a position in a new company that does not offer insurance benefits? Also, while your new job might come with good benefits for you, what about the rest of the family? And even if available, perhaps family coverage is too expensive. Certainly, COBRA insurance provides some help, albeit relatively expensive, but individual insurance could well serve newcomers to Central Florida best.

There are several types of plans available in the individual market. Just to cite a few, there are PPO plans, Health Savings Account plans, Limited Benefit Plans and even Substandard Health Plans. These plans offer various levels of coverage, and the premiums are reflective of just that — how much coverage you have and how much financial responsibility you are accepting through a coverage deductible.

The PPO plan, for example, offers a co-payment for doctors' visits. Some plans offer unlimited visits, while others cover two, four or six visits per year. The amounts vary from as low as \$15 to as high as \$50. There are co-pay prescription cards, as well, also with varying deductibles and co-payment amounts. These plans cover your annual check-ups after waiting periods and offer amounts from as little as \$150 up to \$500 for those check-ups. All other services, including hospital, outpatient surgery and major testing, fall to the deductible and co-insurance amount.

The increasingly popular Health Savings Account plan is, essentially, a gift from the Internal Revenue Service. It's part insurance, part savings account. After an annual deductible is met, these plans pay either 80 percent or 100 percent of all health expenses. You pay a rather low premium for the insurance part of the plan. The savings account component exists because you are permitted to put, from pre-tax dollars, up to the amount of your annual deductible into a savings account. This money earns tax-deferred interest,

and when the funds are used for medical expenses, they are tax free. Those expenses, by the way, also include major dental work and eye glasses, among others. There are some rules you must follow, but none are cumbersome.

Limited Benefit Plans are the major insurance companies' way of offering a modified, more affordable insurance plan. These plans vary in the coverage offered, but all severely limit the dollar amounts of coverage you receive each year, both on the inpatient and outpatient sides. A Substandard Health policy, meanwhile, will insure the people who cannot get insurance from a major health insurance carrier. All coverages are on a schedule that is attached to your insurance policy. So, you know what the insurance company is going to pay for any medical event you might have.

Those plans could work for you or for your family. Most notably, individual insurance provides a viable option when an employer's family group coverage is deemed too expensive. As an alternative, the family, if healthy, can opt out of the employer plan and look into purchasing an individual plan. The employee can find the plan that best meets the family's needs and potentially save hundreds of dollars per month.

Individual insurance does have restrictions, including health underwriting. That is, insurance companies evaluate medical history, and if health issues are found that require treatment, the companies might not cover them or refuse to offer any type of coverage.

If they don't cover a particular medical problem, they do what is called "ridering" — refusing to cover anything related to that illness either for a specific period of time, perhaps forever, or until a possible surgery is completed. Similarly, in some cases, the insurance companies will do "rate-ups." That means a premium is raised on the person with the medical issue, not the entire family, anywhere from 10 percent to 100 percent. That does, however, allow for the medical condition to be covered.

To help navigate the system and find the products that work the best for you and your family, you should consider using the assistance of an experienced insurance broker. Such a professional can determine the best plan for you, as well as explain coverage nuances.

Transitions in life aren't always easy, including with health insurance. Buyer beware.

***MOVE***



- 61 **DINNER TIME** When it comes to eating out, where to dine? Worthy answers abound.
- 62 **AFTER DARK** Finding your groove doesn't require a compass. For nightlife, just pick almost any direction and go.
- 63 **ARTISTIC EXPRESSIONS** A full spectrum of cultural assets and activities is emerging — raising the curtain on a new and promising scene.
- 64 **SHOPPING SPREE** With so many choices, Central Florida is a shopper's delight.
- 66 **SPORTS APLENTY** Call it fan-tastic or call it a field of dreams. Either way, recreational and athletic pursuits are everywhere.
- 68 **GETTING AROUND TOWN** How to get from Point A to Point B? Here's a head start.
- 70 **DAY TRIPS** Relocating to Central Florida also means moving closer to hot vacation spots.



Disney's worldwide allure attracts locals, too.

# Play Town

**ORLANDO IS WIDELY CONSIDERED  
AS THE VACATION CAPITAL  
OF THE WORLD. HERE'S WHY.**

**M**ore than 50 million people couldn't possibly have it wrong, right? That's the approximate number of people visiting metro Orlando each year to have fun — vacation fun.

Where do they all go? Although there are numerous stops along the leisure trail, the following attractions are definitely worthy of your attention:

## CENTRAL FLORIDA ZOO

The 21-acre zoo is part of a 109-acre park that is a natural wonder in itself. Lush forests of graceful palms, towering pines and stately live oaks accented by billowy Spanish moss highlight the park. The zoo features native and exotic animals, weekend animal shows and exhibits.

## DAYTONA USA

Daytona International Speedway is home of the world-famous Daytona 500 and Pepsi 400 NASCAR Nextel Cup Series races, and Daytona USA is part of the action. At the Richard Petty Driving Experience, visitors can ride shotgun in a two-seat stock car driven by one of a professional instructor and experience a simulated three-lap NASCAR qualifying run at speeds exceeding 150 mph. Also, for example, Toyota Tundra Thunder Road provides a simulated ride, allowing fans to see what it's really like behind the wheel.

## DISCOVERY COVE

The price (starting at \$179 for non-dolphin swim) puts this out of reach for many people, but the experience is special. It's the rare opportunity to swim with dolphins, wade in water with stingrays and view other intriguing sea animals in a tropical oasis.

## FUN SPOT ACTION PARK

Located on International Drive, the park features 17 attractions on nearly five acres in an indoor-outdoor party-like atmosphere. They include bumper cars and boats, arcade games and parent-driven go-karts.

## GATORLAND

Alligators and snakes take center stage, with deer as part of the supporting cast, at this longtime Orlando favorite in south Orlando. Among the popular shows are Gator Jumparoo, Gator Wrestlin', Jungle Crocs of the World and Snakes of Florida.

## GREEN MEADOWS PETTING FARM

Piglets, chicks, ponies and other critters share their scenic, sprawling home with all who enter. A guided tour offers a chance to milk a cow, and there are pony and train rides. The place is especially people-friendly — hence the term "petting."

## KENNEDY SPACE CENTER

In Brevard County, visitors can expect to dedicate at least one day exploring the Visitor Complex, enjoying its Rocket Garden, IMAX movies,



***MOVE***



The Orlando Science Center offers hands-on education throughout its 207,000 square feet.

space history exhibits, full-sized walk-through Space Shuttle display, Apollo/Saturn V facility and Astronaut Hall of Fame.

### HARRY P. LEU GARDENS

Fifty acres of botanical gardens and winding trails sit just outside of Orlando's city limits, featuring a wide variety of Florida native and exotic plants. Other highlights include a butterfly garden, 50-foot floral clock and tropical greenhouse.

### ORLANDO SCIENCE CENTER

Opened in 1997, the Orlando Science Center is among the largest facilities of its type in the Southeast. The center contains hands-on exhibits in 10 themed halls, with the attractions especially geared to teach young students. An eight-story "cinedome" features large-format films and planetarium shows.

### SEAWORLD ORLANDO

SeaWorld contains 200 acres of shows, thrill rides, animal attractions and, most recently, animal encounters and is widely considered as the world's premier marine adventure park.

### UNIVERSAL ORLANDO

The 2,300-acre resort is a complete destination that includes the Universal Studios and Islands of Adventure theme parks.

### WALT DISNEY WORLD RESORT

Four theme parks are filled with famous Disney adventures: the Magic Kingdom, Epcot, Disney-MGM Studios and Disney's Animal Kingdom. Disney's theme parks comprise the world's most visited attractions.

### WET N' WILD

There are several water parks in the area, but this is the original, offering something for the entire family. The Storm, Der Stuka and the Bomb Bay are three of the many thrill rides.



#### Did You Know?

The Walt Disney World Resort is quite literally its own city. With property that covers 47 square miles, one could fit the island of Manhattan in the resort twice.



# Dinner Time

**WHEN IT COMES TO EATING OUT, WHERE TO DINE? WORTHY ANSWERS ABOUND.**

**W**ith more than 5,100 restaurants, there's literally a dining option suitable to every taste and occasion — from sushi and romantic dinners to ethnic fare and family gatherings. Here's a sample of the menu from popular areas of metro Orlando:

## RESTAURANT ROW

Diners can venture to the Middle East, absorb Latin rhythms and tastes, or enjoy the flavorful nuances of Hawaiian fusion cuisine at Sand Lake Road's "Restaurant Row." And that's just the beginning. A dozen or so restaurants are intermingled with wine shops, a doggie bakery, gourmet chocolate boutiques, a bookstore and other specialty shops along several blocks of Sand Lake. Just to name a few, there's Roy's Restaurant Orlando, Seasons 52, Bonefish Grill, Timpano Italian Chophouse, Ruth's Chris Steak House, Vines Grille & Wine Bar and Melting Pot of Orlando.

## WINTER PARK VILLAGE

This vibrant outdoor shopping village is an inviting mix of shops, eateries, upscale chain stores and a stadium-seating movie theater. The dining options include P.F. Chang's China Bistro, Brio Tuscan Grille, The Cheesecake Factory and Seito Sushi Japanese Restaurant.



Season's 52, with locations in Altamonte Springs and on Sand Lake Road, is emblematic of the region's culinary diversity.

## PARK AVENUE

Historic Winter Park has been a popular restaurant town for decades, from the charming outdoor cafes that line tony Park Avenue to the many superb restaurants scattered throughout the city. On the Avenue, there's Café de France, Park Plaza Gardens, 310 Park South, Luma on Park, O'Boys Real Smoked Bar-B-Q, Dexter's of Winter Park, Allegria Wine & Bar Café and Pannulos Italian Restaurant.

