

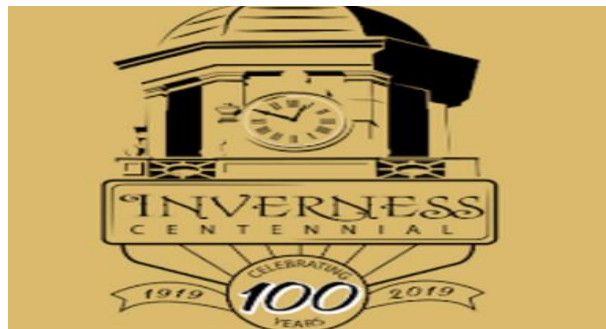
## **MARKET AREA ANALYSIS \***

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### **Inverness, Florida**

Inverness is a city in Citrus County, Florida, United States. As of the 2010 census, the population was 7,210 It is the county seat of Citrus County and is home to the Citrus County Courthouse and near the 10,950-acre Flying Eagle Preserve.

**Official City Logo**



\*The majority of the material contained in this section was obtained from :

1. Wikipedia Encyclopedia
2. City-Data.com/city/Inverness\_Florida
3. [www.tripsavvy.com](http://www.tripsavvy.com)
4. [www.inverness-fl.gov](http://www.inverness-fl.gov)
5. [www.tennesseeEncyclopedia.net](http://www.tennesseeEncyclopedia.net)
6. <https://www.bestplaces.net/climate/city/florida/inverness>

## History

The city of Inverness was originally named "Tompkinsville". Settlement of the area dates back to 1868. A. D. Tompkins, later known as "Uncle Alf", started the community. To attract newcomers to the town, he established mail service and helped erect the first sawmill in the county. He gave his brother-in-law, Frank M. Dampier, Sr., a lot to build a store, with Dampier becoming the first merchant in town. Dampier is credited with laying out the town and naming it Tompkinsville.

Not many years later, the town of Tompkinsville was sold to a firm in Jacksonville, and the name was changed to "Inverness". According to the late historian Mary McRae of Homosassa, Inverness got its name from a lonely Scotsman, far away from his home, who gazed upon the blue waters of the Native American-named Tsala Apopka Lake and thought the area looked like the headlands and lochs of Inverness in Scotland. *Inver* is a Gaelic word meaning "mouth of the river", and through the Scottish city flows the River Ness, originating from Loch Ness. Since the Florida city lies at the foot of one of the chain of lakes in Citrus County, Inverness seemed an appropriate name. Per official city documentation, Inverness was incorporated on September 18, 1919.

Over twelve downtown buildings have been recognized by the historic plaque program and are presently active places for business. Central Business Development grants have helped to retain the historic character of the city. In 1961 the historic courthouse downtown was used to film the courtroom scene of "Follow That Dream" featuring Elvis Presley.



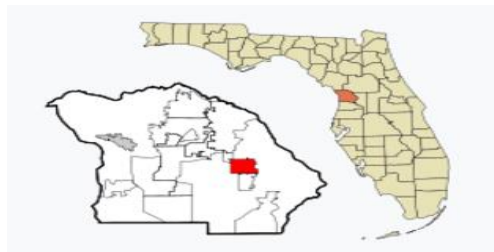
Historic Citrus County Courthouse with Clock in Cupola

The city has been designated a "Gateway Community" by the Florida Trail Association. Since 1995, Inverness has been recognized as a Tree City USA by the National Arbor Day Foundation and the US Forest Service. In 2009, Inverness was named "City of the Year" by the Forty and Eight, a national veterans' organization.

Whether a new resident or a visitor considering relocation to the City of Inverness, we think you will find their sense of community, city park facilities, miles of walking and bicycling trails, planned programs and activities provide fun for the entire family. Rich in natural resources and recreational opportunities, the City of Inverness attracts talent and tourists from all over the nation.

## Geography

Inverness is located in eastern Citrus County, on the western shore of the connected Tsala Apopka and Henderson lakes. According to the United States Census Bureau, the city has a total area of 7.7 square miles, of which 7.6 square miles is land and 0.08 square miles, or 1.01%, is water. Within the city are 330 acres of land reserved for passive and active park usage.

