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Charlotte County

A FLORIDA COUNTY GUIDE · GULF COAST

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REGION

Gulf Coast

COMMUNITIES TO START WITH

**Punta Gorda, Port
Charlotte, Englewood**

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Charlotte Harbor, canal neighborhoods, boating and a smaller-city pace anchor this Southwest Florida county.

On August 13, 2004, Hurricane Charley came ashore near Port Charlotte as a Category 4 and flattened a great deal of this county. On September 28, 2022, Hurricane Ian made its second landfall near Punta Gorda.

What happened in between is the reason this county is worth understanding properly. After Charley, an enormous amount of Charlotte County was rebuilt — and it was rebuilt under building codes that were tightened again in 2007.

When Ian arrived, the difference showed. A contractor who worked through both put it plainly to the Washington Post: everything built to the 2007 code and beyond “pretty much was fine.” The buildings that had survived Charley without being upgraded were a different story — “quite a few places did get ravaged.” Charlotte High School, rebuilt after Charley to modern standards, came through Ian with barely any structural damage.

In most Florida counties you ask about schools, commute and taxes. Here, the first question about any house is what year it was built, and whether it was rebuilt after 2004.

That single answer tells you more about what you are buying than the kitchen, the roof color or the school zone. Two houses on the same street, at the same price, can be entirely different propositions depending on which side of Charley they sit on.

Ask it before you ask anything else, and get the answer in writing rather than from a listing.

Lifestyle: Boating · Harbor life · Relaxed pace

Charlotte County by the numbers

Population 2025 estimate	217,212	At the last full count 2020 Census	186,847
Growth since 2020	about 16%	Median age 2020 Census	60.2
Aged 65 and over	40.9%	Under 18	12.0%
Median household income	\$69,952	Median home value	\$328,900

Homeownership	83.8%	People per household	2.17
Average commute	26.9 minutes	Land area	680 sq miles
Water	178 sq miles		

This is one of the oldest counties in the United States, with a median age of sixty. Twelve percent under eighteen is among the lowest shares in the state, and the practical effect is fewer schools spread across 680 square miles — along with opening hours, services and local politics set by people who are not raising children.

Homeownership at nearly 84 percent means a thin rental market. Trying the area for a year before buying is harder here than elsewhere.

Communities to compare

Punta Gorda

Punta Gorda is the county seat and the county's only incorporated city, small and walkable with a historic downtown on Charlotte Harbor. Check where the nearest hospital now is before deciding — the city's own closed permanently at the end of 2024.

Port Charlotte

Port Charlotte is the county's largest community and is unincorporated, which catches people out on services and taxes. Ask what year any house here was built and whether it was rebuilt after Hurricane Charley in 2004.

Englewood

Englewood sits on the coast at the northern edge of the county and is split across the Sarasota County line, so two addresses a mile apart can sit in different counties. Confirm which county an address is actually in before you compare taxes or schools.

Questions to answer for Charlotte County

And the thing nobody will tell you

Punta Gorda, the county seat, no longer has a hospital.

ShorePoint Health Punta Gorda evacuated ahead of Hurricane Helene in September 2024 and took storm surge damage, then took more from Hurricane Milton. On December 19, 2024, it was announced that it would not reopen. It had been there since 1947 and had grown to 208 beds. Most of its staff transferred to Port Charlotte.

Losing a hospital redraws the map. Every address in the south of the county now sits further from emergency care than it did in 2024, and nothing about the house, the street or the listing will tell you so.

HCA Florida Fawcett Hospital in Port Charlotte, 238 beds and certified in stroke, cardiac and cancer care, is the main hospital serving the county now. ShorePoint Health Port Charlotte also remains.

If you are retiring here — and most people moving here are — drive from the actual address to the actual hospital, at the hour you would be making that drive in an emergency. Do it before you make an offer.

Where people live

Punta Gorda is the county seat and the only incorporated city in the whole county — a small, walkable, historic downtown on the harbor.

Port Charlotte is the largest community and it is unincorporated, which surprises people. Englewood sits on the coast to the north, shared with Sarasota County. Placida is further south toward the islands.

Nearly 21 percent of Charlotte County is water. Charlotte Harbor, the estuary at the center of it, is one of the most productive in Florida and it shapes almost every decision about where to live here.

What the storms did not do

They did not stop anybody coming.

Charlotte County grew about 16 percent between the 2020 Census and the 2025 estimate — roughly thirty thousand people — through Ian, through Helene, through Milton, through the insurance market that followed all three.

Read that both ways, because both are true. It tells you people who live here rate the place highly enough to rebuild it twice. It also tells you that demand here is not being priced by storm risk in the way an outsider might assume, and that the newest housing stock is newer, tougher and more expensive than the old for a reason.

Whether that is a bargain or a warning depends on which house you buy, and that brings you back to the only question that really matters here: what year was it built.

Places that reveal the county

Charlotte Harbor Preserve State Park

One of the largest state parks in Florida, wrapped around Charlotte Harbor itself.

Punta Gorda Harborwalk

A paved waterfront path of 2.3 miles along the Punta Gorda shore of Charlotte Harbor.

Charlotte Sports Park

The spring training home of the Tampa Bay Rays, at 2300 El Jobean Road in Port Charlotte.

Babcock Ranch Preserve

Sixty-seven thousand acres of the old Crescent B Ranch, bought by the state in 2006, with swamp buggy tours through Telegraph Swamp.

Fishermen's Village

A working dock from 1928 turned into a waterfront village of shops, a marina and villas in 1980.

Charlotte Harbor Environmental Center

Nearly three miles of trail at Alligator Creek, where fresh water and salt water meet, run by a nonprofit founded in 1987.

Peace River Botanical & Sculpture Gardens

Twenty-seven acres of native planting on the Peace River, with sculpture set through it and 840 feet of boardwalk.

Military Heritage Museum

A military museum that opened in a Fishermen's Village storefront on Pearl Harbor Day 2001 and now fills a former training building.

Ponce de Leon Park

A city park at 3400 Ponce de Leon Parkway on Charlotte Harbor, known for its sunsets.

Bayshore Live Oak Park

Ten acres of linear waterfront park on Charlotte Harbor, built in 2007, with piers and a kayak launch.

Peace River Wildlife Center

A nonprofit wildlife hospital and education center on the Charlotte Harbor shoreline, where the permanent residents can be visited.

Port Charlotte Beach Park

A county beach park from 1972 with a heated pool, a fishing pier, boat ramps and a rentable recreation center over the sand.

Beaches in Charlotte County

Always verify current parking, fees, water quality, lifeguard coverage and posted rules before leaving.

Englewood Beach

Blind Pass Beach

Port Charlotte Beach Park

Little Gasparilla Island Beach

Stump Pass Beach State Park

Manasota Key Beach

Palm Island Beach

Where these figures came from

US Census Bureau QuickFacts, Charlotte County, Florida. Population, age, income, home value, homeownership, household size, commute

Wikipedia, Charlotte County, Florida. 2020 count, median age, county seat, land and water area, communities, Charlotte Harbor Estuary, Hurricane Charley August 13, 2004, Hurricane Ian September 28, 2022

Washington Post, October 1, 2022. The 2007 building code and how the rebuilt stock performed in Ian, including Charlotte High School

Wikipedia, ShorePoint Health Punta Gorda. Opened 1947, 208 beds, evacuated for Helene September 2024, further damage from Milton, closure announced December 19, 2024, staff transferred to Port Charlotte

Wikipedia, HCA Florida Fawcett Hospital. 238 beds, Port Charlotte, certifications in stroke, cardiology and cancer