## DOWNTOWN AND THORNTON PARK

Dining in downtown Orlando has improved tremendously, as more and more people flock to the urban center to live, work and play. In trendy Thornton Park, the hip crowd hangs at Hue. Among the other popular places are Wildside BBQ Bar & Grill, Dexter's and Anthony's Pizza Café. Just down the road, the choices multiply, with names like Manuel's on the 28th, Kres Chophouse, Harvey's Bistro, The Boheme, Sam Snead's Restaurant, Wall Street Cantina and Ichiban.

## LAKE MARY/HEATHROW

A cluster of restaurants and bar/grilles has come together north of Orlando to become a top upscale destination for area residents. Those options include Amura Japanese Steakhouse & Sushi Bar, Fish Bones, Dexter's, Harvey's Bistro, Stonewood Grill & Tavern and Jinja Asian Café.

## Dining and Nightlife Resources

*With the hundreds of options in the Orlando region, a complete list couldn't possibly be listed. For more comprehensive coverage of restaurants, visit these sites:*

Orlando City Beat  
<http://orlandocitybeat.metromix.com>

Orlando CitySearch  
[www.orlando.citysearch.com](http://www.orlando.citysearch.com)

Orlando Eats  
[www.orlandoeats.com](http://www.orlandoeats.com)

Orlando Weekly  
[www.orlandoweekly.com](http://www.orlandoweekly.com)

Undercover Tourist  
[www.undercovertourist/united-states/florida/orlando/attractions/restaurant-bar/](http://www.undercovertourist/united-states/florida/orlando/attractions/restaurant-bar/)

Zagat Restaurant Reviews  
[www.zagat.com](http://www.zagat.com)



# After Dark

**FINDING YOUR GROOVE DOESN'T REQUIRE A COMPASS. FOR NIGHTLIFE, JUST PICK ALMOST ANY DIRECTION AND GO.**



Universal CityWalk's Red Coconut Club offers indoor/outdoor fun.

**P**lanning to stay out a bit longer after dinner. Where to go? That depends on what you want to do.

## DOWNTOWN ORLANDO

Here, the theme is urban metropolis comes alive. Orange Avenue, Church Street, Magnolia Street, Central Boulevard and Pine Street offer a host of nightlife options for those looking for big-city fun.

On Church Street, the primary current attraction is a tri-level

complex featuring a different bar on each floor. On the ground floor, Chillers takes its name from the specialty frozen drinks with funky names it serves. On the mid-level, Big Belly Brewery provides a laid-back atmosphere with big barrels of peanuts as bar food and stools where guests can sit and relax. Latitudes, a rooftop bar that sometimes features live reggae music, boasts a view of the Orlando skyline. Just next door is Antigua, a sophisticated nightclub with a Caribbean-themed atmosphere. Behind Antigua, Ybor's Martini Bar offers a full menu of specialty martinis and a stylish atmosphere.

Wall Street Plaza on Orange Avenue features several bars, each with a distinct flavor. Wall Street Cantina offers outdoor seating for a relaxing place to have a cocktail, listen to music and watch people well into the night. Two pubs, One-Eyed Jacks and Loaded Hog, sit adjacent to the Cantina. Across the plaza, The Globe is a relaxed restaurant/bar serving unique appetizers and authentic sushi, while the Waitiki Retro Tiki Lounge offers Hawaiian-inspired cuisine and tropical drinks in a breezy, indoor/outdoor setting. Also on Orange Avenue is the trendy Rhythm & Flow Lounge along with The Social, where guests can enjoy nightly live music by local bands on an outdoor patio. Sky60, a rooftop bar on Orange Avenue, has a California cool style that lets visitors relax in small cabana-style booths and offers a view of the Orlando skyline.

## INTERNATIONAL DRIVE

The theme for International Drive is hot tourist destination-turned-hotspot. By day, International Drive is a bustling street with a myriad of attractions,

shopping and restaurants. By night, the bright lights of I-Drive shine for an evening of equally vast entertainment choices.

Pointe Orlando, a bi-level shopping and entertainment complex, is a one-stop shop for nighttime entertainment. On the top level, LuLu's Bait Shack is known for its tasty fishbowl drinks; and Adobe Gila's has outdoor seating, top-shelf margaritas and live music. Down the street is The Mercado, a Mediterranean-style marketplace featuring more than 60 specialty shops and six restaurants. There's free live entertainment nightly along cobblestone streetscapes. Inside The Mercado is The Cricketer's Arms, a relaxed pub featuring British fare with some 17 beers on tap and nightly entertainment.

Several other hot spots dot International Drive. Backstage at the Rosen Plaza Hotel, dubbed Orlando's "original" dance club, opens its doors with live bands and DJs playing hits from the 1970s, 80s, 90s and today. Bahama Breeze is a restaurant and bar with a large outdoor area that serves up a seemingly endless menu of tropical drinks and appetizers along with the sounds of steel drums.

## ENTERTAINMENT COMPLEXES

Even the theme parks have nightlife, including Disney's Pleasure Island and Universal's CityWalk. Pleasure Island is a combination of dance clubs and concert halls, featuring pop, alternative rock, rhythm and blues and comedy, with indoor/outdoor ambiance. Similarly, CityWalk showcases a variety of music clubs, restaurants and shops in a festive open-air setting.

# Artistic Expressions

**A FULL SPECTRUM OF CULTURAL ASSETS AND ACTIVITIES IS EMERGING —  
RAISING THE CURTAIN ON A NEW AND PROMISING SCENE.**

Orlando's arts community can best be described as "small, strong and growing." In all, there are more than 50 area arts and cultural organizations, many of them thriving under the funding wing of United Arts of Central Florida — a dynamic collaboration of businesses, governments, foundations, arts and culture organizations, school districts, artists and individuals.

Since its inception in 1989, United Arts has invested more than \$83 million in local cultural organizations and cultural education. As a result, consider this sampling of notable achievements for the region:

- ▶ Orlando is home to one of the top orchestras in the state.
- ▶ Orlando is home to the top opera in the state.
- ▶ The Morse Museum of American Art is internationally known for its Tiffany glass collection.
- ▶ The Orlando Museum of Art boasts a renowned permanent collection and has played host to many world-famous traveling exhibits, including American glass artist Dale Chihuly, China's Ming Dynasty Collection, and American folk painter Grandma Moses.
- ▶ Orlando annually hosts numerous highly popular and top-rated festivals, including the Florida Film Festival in Orlando, Zora Neale Hurston Festival, Winter Park Sidewalk Arts Festival (spring and fall) and the Orlando International Fringe Festival.
- ▶ The Maitland Art Center has been entered on the National Register of Historic Places. It features Mayan/Aztec motifs and includes 23 separate structures linked by beautiful gardens and courtyards.
- ▶ The Orange County Regional History Center, housed in a restored 1927 courthouse, offers four floors of exhibits and interaction for visitors of all ages.
- ▶ Orlando Philharmonic Orchestra, a fully professional ensemble, is Central Florida's resident orchestra and presents more than 105 performances each season.
- ▶ Orlando Ballet is the only fully professional ballet in Central Florida.
- ▶ SunTrust Broadway in Orlando, as part of the Broadway Across America group, presents top touring stage shows from Broadway.



Orlando Ballet's *The Nutcracker*.

# MOVE





The Florida Mall is among Central Florida's most popular places to shop.

# Shopping Spree

**WITH SO MANY CHOICES, CENTRAL FLORIDA IS A SHOPPER'S DELIGHT.**

The metro Orlando shopping environment is tale of two ... aisles. On one aisle, the area has all of the usual malls and specialty retailers shoppers would expect to find in a major metropolitan region. On the other aisle, Central Florida's tourist industry supports an entirely separate shopping experience, where some of the most unique stores and goods in the country can be found.

All totaled, there are approximately 250 shopping centers, including majors malls, for a region that spends more than \$25 billion in retail sales annually.

For starters, it's a mall world, with several of the malls exceeding 1 million square feet in retail space. The list, topped by The Florida Mall, also includes (in descending order) Altamonte Mall, Mall at Millenia, Seminole Towne Center, West Oaks Mall, Orlando Fashion Square, Lake Square Mall, Oviedo Marketplace and Waterford Lakes Town Center. Among the brands names you'll find there are Macy's, Neiman Marcus, Bloomingdales, Dillard's, JC Penny and Sears, in addition to specialty stores.

**All totaled, there are approximately 250 shopping centers, including major malls, for a region that spends more than \$25 billion in retail sales annually.**

Tired of marching through the mall? For quintessential boutique shopping, take a quick drive to Park Avenue in Winter Park. This half-mile stretch of beautiful brick street is the closest thing to Rodeo Drive outside of, well, Rodeo Drive.

Another notable hotspot is International Drive, highlighted by Belz Factory Outlet World on its northern end and containing enough diversity along the way to literally satisfy the world. Actually, as its name indicates, International Drive does lure visitors from around the globe, who seek both bargains and rare finds. Similarly, Lake County is also a great place for antique shopping.

Brevard, Volusia and Polk counties also have their share of places to shop.

## 2005\* Cost of Living Index

*Note: 100 = national average*

Composite Index	Groceries	Housing	Utilities	Transportation	Healthcare	Miscellaneous
107.3	96.9	115.6	94.3	108.3	91.2	109.6

*\*Third-quarter 2005 statistics, Source: ACCRA Cost of Living Index*

## Look and Listen

Area television and radio stations are in tune to what people want to watch and hear.