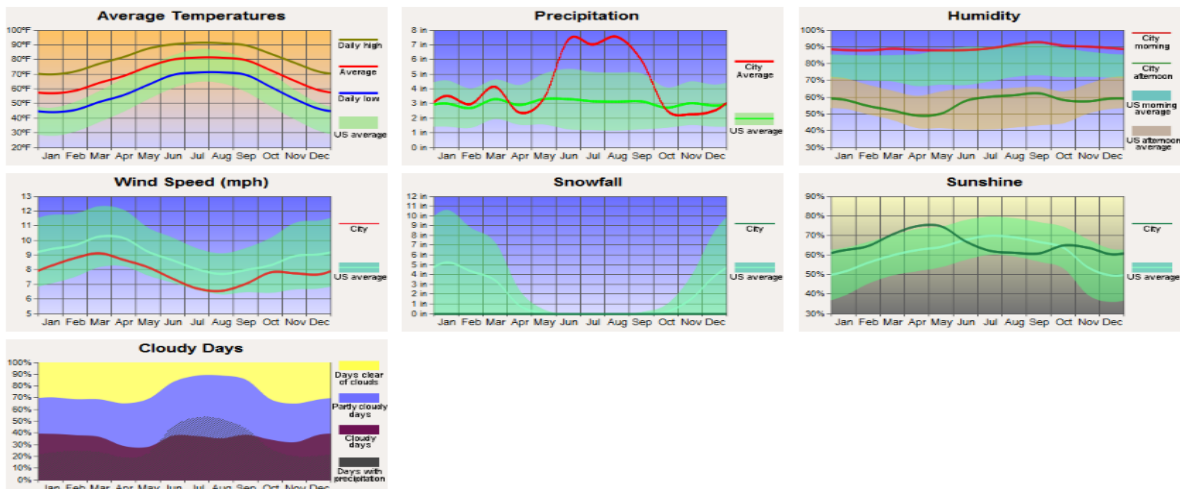


Location in Citrus County and the State of Florida

Nearest cities: Dunellon, Crystal River, Homassa Springs (largest community in Citrus County), and Ocala.

## Climate

### Average Climate in Inverness



Source: City-Data.com/city/Inverness-Florida

## Climate in Inverness, Florida

Inverness, Florida gets 52 inches of rain, on average, per year. The US average is 38 inches of rain per year.

Inverness averages 0 inches of snow per year. The US average is 28 inches of snow per year.

On average, there are 246 sunny days per year in Inverness. The US average is 205 sunny days.

Summer High: the July high is around 92 degrees

Winter Low: the January low is 45

## SPERLING'S COMFORT INDEX

Inverness ranks 72 out of 100

A higher score indicates a more comfortable year-round climate. The US average for the comfort index is 54. The index is based on the total number of days annually within the comfort range of 70-80 degrees.

## Demographics

As of the census of 2010, the racial makeup of the city was 92.93% White (non-Hispanic), 4.10% African American, 0.38% Native American, 0.54% Asian, 1.46% Pacific Islander, 0.77% from other races, and 1.19% from two or more races. Hispanic or Latino of any race were 3.05% of the population.

There were 3,190 households out of which 18.0% had children under the age of 18 living with them, 43.2% were married couples living together, 10.3% had a female householder with no husband present, and 43.4% were non-families. 38.8% of all households were made up of individuals and 24.3% had someone living alone who was 65 years of age or older. The average household size was 1.99 and the average family size was 2.60.

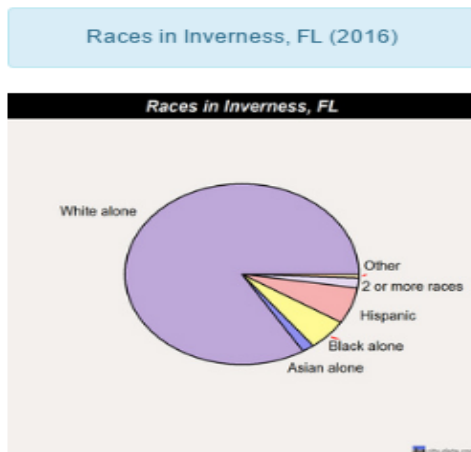
In the city, the population was spread out with 16.6% under the age of 18, 4.9% from 18 to 24, 19.3% from 25 to 44, 21.2% from 45 to 64, and 38.0% who were 65 years of age or older. The median age was 55 years. For every 100 females, there were 76.4 males. For every 100 females age 18 and over, there were 72.0 males.