As a top-20 radio and television market, Central Florida has dozens of entertainment and information alternatives. Among the highlights:

### TELEVISION

Central Florida News 13 — Channel 13  
 WESH-NBC TV — Channel 2  
 WFTV-ABC/FNN TV — Channel 9  
 WKCF WB18 — Channel 18  
 WKMG-CBS — Channel 6  
 WMFE-TV PBS — Channel 24  
 WOFL-FOX TV — Channel 35  
 WRBW-UPN TV — Channel 65  
 WVEN-Univision — Channel 26  
 WTGL-IND — Channel 52

### RADIO

WMFE 90.7-Orlando — public television and radio for classical music, news and informational programming  
 WCFB 94.5-Orlando — classic soul and R&B from Star 94  
 WDBO 580-Orlando — news-talk radio  
 WHTQ 96.5-Orlando — classic rock  
 WJHM 101.9-Orlando — 102 Jamz  
 WLOQ 103.1-Orlando — smooth jazz  
 WMGF 107.7-Orlando — light rock from Magic 107.7  
 WMMO 98.9-Orlando — soft rock  
 WPYO 95.3 FM-Orlando — top 40 party music  
 WQTM 740-Orlando — sports coverage The Team  
 WHOO 1080-Orlando — ESPN sports coverage  
 WRLZ 1270-Orlando — features Latin music and programming  
 WSHE RUMBA 100.3-Orlando — Latin music and programming  
 WTKS 104.1-Orlando — talk radio  
 WWBF 1130-Bartow — oldies and sports  
 WWKA 92.3-Orlando — hit country from K92  
 WXXL 106.7-Orlando — top 40 music

Sources: Bright House Networks  
 (<http://cfl.mybrighthouse.com>),  
 FloridaSmart.com

# Sports Aplenty

**CALL IT FAN-TASTIC OR CALL IT A FIELD OF DREAMS. EITHER WAY, RECREATIONAL AND ATHLETIC PURSUITS ARE EVERYWHERE.**

**W**ant to actually play yourself? The region contains a wealth of recreational facilities in virtually any pursuit. Numerous athletic fields are spread across the region, accommodating pursuits such as softball and soccer.

One of the Southeast's best softball complexes is located in Altamonte Springs. The Seminole County Softball Complex contains five lighted Bermuda grass fields with covered dugouts and separate electronic scoreboards. The complex hosts many local leagues, as well as national tournaments, representing all age ranges. Similarly, Austin Tindell Park, near Kissimmee, has a national reputation for excellence.

Lakes are omnipresent for fishing, making Central Florida one of the nation's most treasured locales for sport fishing. Especially popular lakes include Lake Tohopekaliga in Kissimmee, the Butler Chain of Lakes in southwest Orlando and several bass-filled lakes in Lake County. In all, Central Florida has more than 2,000 lakes, springs and rivers for recreation. Also, beaches beckon on the coast.

And, of course, there is golf for the active sports enthusiast. After all, the numerous top-flight professional golfers who live here have to practice their craft

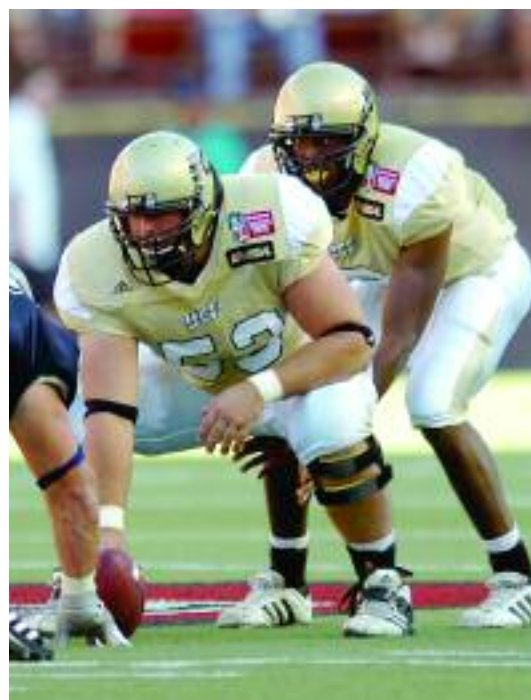
somewhere. In fact, there are more than 100 golf courses throughout the region, highlighted by the likes of Champion's Gate, Black Bear, various Disney courses, Falcon's Fire, Grand Cypress, Grenelefe and Orange County National.

For fans who enjoy watching instead of playing, Orlando is magical. The Orlando Magic of the NBA play in the heart of downtown. When the Magic aren't in town, the arena often turns into a football stadium — of sorts. There, the Arena Football League's Orlando Predators entertain sellout crowds in what can be described as a rock concert/football game. For the uninitiated, arena football is touted as a "50-yard indoor war," which is played by former collegiate standouts along with ex-NFL players.

There's plenty of baseball, too — spring training baseball. Games are played throughout the month of March. The Atlanta Braves prepare for their season at Disney's Wide World of Sports complex in south Orange County. The complex also hosts track and field events, collegiate and high school sporting events, and much more. The Houston Astros train in Kissimmee. Numerous other teams are within a two-hour drive.

On the collegiate level, the University of Central

(Below left) Atlanta Braves spring training at Disney's Wide World of Sports. (Below right) The UCF Golden Knights play Division I competition in all sports, including football.





Central Florida is a natural wonderland, containing more than 2,000 waterways for recreation and sightseeing.



Florida Golden Knights compete at the Division I level in all sports, including football at the Florida Citrus Bowl (until fall 2007, when they are scheduled to move to an on-campus stadium). Crowds of 30,000-plus attend games at the Citrus Bowl, which also hosts several other college football "classics" each year. Rollins College also fields teams, on the Division II level.

If golf tournaments suit you more to a tee, Central Florida also is a good place for PGA and LPGA action. In

March, Bay Hill, a southwest Orlando country club and inn, is the site of a top PGA invitational. In October, the Walt Disney World Resort serves as host site for Funai Classic.

In late November, the Father-Son Challenge tees off at ChampionsGate. Additionally, in April the women swing into things at Reunion Resort & Club for the Ginn Clubs & Resorts Open.

For NFL fans, pro games are just a road trip away to see the Buccaneers in Tampa and the Jaguars in Jacksonville.

# MOVE

Pro golfers reside in the region for a reason — numerous golf courses dot the landscape.



# Getting Around Town

**WANT TO GET FROM POINT A TO POINT B? HERE'S A HEAD START.**

**W**ith a regional population exceeding 3.5 million people, plus more than 4 million tourists arriving in town each month, getting around town isn't always easy. Yet, at least knowing how to correctly get to your destination is a good way to begin the journey.

With that fact in mind — and the understanding that the average Central Florida work commute is 26 minutes — the following is a concise roadmap of the area:

Two major limited-access highways bisect the area. Interstate 4 runs northeast and southwest across Florida from Daytona Beach and Interstate 95 on the Atlantic Coast to Tampa and Interstate 75 on the Gulf of Mexico. Florida's Turnpike runs south to Miami and north to join I-75, which extends through Georgia and parts of several other states. Among other notable highways serving the area are U.S. Highway 441 (Orange Blossom Trail), U.S. Highway 17, U.S. Highway 92, U.S. Highway 27 and State Road 436 (Semoran Boulevard).

Regarding toll roads, the Beach Line Expressway provides direct limited access to Kennedy Space Center, Port Canaveral and the beaches along the Atlantic Coast. State Road 408 expedites traffic through the city of Orlando and is connected by a full interchange to I-4. It also connects to Florida's Turnpike. Meanwhile, State Road 417, also called the Central Florida GreeneWay, is a 100-mile, limited-access beltway encircling much of metro Orlando.

**Knowing your way around helps — the average area work commute is 26 minutes. One resource is the Orlando-Orange County Expressway Authority, which is investing more than \$1 billion in new roads during the next few years.**

Public transportation is provided by LYNX, which operates a modern, clean bus system that serves Orange, Seminole and Osceola counties. Included in its regularly served routes are stops at area shopping centers, government complexes, schools, financial



Lymmo stop in downtown Orlando.

institutions, industrial and commercial sites and tourist attractions.

In downtown Orlando, a three-mile bus service, called the Lymmo, takes riders — free of charge — to several activity centers. The loop contains sheltered stations, plus other stops. Electronic kiosks are available at some stations, allowing those waiting to see exactly when the next brightly colored bus will arrive. Wait times are estimated at no longer than seven minutes; a round-trip takes about 20 minutes. Buses run seven days a week from early morning to late in the evening; hours vary.

On International Drive, trolleys circulate year-round from Belz Factory Outlet World to SeaWorld Orlando, seven days a week, from 8 a.m. to 10:30 p.m. Stops are identified at more than 100 points along the International Drive corridor, and service consists of 15 trolleys. Key stop areas feature seating, trash receptacles and brightly painted metallic umbrellas. The cost is \$1 cents per ride. The trolleys, which seat 41 riders, are fully enclosed and air-conditioned.

For air transportation, the Orlando International Airport is one of the fastest-growing major international airports in the world. Also, growth in international passenger traffic has been dramatic at Orlando Sanford International Airport, which features a two-story international passenger complex. In addition, five other airports serve the region.



***MOVE***

# Day Trips

## RELOCATING TO CENTRAL FLORIDA ALSO MEANS MOVING CLOSER TO HOT VACATION SPOTS.

Central Florida sits 50 miles from the Atlantic coast and 75 miles from the Gulf coast, opening the door to relatively quick travel throughout the peninsula. Read: leisurely day trips.

Want to get to Key West or Panama City? It'll take about a seven-hour drive. Pensacola will require a bit longer. Otherwise, all Florida destinations are within four hours or so of metro Orlando, bringing diverse fun in the sun within easy reach. They include Miami's South Beach, Tampa Bay, Jacksonville's rivers, the Gulf's southwest shores; and Tallahassee's stately manner.

In South Beach, for example, you can enjoy scenic beaches and trendy sites, just a stone's throw from bustling downtown Miami. Can you say, hot, hot, hot? South Beach is located at the southern tip of Miami Beach. The 10-block stretch of Ocean Drive, which fronts South Beach, is one of the most celebrated ocean fronts in America.

Picturesque Tampa Bay, situated off the Gulf of Mexico, divides two thriving centers of activity — Tampa and St. Petersburg — along

with several family-oriented beaches, such as St. Petersburg and Clearwater beaches. Other leisure attractions draws include Busch Gardens/Adventure Island, Lowry Park Zoo, Florida Aquarium, Tampa Museum of Art, historic Ybor City and the Salvador Dali Museum.

Fast-growing Jacksonville boasts a lively riverside downtown, thanks to the St. Johns River, one of the few rivers in the world that flows north, which cuts downtown in half. To the south lies St. Augustine, America's oldest city. Everyone in northeast Florida calls the 55-mile stretch of beach from south Fernandina to north St. Augustine "the Beaches."

The Gulf shores, from Bradenton and Sarasota down to Fort Myers and Naples, provide splendid natural settings and a quieter pace. Channels snake between islands, occasionally branching into smaller, narrower channels that sometimes lead to wide bays, where bottle-nosed dolphins suddenly sprout, linger near the surface and then disappear. Ospreys scream from their massive nests wedged in crowns

### Florida Mileage Chart

#### MILES FROM ORLANDO

Boca Raton	192
Clearwater	106
Daytona Beach	54
Fort Lauderdale	209
Fort Myers	153
Fort Pierce	114
Gainesville	109
Jacksonville	134
Key West	371
Kissimmee	18
Lake City	150
Miami	228
Naples	187
New Smyrna Beach	51
Okeechobee	108
Panama City	334
Pensacola	428
St. Augustine	98
St. Petersburg	105
Sarasota	132
Tallahassee	242
Tampa	85
West Palm Beach	166
Winter Haven	47

of the omnipresent large black or red mangroves.

Meanwhile, Tallahassee, the state's capital, delivers ample political history as well as abundant trees and plantations. The Capitol buildings — new and old — epitomize the city's proud heritage, with the New Capitol featuring a panoramic view and the Old Capitol restored to its 1902 appearance. America's largest concentration of original plantations — 300,000 acres, 71 plantations — exists between Tallahassee and Thomasville, Ga., 28 miles away.

In other words, these are popular places that people often travel far distances to visit. In your case, though, as a resident of Florida, this play land is in your home state.



The St. Petersburg Pier features fun for all ages.

***MOVE***

**73 HUB OF COMMERCE** No region in the country will grow faster in employment than Central Florida through 2007.

**76 STARTING A BUSINESS** The state of Florida offers the ideal environment to grow any start-up. Yet, you must do your part, too, with planning and research.



Led by a thriving downtown Orlando, the region shines brightly as a top place to do business.

# Winning Together

**OPPORTUNITIES ARE EVERYWHERE IN A BUSINESS COMMUNITY THAT NURTURES, SUPPORTS AND WORKS AS ONE.**

Relocation guides can say a lot about a community. I don't mean the information about homes, schools, employers and the business climate. Those things are critical, and I'm confident you are discovering the finest information about all of them and more inside these pages. What relocation guides really say about an area is written between the lines.

Take a look through *MOVE*, and notice the team effort inside. The articles and information from the *MOVE* editorial team are filled with facts and insight supplied by a multitude of business sources, including the Metro Orlando Economic Development Commission, Orlando-Orange County Expressway Authority, seven county commissions, dozens of cities, Orlando/Orange County Convention & Visitors Bureau, hundreds of private companies and more. Organizations from all corners of the Central Florida region have stepped up to the plate to provide you with important, informative and entertaining information about this community.

That kind of teamwork and that level of support for new residents and natives alike is the true spirit of Central Florida. This is a welcoming, nurturing community for people from all walks of life, as well as for all types of businesses. This is a place to call home. And it's also a place to do business. Given this unique team effort, it's no surprise that Central Florida's thriving business community offers numerous opportunities for both company owners and their employees.



I'm glad you've chosen to learn more about Central Florida and, as president of the Orlando Regional Chamber of Commerce, I'm proud to help. I hope this is the beginning of a long and invaluable relationship. If there is anything we can do to make your business relocation more convenient, please don't hesitate to ask.

To all of our new and future business associates, let me say, "Welcome home!"

**Jacob V. Stuart**, President, Orlando Regional Chamber of Commerce



The Orlando Regional Chamber of Commerce is the region's largest pro-business advocate. Dedicated to "building community," the Chamber believes a strong, vital community goes hand-in-hand with a strong, vital business environment. By offering a wide range of outstanding business programs throughout the seven-county region, the Chamber is dedicated to providing something for everyone. As a result, whether you're a sole proprietor, CEO of a Fortune 500 company or an area resident raising a family, the Chamber has resources and programs specifically tailored to your needs.

# Hub of Commerce

## NO REGION IN THE COUNTRY WILL GROW FASTER IN EMPLOYMENT THAN CENTRAL FLORIDA THROUGH 2007.

Each week in metro Orlando, more than \$500 million are recorded in retail sales, and a total of nearly \$700 million in buying income is generated. In addition, roughly 1,275 new residents arrive, along with 865,000 visitors. Also, more than 100 new businesses are established, 300-plus new jobs are created and some 530 residential building permits are granted.

Obviously, metro Orlando means business.

That's true whether you're talking corporate sites or commercial shoots, lasers beams or loading docks. Things are manufactured, shipped and filmed; monitored, strategized and developed — all in metro Orlando. As a result, according to several well-respected forecasters, the region is and will remain the fastest-growing population and employment market in the nation through 2007, with annual job creation totaling 50,000.

High-profile neighbors include Siemens Westinghouse, American Automobile Association,

Oracle Corp., Lockheed Martin and Cilent Semiconductor. Each calls metro Orlando home of its national headquarters.

With approximately 3,000 high-tech companies that employ nearly 70,000 people, the region is a world-class high-tech center, too. During the past 10 years, employment in high-tech industries has more than doubled, with approximately 79 percent of the total manufacturing growth since 1980 occurring in high-tech industries. Among the leading high-tech areas are simulation and training, lasers, software development, and microelectronics manufacturing.

Central Florida's film and television production also is a shining star. Florida is the third largest production center in the nation, following California and New York, and metro Orlando is the leading production site in the state.

On the manufacturing front, product makers thrive throughout the region by virtue of affordable land prices, a young and well-trained employee base,

## Business Highlights

Metro Orlando and Florida enjoy milestone success.

- ▶ Low taxes, reasonable wages, capable workers and experienced retirees offering advice make Orlando one of the top five cities for entrepreneurship, as cited by BusinessWeek Online.
- ▶ J.D. Power and Associates has ranked Orlando International Airport as the best large airport in the nation and No. 2 in the world for customer satisfaction.
- ▶ Orlando has been named the "Number One City for Entrepreneurs" by *Entrepreneur Magazine*.
- ▶ Metro Orlando has been named "Major Market of the Year" for the second time in three years by *Southern Business & Development* magazine.
- ▶ The Central Florida Research Park, totaling more than 1,025 acres, has been ranked as one of the top 10 such parks in the nation. This area is currently home to 85 companies employing more than 8,500 people.
- ▶ The University of Central Florida boasts more than 45,000 students, making it one of America's largest universities.
- ▶ Orlando ranks as the sixth most connected city, with 64.7 percent of users using a high-speed Internet connection.
- ▶ Metro Orlando-based AgriStarts III is the world's largest cloner of plants and vegetables shipped to nurseries and green houses — boasting the capability to produce nine million plants per year.
- ▶ The University of Central Florida's Institute for Simulation & Training developed the nation's first master's and doctorate programs in simulation and human performance enhancement.
- ▶ Orlando was ranked as one of the top five "Cities for MovieMakers" by *MovieMaker Magazine*.
- ▶ Florida was ranked as one of the top five states for start-ups in 12 of 12 business categories by *Global Corporate Xpansion* magazine and *BizMiner*.
- ▶ Metro Orlando is home to the simulation procurement commands for the U.S. Army, Navy, Air Force, Marines and Coast Guard.
- ▶ More than 150 international companies, representing approximately 20 countries, have facilities in metro Orlando.
- ▶ Companies such as EA Sports (the world's leading independent developer and publisher of interactive entertainment software) create some of the world's top-selling interactive entertainment products at facilities in metro Orlando.
- ▶ The world's first digitally animated Bible and encyclopedia suite, called iLumina, was developed by Orlando-based Visual Book Products.

Source: Metro Orlando Economic Development Commission





pro-business governments, right-to-work laws, and roadway/air transportation access.

Furthermore, metro Orlando officials have worked hard and cohesively to position the region as an international force in global business. Department of Commerce statistics show that the area leads the state in export growth.

Notably, one of the results is high praise from the national media. *Fortune Magazine* consistently ranks Orlando among the top 10 cities in the country for doing business, and specifically focuses on the area's high-tech industry as a key to that success. *Business Week* recognizes metro Orlando as one of the fastest-growing high-tech sectors in the country, while *Entrepreneur* magazine ranks the region as among the top 10 best for start-ups.

What about individual counties?

Orange County is forecasted to gain more jobs than any other county in the Florida through at least 2010 in industries that range from high technology and banking to construction and tourism. In high technology, for example, the University of Central Florida and the adjacent Central Florida Research Park are prime centers of internationally recognized work. Most notably, the county is known as one of the laser capitals of the world. Banking centers dot the downtown skyline. A construction boom continues

for both residential and commercial projects.

Similarly, Woods and Poole Economics, a national forecaster, has tabbed Seminole County as the No. 2 spot in the nation for percentage economic growth. Seminole's jobs growth in 2005, at 46 percent, was the best in the metro area. And the overall average annual wage of those jobs topped \$43,000. Two other major contributors to business activity are Seminole Community College, with its 30,000-plus students, and Orlando Sanford International Airport, which accommodates several airlines.