The median income for a household in the city was \$26,604, and the median income for a family was \$35,342. Males had a median income of \$27,255 versus \$21,052 for females. The per capita income for the city was \$17,211. About 9.6% of families and 14.8% of the population were below the poverty line, including 27.5% of those under age 18 and 8.3% of those age 65 or over.

## Historical Population of Inverness, Florida

Historical population		
Census	Pop.	%±
1920	1,132	—
1930	1,215	7.3%
1940	1,075	-11.5%
1950	1,471	36.8%
1960	1,878	27.7%
1970	2,299	22.4%
1980	4,095	78.1%
1990	5,797	41.6%
2000	6,789	17.1%
2010	7,210	6.2%
<b>Est. 2016</b>	<b>7,347</b> <sup>[2]</sup>	<b>1.9%</b>

U.S. Decennial Census<sup>[9]</sup>



White alone	85.8%	6,388
Black alone	6.9%	517
Hispanic	3.0%	223
Two or more races	2.4%	179
Asian alone	0.5%	36
American Indian alone	0.1%	11

Source: City-Data.com/city/Inverness-Florida

## Economy

Inverness has an unemployment rate of 5.1%. The US average is 3.9%.

Inverness has seen the job market increase by 1.2% over the last year. Future job growth over the next ten years is predicted to be 29.0%, which is lower than the US average of 33.5%.