In Osceola County, the economic picture is changing. The county, along with Kissimmee and St. Cloud, now consider economic development as a prime initiative and have already attracted major companies.

Aside from willing government officials, Osceola offers prospective corporations easy access to major highways, as well as efficient rail services. The story is much the same in Lake County, where citrus has given way to commerce that is made easier by expeditious transportation, particularly for major product distribution. Meanwhile, Polk, Brevard and Volusia counties have their own stories of success in a variety of industries, including housing development, space-related business and tourism, respectively.

# MOVE

## TOP 25 MAJOR EMPLOYERS

COMPANY	COUNTY	EMPLOYMENT
Walt Disney Co. (Walt Disney World)	Orange	53,800
Florida Hospital (Avent Health System)	Orange	19,270
Wal-Mart Stores Inc.	metro area	16,757
Publix Super Markets Inc.	metro area	15,606
Universal Orlando (General Electric Co.)	Orange	12,500
Orlando Regional Healthcare System	Orange	11,093
Winn-Dixie Store Inc.	Orange	8,763
Central Florida Investments (timeshares)	Orange	7,500
Darden Restaurants Inc.	Orange	7,361
Lockheed Martin Corp.	Orange	7,300
Marriott International Inc.	Orange	6,312
McDonald's Corp.	Orange	5,931
Starwood Hotels & Resorts Worldwide Inc.	Orange	5,369
Walgreen Co.	metro area	4,622
Anheuser-Busch Cos. (SeaWorld)	Orange	4,500
SunTrust Banks Inc.	Orange	4,105
Cox Enterprises Inc.	Orange	3,931
Sears, Roebuck and Co.	metro area	3,927
Sprint Corp.	Orange	3,900
Yum! Brands (Fast Food Restaurants)	metro area	3,748
Target Corp.	metro area	3,640
Loews Corp. (Loews Hotels, CNA Insurance)	Orange	3,615
Siemens AG	Orange	3,600
Burger King Corp.	metro area	3,264
Cendant Corp.	Orange	3,201

Sources: Nexis.com/February 2005 & Direct Company Contact; Metro Orlando Economic Development Commission

## Employment Sectors

INDUSTRY	NUMBER EMPLOYED	% OF TOTAL EMPLOYMENT
Arts, Entertainment, Accommodation & Food Service	185,400	20.8
Retail Trade	115,600	13.0
Education & Health Services	101,600	11.4
Professional & Tech Services & Information	98,700	11.1
Administrative & Waste Services	97,200	10.9
Construction	70,200	7.9
Finance/Insurance/Real Estate/Leasing	60,400	6.8
Other Services	47,300	5.3
Wholesale Trade	45,400	5.1
Manufacturing	43,100	4.8
Transportation, Warehousing & Utilities	24,800	2.8
Natural Resources & Mining	400	0.0

Sources: Florida Agency for Workforce Innovation, March 2005; Note: Employment estimates have been rounded to the nearest hundred. Sum of detail may not equal totals due to rounding or the exclusion of certain industries from publication. All data are subject to revision due to late reporting of participants and the annual benchmarking process.

### Did You Know?

Among the recent high-tech innovations emerging from Central Florida are patented biometric software for forensic fingerprinting; a propeller-free propulsion system for boats; noise-reducing window shutters; medical devices for spinal implants; and an anthrax vaccine produced through genetically engineered tobacco plants.



A pro-business environment sets the stage for success.

# Starting a Business

**THE STATE OF FLORIDA OFFERS THE IDEAL ENVIRONMENT TO GROW ANY START-UP. YET, YOU MUST DO YOUR PART, TOO, WITH PLANNING AND RESEARCH.**

## GOVERNMENT ASSISTANCE

Why start a business in Florida? That's easy. The state's favorable tax advantages make a Florida location profitable for virtually every type of business. Progressive legislation also ensures that Florida remains a worldwide hub for new and expanding businesses.

Consider this. According to Enterprise Florida, the state has ...

- ▶ No corporate income tax on limited partnerships
- ▶ No corporate income tax on subchapter S-corporations
- ▶ No state personal income tax guaranteed by constitutional provision
- ▶ No corporate franchise tax on capital stock
- ▶ No state-level property tax assessed
- ▶ No property tax on business inventories
- ▶ No property tax on goods-in-transit for up to 180 days
- ▶ No sales and use tax on goods manufactured or produced in Florida for export outside the state
- ▶ No sales tax on purchases of raw materials incorporated in a final product for resale, including non-reusable containers or packaging
- ▶ No sales/use tax on boiler fuels
- ▶ No sales/use tax on co-generation of electricity

In addition, the state offers sales and use tax exemptions on the following:

- ▶ Semiconductor, defense and space technology-based industry transactions involving manufacturing or research equipment
- ▶ Purchases of machinery and equipment used by a new or expanding Florida business to manufacture, produce or process tangible personal property for sale
- ▶ Labor, parts and materials used in repair of and incorporated into machinery and equipment that qualify for sales tax exemption upon purchase
- ▶ Electricity used in the manufacturing process
- ▶ Aircraft parts, modification, maintenance and repair, sale or lease of qualified aircraft
- ▶ Commercial space activity — launch vehicles, payloads and fuel, machinery and equipment for production of items used exclusively at Spaceport Florida
- ▶ Labor component of research and development expenditures
- ▶ Any facility, device, fixture, machinery or equipment required for pollution control, abatement, or monitoring of equipment used in manufacturing processing or compounding items for sale

## SELF HELP

Despite that substantial government assistance, starting a business still requires an entrepreneur's enthusiasm and skill. It also takes research and planning.

According to *Inc.* magazine, although initial mistakes are not always fatal, it takes extra discipline and hard work to regain the advantage. That's why it's important to establish goals then use that information to build a comprehensive and thoughtful business plan to reach those goals.

Developing a business plan, cites *Inc.*, will force entrepreneurs to think through some important issues that you might not otherwise consider. Your plan will become a valuable tool as you set out to raise money for your business, and it will provide milestones to gauge your success.

The Small Business Administration ([www.sba.gov](http://www.sba.gov)) is a thorough resource for building a business plan. In addition to online information, the SBA offers an online course, called "A Business Plan." Here's what the SBA says a solid business plan should include:

- ▶ *Introduction*
- ▶ *Marketing*
- ▶ *Finance*
- ▶ *Management*
- ▶ *Operations*

The Introduction to your business plan should:

- ▶ *Give a detailed description of the business*
- ▶ *Explain the type of business*
- ▶ *Discuss the ownership of the business and its legal structure*
- ▶ *List the skills and experience you bring to the business*
- ▶ *Discuss the products and services offered*
- ▶ *Discuss the advantages over your competitors*

The Marketing section of your business plan should:

- ▶ *Identify the demand for your product or service*
- ▶ *Identify your customers and their locations*
- ▶ *Explain how your product or service will be advertised*
- ▶ *Explain how your product or service will be delivered*
- ▶ *Explain your pricing strategy*

The Finance section of your business plan should:

- ▶ *Explain your source and amount of initial equity capital*
- ▶ *Develop a monthly operating budget for the first year*
- ▶ *Provide three years of projected quarterly balance sheets and profit/loss statements*

- ▶ *Provide monthly cash flow statements for a two-year period that tie to the yearly profit/loss statements*
- ▶ *Discuss your breakeven point*
- ▶ *Explain your personal balance sheet and how you will compensate yourself*
- ▶ *Discuss how and who will maintain your accounting records*
- ▶ *Provide "what if" statements to address any negative situations that may develop*

The Management section of your business plan should:

- ▶ *Identify the owner/owners and key employees*
- ▶ *Discuss the skills and experience they bring to the business*

The Operations section of your business plan should:

- ▶ *Explain how the business will be managed on a day-to-day basis*
- ▶ *Discuss how you will hire your employees and personnel procedures*
- ▶ *Discuss insurance, lease or rent agreements and any other issues pertinent to your business*



Plenty of assistance is available for business owners, who must also make the effort to help themselves.

Once you've completed writing the business plan, it's always a good idea to have a trusted business associate review it. The SBA also offers several

sources for feedback. A SCORE counselor ([www.score.org](http://www.score.org)) or a Small Business Development Center (SBDC) representative can provide that feedback and information.

## Business Resources

**Where to go for help?**  
The following Web sites are worth a visit:

### **EFLORIDA.COM**

Enterprise Florida Inc. (EFI) is the public-private partnership responsible for leading Florida's statewide economic development efforts.

### **ORLANDO.ORG**

The Orlando Regional Chamber of Commerce is the region's largest pro-business advocate. The chamber offers a wide range of business programs throughout a seven-county region.

### **ORLANDOEDC.ORG**

The Metro Orlando Economic Development Commission (EDC) provides key services and support, which range from relocation and expansion expertise to export counsel and long-term planning.

### **WORKFORCEFLORIDA.COM**

Workforce Florida Inc. is focused on workforce-related policy, programs and services. Direct services are provided at nearly 100 one-stop centers with locations in every county in the state.

### **AMERICANEXPRESS.COM**

The small business sections features articles on starting a business and keeping your business profitable.

### **INC.COM**

Inc.com, the Web site for *Inc.* magazine, delivers advice, tools and services to help business owners and CEOs start, run and grow their businesses more successfully.

### **SBA.GOV**

The U.S. Business Administration goal is to maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interests of small businesses, and by helping families and businesses recover from national disasters.

### **SCORE.ORG**

SCORE is a nonprofit association dedicated to entrepreneurial education and the formation, growth and success of small businesses nationwide.

***MOVE***



***MOVE***

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- 94 **IT'S A SMALL WORLD** Community partnerships create a sense of family and can make you feel right at home.