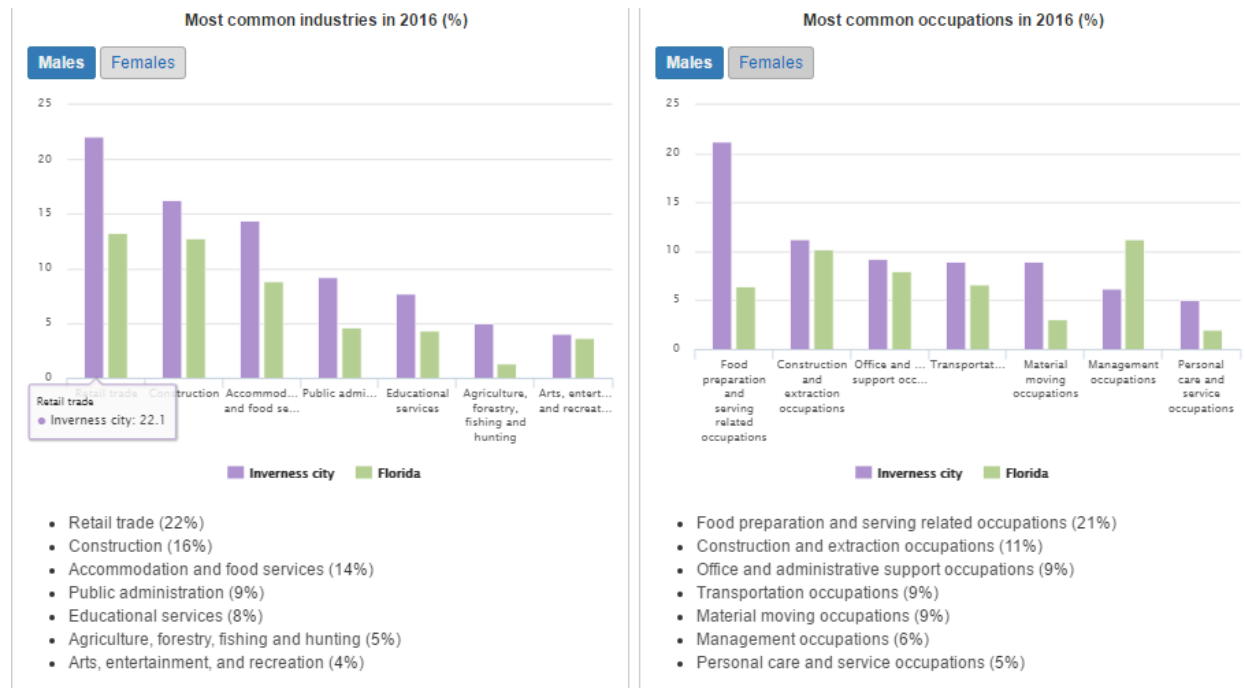
### Tax Rates for Inverness

- The Sales Tax Rate for Inverness is 6.0%. The US average is 7.3%.
- The Income Tax Rate for Inverness is 0.0%. The US average is 4.6%.
- Tax Rates can have a big impact when Comparing Cost of Living.

### Income and Salaries for Inverness

- The average income of a Inverness resident is \$18,528 a year. The US average is \$28,555 a year.
- The Median household income of a Inverness resident is \$28,143 a year. The US average is \$53,482 a year.

## Most Common Industries/Occupations by Males



## Most Common Industries/Occupations by Females



Source: [City-data.com/city/Inverness\\_Florida](http://City-data.com/city/Inverness_Florida)

## Inverness Economy Compared to United States

ECONOMY	Inverness, Florida	United States
<a href="#">Unemployment Rate</a>	5.1%	3.9%
<a href="#">Recent Job Growth</a>	1.2%	1.6%
<a href="#">Future Job Growth</a>	29.0%	33.5%
<a href="#">Sales Taxes</a>	6.0%	7.3%
<a href="#">Income Tax</a>	0.0%	4.6%
<a href="#">Income per Cap.</a>	\$19,309	\$31,177
<a href="#">Household Income</a>	\$26,857	\$57,652
<a href="#">Family Median Income</a>	\$40,562	\$70,850

## **Top Employers in Citrus County (Inverness is County Seat)**

### **No. 1 — Citrus County School Board: (2,300-plus employees)**

The district employs over 2,300 people, including teachers, support staff, and administrators, who provide services to over 15,000 students. There are 11 elementary schools, four middle schools, three high schools, a charter school and two alternative schools.

### **No. 2 — Citrus Memorial Hospital (1,000-plus)**

In July of 1957, Citrus Memorial Hospital was a one-story brick building that faced Highland Boulevard, a \$400,000 converted school building. It had 17,000 square feet of open floor space with 16 rooms, 25 beds for patients, a surgical suite, two labor rooms and a delivery room.

A new era began Oct. 31, 2014, when Tennessee-based Hospital Corporation of America (HCA) signed a 50-year lease for the hospital worth \$127 million.

### **No. 3 — Citrus County Board of County Commissioners (500-plus)**

It was the early 1880s when Florida's first citrus boom attracted farmers and developers to Citrus County. Among them was Austin Mann who, in addition to citrus, was active in the raising of cattle and sheep and formed a company to dig and operate canals on the east side of the county.

He was also active in politics and as the area's state senator, Mann guided through legislature the bill that created Citrus as a county in 1887. He selected Mannfield as the first county seat, and also platted the town of Inverness.

### **No. 4 — Seven Rivers Regional Medical Center (500-plus)**

Seven Rivers Regional Medical Center, a 128-bed general, medical/surgical acute care facility serving Citrus, Levy and South Marion counties, opened its doors in 1978. The medical center offers emergency, surgical, inpatient and outpatient services.

### **No. 5 — Duke Energy (500-plus)**

In Citrus County, Duke Energy has more than 500 employees, not including contractors, working from a variety of locations, including the Crystal River Energy Complex, Venable Street location, operations centers and other field offices, according to Duke spokeswoman Heather Danenhower.

Employee numbers can fluctuate depending on business needs.



## **No. 6 — Citrus County Sheriff (375-plus)**

Gov. Edward Perry signed into existence Citrus County in 1887 and the sheriff's office started up at that time. There are 351 full-time and 25 part-time employees. Four employees are listed as on-call status. Sheriff Mike Prendergast is the county's 12th sheriff.