Choose your mover wisely — your money, as well as your personal belongings, are at stake.

# Tips for Choosing a Mover

## PREPARATION IS THE KEY TO A SMOOTHER MOVE.

**W**e've all heard stories of movers that didn't show up, lost items or damaged the antique dining room table. With a little research and preparation, you can lower your risk of using a fly-by-night operation.

Gather a list of companies through the *Yellow Pages*, local newspapers, Internet and recommendations from friends and family. From there, you'll need to request bids, check references and decide which moving company is the best value for your money.

Here are four tips to help you make the selection:

### 1. GET AT LEAST THREE WRITTEN ESTIMATES.

For an accurate estimate, it's important for you to have a moving company representative come to your house to assess what you have to move. Be sure to get estimates from three to five companies. Insist your estimate is backed up in writing, indicating whether it's binding or nonbinding. A binding estimate is guaranteed; a nonbinding estimate may be lower than a binding estimate, but the cost can drastically increase by the end of a move. The lowest bid may not be the best choice if the mover has intentionally given you a low estimate to get your business but may later hike the final price. Always get the itemized estimate in writing.

### 2. CHECK THEM OUT.

For any mover you're seriously considering, contact your local Better Business Bureau and the state attorney general's office to see if there are complaints against the company. Ask if the company has been in business a long time. Find out what movers the corporate relocation companies rely on. Some states require moving companies to register before doing business, so check with state licensing agencies, as well. Look for a company that is a member of the American Moving and Storage Association (AMSA), as the organization's members have agreed to independent arbitration of any claims.

### 3. UNDERSTAND YOUR INSURANCE COVERAGE.

Ask to see a certificate of insurance showing all required insurance and verify that the company's license and certificate number are valid. The mover probably provides minimal insurance at no extra charge, but this may not be enough. This insurance is based on the weight of an item, not its value. The practical effect of this is that you might get only \$30 for a damaged plasma television.

Other, more inclusive insurance options should be available from the mover as an extra expense. Before selecting any insurance option, understand whether you will be reimbursed based on the extent of the damage and the item's depreciated value, or on your cost to replace the item. Also, be sure to check your homeowner's insurance policy for any moving damage coverage.

#### 4. HELP CALCULATE COSTS ACCURATELY.

Help the movers calculate your moving costs by showing them every single item to be moved. Reach a clear understanding of the estimate and all costs. Moving charges are based on a combination of weight, distance and services.

Check to see if the bid includes extra charges for labor hours, packing materials, travel time or waiting time. Be sure to find out what methods of payment the mover will accept — check, credit card or money order.

Although moving can be a stressful step for a family, it can be less of a hassle when you get a head start. Think, research and prepare — before making a move.

## Moving and Packing Resources

### ALL-MOVING [www.all-moving.com](http://www.all-moving.com)

Locate movers, moving truck rentals, auto transport, storage, mover quotes and more.

### AMERICAN MOVING AND STORAGE ASSOCIATION [www.amconf.org](http://www.amconf.org)

The AMSA is a nonprofit trade association established in 1936, with more than 3,200 moving company members.

### HOMESTORE [www.homestore.com](http://www.homestore.com)

Check out the moving section for information about planning, packing, organizing and unpacking.

### MOVING RELOCATION [www.movingrelocation.com](http://www.movingrelocation.com)

A network of relocating and home solutions. Moving companies are listed by state. Get multiple quotes online.

### U-HAUL [www.uhaul.com](http://www.uhaul.com)

Tips on everything from the kind of boxes or truck rental you'll need to a moving day countdown and planning chart.

### U.S. POSTAL SERVICE MOVERS GUIDE [www.usps.com](http://www.usps.com)

Change your address, update your e-mail address and get moving and packing tips.

# MOVE

# Florida Taxes

## HERE'S WHAT YOU NEED TO KNOW ABOUT MAJOR FLORIDA TAXES, ACCORDING TO THE FLORIDA DEPARTMENT OF REVENUE.

► **You are considered a Florida resident when you're true, fixed and permanent home and principal establishment is in Florida.** Filing a declaration of domicile, qualifying for homestead exemption or registering to vote in Florida can establish residency. Other actions, such as obtaining a Florida driver's license, only indicate intent to establish residency.

► **Florida's general sales tax rate is 6 percent. Each retail sale, admission charge, storage, use or rental is taxable, along with some services.** Some items are specifically exempt. Some counties impose a discretionary sales surtax in addition to the 6 percent state tax. The county tax rates can range from 0.25 to 2.5 percent and are levied on the first \$5,000 of the purchase price. The \$5,000 limit does not apply to commercial rentals, transient rentals or services. Consumers pay sales tax and any county-imposed taxes to the seller at the time of purchase.

► **If you purchase a home in Florida, you will pay ad valorem or "property" tax based on the taxable value of the property.** Ad valorem taxes are assessed by the county property appraiser and collected annually by the county tax collector's office. A \$25,000 homestead exemption and cap on assessed value is available to homeowners who meet certain requirements. Certain exemptions are also available to blind persons and other physically challenged residents. Call your county property appraiser's office for details.

► **Florida does not impose personal income, inheritance or gift taxes.** However, there are other taxes and fees that, in certain counties or circumstances, Florida residents may be required to pay, such as convention development tax, local option tourist tax, fuel, communications services tax, gross receipts tax, lead-acid battery fee, new tire fee, motor vehicle fee (Lemon Law) or rental car surcharge.

► **Unless specifically exempt, merchandise purchased out of state is subject to tax when brought into Florida within six months of the purchase date.** This "use tax," as it is commonly called, is assessed at the rate of 6 percent. Examples of such taxable purchases include purchases made by mail order or the Internet, furniture delivered from dealers located in another state and computer equipment delivered by common carrier. Items purchased and used in another state for six months or longer are not subject to use tax when the items are later brought into Florida. No use tax is due if the out-of-state dealer charged sales tax of 6 percent or more. If the dealer charged less than 6 percent, you must pay

the difference to equal 6 percent. For example, if the dealer charged 4 percent, you must pay the additional 2 percent to Florida. If the tax owed is less than \$1, you do not have to file.

► **Florida's use tax applies to and is due on motor vehicles brought into this state within six months from the date of purchase.** If the purchaser resides in a county that imposes a discretionary sales surtax, that tax also will apply. Use tax and discretionary sales surtax do not apply if a like tax equal to or greater than 6 percent has been lawfully imposed and paid to another state or District of Columbia. It is presumed that a motor vehicle used in another state, territory of the United States, or District of Columbia for six months or longer before being brought into Florida was not purchased for use in Florida. To qualify for exemption from use tax, you must provide documents to prove that the vehicle was used outside Florida for six months or longer. The full amount of use tax (6 percent) applies and is due on any motor vehicle imported from a foreign country into Florida. It does not matter if the motor vehicle was used in another country for a period of six months or more prior to the time it is brought into Florida. Furthermore, Florida does not recognize tax paid to another country when calculating the tax due. The tax is calculated on the value of the vehicle at the time it is brought into Florida, not on the original purchase price.

► **Every Florida resident who (on Jan. 1) owns, manages or controls intangible personal property must file a Florida Intangible Personal Property Tax Return for Individual and Joint Filers (Form DR-601I), unless the tax due, before discount, is less than \$60.** "Intangible personal property" is defined as all personal property which is not in itself valuable, but derives its chief value from that which it represents, including but not limited to: stocks, bonds, mutual funds, money market funds, loans, notes, and certain accounts receivable. It is an annual tax based on the market value as of Jan. 1. The return can be filed as early as January and is late if postmarked after June 30. Discounts apply for early payment; penalties and interest apply for late payments.

► **Most businesses are subject to sales and use tax, discretionary sales surtax, unemployment tax, corporate income tax and intangible personal property tax.** If your business is required to collect sales tax, you must register as a sales and use tax dealer before you begin conducting business in Florida.

Source: Florida Department of Revenue (800-352-3671; [www.myflorida.com/dor](http://www.myflorida.com/dor))

### Did You Know?

Tax information and forms are available at [www.myflorida.com/dor](http://www.myflorida.com/dor). To speak with a Department of Revenue representative, call Taxpayer Services, Monday through Friday, 8 a.m. to 7 p.m., at 800-352-3671.

***MOVE***



# Your Moving-In Checklist

## Two Months Before You Move

- ☐ Obtain a floor plan of your new home and decide what household items you want to keep.
- ☐ Inventory all household goods. If possible, take pictures of or video your belongings. Record serial numbers of electronic equipment.
- ☐ Solicit estimates from at least three moving companies.
- ☐ Contact your homeowners' insurance agent to determine whether your possessions are covered when moving.
- ☐ Establish a file for all moving papers and receipts.
- ☐ Arrange to transfer children's school records.
- ☐ Choose a mover.
- ☐ Hold a moving/garage sale and/or donate items to charities.

## One Month Before

- ☐ Begin search for healthcare professionals in your new location. Ask your current medical professionals for referrals. Obtain medical and dental records and prescriptions.
- ☐ Fill out the change of address card at your local post office.
- ☐ Fill out the IRS change of address form.
- ☐ Send your new address to friends, relatives, insurance agents and credit card companies. Update magazine subscriptions.
- ☐ For self-moves, reserve a truck or trailer. Obtain necessary moving supplies: boxes, twine, labels, etc.
- ☐ Start packing!
- ☐ If your mover is doing the packing, arrange for it to be done one or two days before loading begins.
- ☐ Gather valuable personal papers that you may need at your destination location, including financial records, medical and dental records, school records, birth certificates, etc.
- ☐ Make travel plans and arrange any motel or other reservations.
- ☐ Set up a bank account in the new city.
- ☐ If applicable, check into the laws and requirements of your new city and state regarding home-based businesses, professional tests and certifications and business licenses.
- ☐ Make arrangements for transporting pets.

## Two Weeks Before

- ☐ Arrange to have utilities (gas, electric, phone, cable, water, etc.) disconnected in your present home, and connected at your new home.
- ☐ Ready car registration and insurance records for transfer.
- ☐ Notify the Florida State Motor Vehicle Bureau of your new address.
- ☐ If necessary, reserve apartment elevator for pickup and/or delivery dates.
- ☐ Dispose of all items too dangerous to move, including flammable liquids.
- ☐ If necessary, have your automobile serviced and ready for the trip.

Sources: American Moving and Storage Association and All-Moving.com



## One Week Before

- ☐ Transfer all bank accounts.
- ☐ Cancel newspaper delivery.
- ☐ Assure that you have enough medication to last at least two weeks. Have prescriptions forwarded to a pharmacy at your new destination.
- ☐ Buy traveler's checks.
- ☐ Make arrangements to pay for your move.
- ☐ Withdraw items and close safety deposit boxes.

## Two Days Before

- ☐ Have mover pack your goods (unless doing it yourself).
- ☐ Defrost and dry refrigerators and freezers to be moved.
- ☐ Set aside valuable items to carry with you, including jewelry, vital documents, money and valuable small items.

## Moving Day

- ☐ Be on hand to answer questions and give directions to movers and stay until they have finished loading.
- ☐ Accompany driver for inventory of your household goods.
- ☐ Complete information on bill of lading and carefully read the document before you sign it.
- ☐ Make sure you have your copies of the bill of lading and the inventory.
- ☐ Keep the bill of lading until your possessions are delivered, the charges are paid and any claims are settled.
- ☐ Before the van leaves your old home, take one final look to make certain nothing has been left behind.
- ☐ Give the driver directions to your new home.
- ☐ Notify the driver and the van line where you can be reached during the move.

## Delivery Day

- ☐ Be on hand to answer any questions and give directions. You must pay the driver before your goods can be unloaded. This is a federal requirement for interstate moves.
- ☐ Supervise unloading and unpacking.
- ☐ Check carefully for any damaged or missing items.
- ☐ Note on the inventory any damaged boxes or obvious damage to unboxed items before you sign anything.

**MOVE**

# Getting Settled

## HERE'S HOW TO GET UP AND RUNNING AS A NEW RESIDENT OF CENTRAL FLORIDA.

### HOW TO GET A DRIVER LICENSE

[www.hsmv.state.fl.us/html/dlnew.html](http://www.hsmv.state.fl.us/html/dlnew.html)

Florida law requires identification, proof of date of birth and Social Security number (if issued) from all applicants before they can be issued a driver license or identification card. Each U.S. citizen who applies for an original driver license or identification card must submit an:

- ▶ *original or certified U.S. birth certificate from one of the 50 states, one of the territories or the District of Columbia; or a*
- ▶ *valid U.S. passport; or a*
- ▶ *certificate of Naturalization*

Also, a secondary document that substantiates the primary document is required.

### HOW TO REGISTER YOUR VEHICLES

[www.hsmv.state.fl.us](http://www.hsmv.state.fl.us)

In the state of Florida, the law requires a motor vehicle to be registered within 10 days of the owner's either becoming employed, placing children in public school or establishing residency. Registering a motor vehicle goes hand in hand with the titling process.

### HOW TO REGISTER TO VOTE

<http://election.dos.state.fl.us/regtovote/regform>

In order to register to vote in Florida, a citizen must swear or affirm an oath and sign the voter registration application form. The online PDF form is one way to begin the registration process. If your application is complete and you qualify as a voter, the Supervisor

of Elections will mail you a registration identification card as official notification of your registration.

### To Register You Must

- ▶ *Be a U.S. citizen.*
- ▶ *Be a Florida resident.*
- ▶ *Be 18 years old (you may preregister if you are 17).*
- ▶ *Not be adjudicated mentally incapacitated with respect to voting in Florida or any other state at the time of your registration application.*
- ▶ *Not have been convicted of a felony without your civil rights having been restored pursuant to law.*
- ▶ *Not claim the right to vote in another county or state.*
- ▶ *Submit your valid Florida driver license number or Florida identification card number. If you do not have either of these, you must provide the last four digits of your Social Security number.*

### HOW TO CHANGE YOUR ADDRESS

[www.usps.com/moversguide/welcome.htm](http://www.usps.com/moversguide/welcome.htm)

Change your address online at the U.S. Postal Service's Web site. Remember to update your magazine subscriptions with your new address separately. Magazines will be forwarded for only 60 days.

### HOW TO REGISTER FOR ELECTRIC, NATURAL GAS, TELECOMMUNICATIONS AND WATER/WASTEWATER UTILITY SERVICES

[www.psc.state.fl.us/](http://www.psc.state.fl.us/)

To search for available service providers in your area, go to the Public Service Commission's Web site.



The Florida Department of Motor Vehicles offers numerous specialty license plates. Among them are the "Imagine" plate, which helps raise funds for the Florida Association of Food Banks, and a tribute to Florida's oceans.

***MOVE***



# The Truth About Central Florida

## THE GOOD, THE NOT-SO-BAD AND THE NOT-TOO-UGLY ...

### YES. METRO ORLANDO IS THE VACATION CAPITAL OF THE WORLD.

With almost 500 hotels and 113,000 guestrooms, the region offers more lodging options than nearly any destination across the globe. Accommodations range from luxury resorts and themed hotels to charming bed and breakfasts, economy hotels/motels and campgrounds. There are also more than 26,000 vacation home rentals available and more than 16,000 vacation ownership units.

### NO. ALLIGATORS AREN'T EVERYWHERE.

While it's true that alligators can thrive in retention ponds, lakes and swamps, they don't walk the streets (except in ultra-rare cases), and attacks on humans are quite infrequent. To be on the safe side, though, keep children and pets away from watersides, particularly at dusk and after dark.



### YES. HURRICANES BEAR WATCHING.

Given the busy seasons of 2004 and 2005, it wouldn't be wise to neglect the possibility of a hurricane, even in buffered metro Orlando. Hurricane season stretches June 1 to Nov. 30, with peak season in September. However, chances are, those two recent hurricane seasons can be considered worst-case scenarios for the region.



### NO. SHARKS AREN'T THE MENACES THEY'RE MADE OUT TO BE ON TV.

Unprovoked shark attacks along the coastline are, in reality, on the decline in recent years. Considering all the people at the beaches, shark attacks are rare.

## Did You Know?

- ▶ With more than 95 attractions in Orlando, it would take guests about 67 eight-hour days to visit every spot. Also, it would take you more than four years to eat in Orlando's 5,180 restaurants, if you ate in three each day. And, it would take 902 football fields laid side-by-side and end-to-end to completely fill the 52 million square feet of retail shopping space in Orlando.
- ▶ The lighthouse icon towering 130 feet over the main entrance to Universal Studios' Islands of Adventure is actually inspired by the Pharos Lighthouse of Alexandria, Egypt — one of the Seven Wonders of the World, which was constructed in 350 B.C. and fell during the 14th century.
- ▶ Seminole County is home to The Senator, the oldest and largest bald cypress tree in the world, standing more than 138 feet high with a diameter of 17.5 feet.
- ▶ The steel required for the north/south expansion of the Orange County Convention Center totaled 27,000 tons. In comparison, the Eiffel Tower took only 7.3 tons of steel. If the 1,454-foot-tall Sears Tower in Chicago was placed on its side, it would fit lengthwise inside the Orange County Convention Center's exhibition space — and that includes the antenna atop the Windy City icon.
- ▶ Orlando is the hometown of many famous faces, including Delta Burke of "Designing Women" fame, and actor and





**YES. RIPTIDES ARE DEADLY.** These powerful undertows in the ocean can sweep you away from shore. Swimmers often exhaust themselves by fighting the current as they struggle to return to shore. If you're caught in a rip tide, swim parallel to the shore until you're out of the current and then swim toward the shore.

### **NO. TERMITES AREN'T OUT OF CONTROL, NEITHER ARE FIRE ANTS.**

Having a termite inspection is a common practice when buying a home in Central Florida. Be sure to have your home treated if necessary and make sure you renew your termite bond each year. Similarly, look around for any grassy, sandy areas and you're likely to see an ant mound. Yet, the pests are treatable. Show caution and take action.

### **YES. LIGHTNING IS A MAJOR SUMMERTIME WEATHER ISSUE.**

With fast-moving storms, it's best to take precautions immediately when a storm is forecast. If you're caught in a storm, seek shelter or find a low spot away from trees, fences or poles.



**NO. LOVEBUGS DON'T BITE.** These pesky bugs, called lovebugs because they mate in flight, tend to swarm in May and September. They're harmless, though, except to your car. Clean them off vehicles quickly.

director Wesley Snipes. Before asking America to be his neighbor, the late Mr. Rogers' neighborhood was in Orlando. He graduated from Rollins College in Winter Park before going on to don those famous sweaters. Hollywood legends Buddy Ebsen and Anthony Perkins also graduated from Rollins.

- ▶ Many of today's most famous pop icons got their start in Orlando's entertainment industry. Britney Spears, Christina Aguilera, Justin Timberlake and JC Chasez of 'NSYNC all first earned their ears on Disney Channel's "The New Mickey Mouse Club," shot on location at Disney-MGM Studios. Keri Russell of "Felicity" also refined her acting

skills on the show. Joey Fatone of 'NSYNC and Kevin Richardson of The Backstreet Boys sang and danced their way to the top with the stage shows at Walt Disney World Resort and Universal Orlando.