## **No. 7 — Black Diamond Ranch (250-plus)**

Black Diamond was developed by Stan Olsen, who came to Citrus County in the 1980s and was impressed by this 1,320-acre property near Lecanto that is now called Black Diamond. The ranch was first settled by John Newell, an Ohio landowner, in the early 1930s and was purchased by John Taylor Jr., a citrus-packing magnate from Largo in the 1940s. Impressed by the natural attributes of the land, Taylor named it Black Diamond Ranch after a premium grapefruit of the same name. Olsen bought the property in 1984 and developed it.

## **No. 8, 9 and 10 — Walmart Supercenter in Homosassa, Walmart Supercenter in Lecanto, Walmart Supercenter in Inverness (250-plus per store)**

On July 2, 1962, Sam Walton opened the first Walmart store in , Arkansas. The first Walmart Supercenter opened in 1988 in Washington, Missouri. The supercenters combine general merchandise and a full-scale supermarket.

## **Transportation**

### **Major Highways**

U.S. Route 41 is the main north-south road through Inverness, leading north 17 miles to Dunnellon and south 21 miles to Brooksville. The main east-west road is State Road 44, leading west 17 miles (27 km) to Crystal River and east 15 miles to Interstate 75 near Wildwood. The two roads join to form Inverness' Main Street from Talmage Avenue to Highland Boulevard. Other county roads include County Road 581 and County Road 470.

### **Airports**

Inverness Airport is a public use airport located two nautical miles southeast of the central business district of Inverness, a city in Citrus County, Florida, United States. The airport is owned by Citrus County and contains an aviation unit of the Citrus County Sheriff's Office.

The nearest major airport is Tampa International Airport. This airport has international and domestic flights from Tampa, Florida and is 75 miles from the center of Inverness, FL.

Another major airport is Orlando International Airport, which has international and domestic flights from Orlando, Florida and is 79 miles from Inverness, FL.

Gainesville Regional Airport has domestic flights from Gainesville, Florida and is 80 miles from Inverness, FL.

St. Petersburg-Clearwater International Airport has domestic flights from Saint Petersburg, Florida and is 85 miles from Inverness, FL.

Orlando Sanford International Airport has international and domestic flights from Sanford, Florida and is 96 miles from Inverness, FL.

Daytona Beach International Airport has domestic flights from Daytona Beach, Florida and is 122 miles from Inverness, FL.

## **Trains**

The nearest train station is Amtrak which is 19 miles away in Wildwood, Florida.

## **Bus Stations**

Greyhound Bus Lines has stops in Crystal River, Brooksville, Spring Hill, and Ocala.

## **Local Public Transportation**

Citrus County Transit is committed to providing safe, secure, clean, and reliable transportation services to all residents and visitors.

Whether you need a ride to work, school, shopping, appointments or recreational activities, the Orange Line (Deviated Fixed Route) has a way to get you there. The Orange Line (Deviated Fixed Route) is in the business of connecting people and helping people become more self sufficient. Paratransit operates a shared ride, door-to-door service, based on reservations and pre-set schedules.

## **Education**

Inverness has 8 schools: 6 public schools and 2 private schools

The city is served by Citrus County Schools. Residents are divided between Inverness Primary, Pleasant Grove Elementary, and Hernando Elementary. All residents are zoned to Inverness Middle School, and Citrus High School.

## Colleges near Inverness

College	Location	Distance from Inverness
<b>Taylor College</b> Enrollment: 166 Tuition:\$10,418	Belleview, Florida	22 miles from Inverness center
<b>College of Central Florida</b> Enrollment: 7,151 Tuition:\$2,570	Ocala, Florida	25 miles from Inverness center
<b>Beacon College</b> Enrollment: 348 Tuition:\$37,788	Leesburg, Florida	28 miles from Inverness center
<b>Lake Sumter State College</b> Enrollment: 4,881 Tuition:\$3,172	Leesburg, Florida	33 miles from Inverness center
<b>Saint Leo University</b> Enrollment: 13,099 Tuition:\$22,220	Saint Leo, Florida	35 miles from Inverness center
<b>Pasco Hernando Community College</b> Enrollment: 11,947 Tuition:\$3,155	New Port Richey, Florida	43 miles from Inverness center
<b>Trinity College of Florida</b> Enrollment: 189 Tuition:\$16,340	Trinity, Florida	49 miles from Inverness center

## Parks

### Whispering Pines Park

Looking for a park with free admission and fun for the whole family? You need not look any further than Whispering Pines City Park. This 290-acre park complex, located only minutes from downtown and nestled among pine and hardwood trees, boasts active recreation in a pristine setting.