- ▶ Former President Richard Nixon gave his famous "I am not a crook" speech at Disney's Contemporary Resort on Nov. 17, 1973, at a convention of newspaper editors.
- ▶ The St. John's River in Seminole County is Florida's longest at 342 miles and one of only a few in the northern hemisphere that runs north.

*Source: Orlando/Orange County Convention & Visitors Bureau Inc.*



## CENTRAL FLORIDA MOVE-IN GUIDE

**BEFORE YOU MOVE, CHECK OUT THESE IMPORTANT TELEPHONE NUMBERS AND WEB SITES TO HELP MAKE YOUR TRANSITION TO CENTRAL FLORIDA QUICKER, EASIER AND MORE CONVENIENT.**



### BREVARD COUNTY

**GENERAL INFORMATION:**  
321.633.2000  
[www.clerk.co.brevard.fl.us](http://www.clerk.co.brevard.fl.us)

**SCHOOL BOARD:**  
321.631.1911

**ELECTRIC SERVICE:**  
Florida Power and Light  
321.723.7795  
[www.fpl.com](http://www.fpl.com)

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
407.291.2500  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
BellSouth  
888.757.6500  
[www.bellsouth.com](http://www.bellsouth.com)  
KMC Telecom  
321.308.1000  
[www.kmctelecom.com](http://www.kmctelecom.com)

**AUTOMOBILE REGISTRATION:**  
321.984.4933

**VOTER REGISTRATION:**  
321.633.2124

### LAKE COUNTY

**GENERAL INFORMATION:**  
352.343.9888  
[www.lakegovernment.com](http://www.lakegovernment.com)

**SCHOOL BOARD:**  
352.343.3531  
[www.lake.k12.fl.us](http://www.lake.k12.fl.us)

**ELECTRIC SERVICE:**  
Florida Power and Light  
352.357.4136  
[www.fpl.com](http://www.fpl.com)  
Sumter Electric Cooperative  
352.357.5600  
[www.sumter-electric.com](http://www.sumter-electric.com)

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
352.245.2408  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
Sprint/United  
800.339.1811 [www.sprint.com](http://www.sprint.com)

**AUTOMOBILE REGISTRATION:**  
352.742.6165

**VOTER REGISTRATION:**  
352.343.9734  
[www.lakegovernment.com](http://www.lakegovernment.com)

### ORANGE COUNTY

**GENERAL INFORMATION:**  
407.836.3111  
[www.orangecountyfl.com](http://www.orangecountyfl.com)

**SCHOOL BOARD:**  
407.317.3200  
[www.ocps.k12.fl.us](http://www.ocps.k12.fl.us)

**ELECTRIC SERVICE:**  
Progress Energy  
407.629.1010  
[www.progress-energy.com](http://www.progress-energy.com)  
Orlando Utilities Commission  
407.423.9018  
[www.ouc.com](http://www.ouc.com)

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
407.291.2500  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
BellSouth  
888.757.6500  
[www.bellsouth.com](http://www.bellsouth.com)

**AUTOMOBILE REGISTRATION:**  
407.623.1102

**VOTER REGISTRATION:**  
407.836.2070

### OSCEOLA COUNTY

**GENERAL INFORMATION:**  
407.343.2200  
[www.osceola.org](http://www.osceola.org)

**SCHOOL BOARD:**  
407.870.4600  
[www.osceola.k12.fl.us](http://www.osceola.k12.fl.us)

**ELECTRIC SERVICE:**  
Kissimmee Utility Authority  
407.933.7777  
[www.kua.com](http://www.kua.com)  
Orlando Utilities Commission  
407.423.9018,  
[www.ouc.com](http://www.ouc.com)

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
407.847.8001  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
Sprint/United Telephone of Florida  
407.339.1811  
[www.sprint.com](http://www.sprint.com)

**AUTOMOBILE REGISTRATION:**  
407.343.4000

**VOTER REGISTRATION:**  
407.343.3900



### POLK COUNTY

**GENERAL INFORMATION:**  
863.534.6090  
[www.polk-county.com](http://www.polk-county.com)

**SCHOOL BOARD:**  
863.534.0500  
[www.pcsb.k12.fl.us](http://www.pcsb.k12.fl.us)

**ELECTRIC SERVICE:**  
Tampa Electric  
813.223.0800  
[www.tampaelectric.com](http://www.tampaelectric.com)

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
407.847.8001  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
Verizon 800.483.4000  
[www.verizon.com](http://www.verizon.com)

**AUTOMOBILE REGISTRATION:**  
863.499.2323 or  
863.678.4160

**VOTER REGISTRATION:**  
863.534.5888

### SEMINOLE COUNTY

**GENERAL INFORMATION:**  
407.665.0411  
[www.co.seminole.fl.us](http://www.co.seminole.fl.us)

**SCHOOL BOARD:**  
407.320.0000 [www.scps.k12.fl.us](http://www.scps.k12.fl.us)

**ELECTRIC SERVICE:**  
Florida Power & Light  
800.226.3545 [www.fpl.com](http://www.fpl.com)  
Florida Public Utilities Co.  
866.937.4427 [www.fpuc.com](http://www.fpuc.com)  
Sanlando Utilities 407.869.1919

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
407.291.2500  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
Sprint/United Telephone of Florida  
407.339.1811 [www.sprint.com](http://www.sprint.com)

**AUTOMOBILE REGISTRATION:**  
407.665.1000

**VOTER REGISTRATION:**  
407.665.7700

### VOLUSIA COUNTY

**GENERAL INFORMATION:**  
386.736.5902  
[www.volusia.org](http://www.volusia.org)

**SCHOOL BOARD:**  
386.734.7190  
[www.volusia.k12.fl.us](http://www.volusia.k12.fl.us)

**ELECTRIC SERVICE:**  
Florida Power and Light  
800.266.3545  
[www.fpl.com](http://www.fpl.com)

**CABLE SERVICE:**  
Bright House Networks  
Central Florida  
407.847.8001  
[www.mybriighthouse.com](http://www.mybriighthouse.com)

**TELEPHONE SERVICE:**  
BellSouth  
888.757.6500  
[www.bellsouth.com](http://www.bellsouth.com)

**AUTOMOBILE REGISTRATION:**  
386.238.3141 or  
386.424.2055

**VOTER REGISTRATION:**  
386.254.4690

### REGIONAL INFO

**GENERAL INFORMATION:**  
Orlando Regional  
Realtor Association  
407.253.3580  
[www.ortrealtor.com](http://www.ortrealtor.com)  
Orlando Regional  
Chamber of Commerce  
407.425.1234  
[www.orlando.org](http://www.orlando.org)  
[myregion.org](http://myregion.org)  
800.900.5315  
[www.myregion.org](http://www.myregion.org)  
Metro Orlando Economic  
Development Commission  
407.422.7159  
[www.business-orlando.org](http://www.business-orlando.org)  
Orlando Downtown  
Development Board  
407.246.2555  
[www.downtownorlando.com](http://www.downtownorlando.com)  
Orlando/Orange County  
Convention & Visitors Bureau  
407.363.5872  
[www.orlandoinfo.com](http://www.orlandoinfo.com)

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# It's a Small World

**COMMUNITY PARTNERSHIPS CREATE  
A SENSE OF FAMILY AND CAN  
MAKE YOU FEEL RIGHT AT HOME.**

*By Kevin Fritz*

It IS a small world, after all.

While Walt Disney World may claim ownership to an attraction it made famous with that moniker, the expression is also very apropos to the city of Orlando. You see, the secret is that Orlando is really just a small town posing as a big city. Its small-town charm and low degrees of separation blend well with major sporting events, concerts, the arts, plays, attractions and a million-plus people.

If you are new to Orlando, thinking of relocating or a long-time resident, one thing is certain: By joining one of the major business organizations in town, you will be connected and stay connected; you will be creating that hometown feeling; and you will be allowing yourself to thrive in your business. It is what makes Orlando special.

Take MOBA, an organization created a few years ago by the heads of the largest trade organizations in the city. The Metro Orlando Business Alliance — comprised of the Home Builders Association of Metro Orlando (HBA), Orlando Regional Realtor Association (ORRA), Orlando Regional Chamber of Commerce, Central Florida Hotel Lodging Association, Downtown Development Board, Metro Orlando Economic Development Commission (EDC), Orlando/Orange County Convention and Visitors Bureau, and Associated Builders and Contractors — represents about 25,000 companies and business professionals in Orlando. That's a voice that gets heard. When MOBA saw the need to back an initiative to help the public school system, it stepped up to the challenge by helping pass a tax referendum. Some of these same organizations have also joined forces with the EDC to further attract business and work as a collective entity to accomplish the tasks at hand.

Realizing partnerships were the means to an end in building a cohesive tomorrow for Central Florida, the Orlando Regional Chamber founded "myregion.org," an organization designed to get all the cities, municipalities, counties and towns to work in concert for common solutions to common issues such as transportation, water, schools, affordable housing and the like.

While collectively these organizations create a great atmosphere for business, separately they have helped shape this region into a thriving metropolis while keeping its charm intact. For example, ORRA founded and spearheads Art and Architecture, a locally grown, nationally acclaimed affordable housing initiative that creates attractive housing at affordable prices. The program's genius is in the detail: Each home is custom built. Its success, however, does not come to fruition without partnerships. Members of the HBA build the homes at cost, and local members of the American Institute of Architects donate the plans; a local time-share developer donates the furnishings, and local governments work with ORRA to create land trusts in order to keep the homes affordable for years to come.

Notwithstanding tackling issues in our community, partnerships in Orlando also create a sense of family. Many of them use word-of-mouth for services or share a business alliance to pool resources. Show up at a big event in the city, and you're bound to know somebody. Sometimes it's nice to go where everyone knows your name.

After all, it's a small world.

*Kevin Fritz is vice president of communications and marketing for the Orlando Regional Realtor Association.*

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