Located off Forest Drive, the park is open 7 days a week, excluding Thanksgiving and Christmas Day. Hours are 7:00am to 09:00pm daily.

Amenities at park:

- Picnic Area
- Children's Playground
- Water playground
- Swimming Pool -
- Tennis, racquetball and basketball courts
- "Pickleball in the PInes" is now located at tennis courts.
- Walking, hiking & mountain biking trails -.
- Disc Golf - An 18 hole disc golf course winds its way through the trees and hills of the park. Discs, score cards, map and information about the game are available at the Administration building or at the pool during public swim hours.
- Dog Walking - Dogs are welcome, as long as they are controlled and on a leash.

Within the City of Inverness, there are over 300 acres of park facilities in operation, offering activities for all ages. While the larger facilities house most of the amenities, there are small neighborhood parks sprinkled throughout the city limits perfect for picnics or a short outside getaway.

### City Parks sponsored activities:

Activity	City Park/Facility
Fish from Land	Wallace Brooks, Cooter Pond
Canoe/Kayak launch	Cooter Pond (Mill St), Wallace Brooks shoreline
Motorized Boat	Hwy 44E Boat ramp; N Apopka boat ramp
Walking/Jogging/Bicycling	Whispering Pines, Liberty, Wallace Brooks
Walk the Dog**	Leashed dogs permitted throughout our Parks
Children's Playground	Wallace Brooks, Whispering Pines
Swimming Pool, Water playground	In season at Whispering Pines
Classes	Whispering Pines
Volleyball (sand) courts	Liberty
Tennis, racquetball & basketball courts (lighted for evening play)	Whispering Pines
Shuffleboard courts	Wallace Brooks
Disc golf	Whispering Pines
Athletic fields (baseball, softball, kickball, flag football, etc)	Whispering Pines
Picnic	Any City park

### Arts/Culture

Within historic downtown Inverness there are two art galleries, a theater and a museum. There's also many historical building in the downtown such as the Old Courthouse Heritage Museum and the Masonic Building.

#### Valerie Theatre

The restored 1920s movie house, the Valerie Theatre, came back to life in 2015. Today the Valerie Theatre is showing Sunday classic movies and offers live entertainment throughout the year. The Valerie Theatre was built in around 1926 during the silent movie era. The first film shown, "the Only Woman" and the last film shown before it was refurbished was "the Untouchables" in 1987. In the old days, movie tickets were 25 cents for adults. In 1962, daily clips from the movie "Follow That Dream" were viewed with Elvis in attendance. The building remained vacant from 1987 until the City purchased it in 2009. A grand reopening was held for the Valerie Theatre Cultural Center in June 2015.



Valerie theater in Inverness

While most of the buildings you see here at the Villages of Citrus Hills are brand new and state-of-the-art, we are literally surrounded by Old Florida towns that are overflowing with historical significance. One popular local attraction that specializes in taking visitors back in time is the amazing Valerie Theatre in Inverness.

Whether you are attending a live performance or viewing a classic film, the Valerie is one of the most breathtaking theaters you will find anywhere. Located right in the heart of downtown Inverness, the theatre holds a special place in the hearts of just about everyone who lives nearby.

### **The Old Courthouse Heritage Museum**

The Old Courthouse Heritage Museum served as the County's courthouse from 1912 to 1978. Today it is home to the Citrus County Historical Society and the County's Historical Resource Officer. Permanent exhibits in the Old Courthouse Heritage Museum include displays and artifacts devoted to Citrus County's pre-history and its pioneer days, and to more recent developments, such as the impact of the citrus and film industries on Central Florida. Traveling exhibits, such as Florida Cowboys: The Last Frontier, come to the museum on a regular basis. The Museum Store offers hard-to-find books about Florida history, ecology, and geology, as well as gift items. Don't miss the second floor where Elvis filmed his ninth movie, "Follow That Dream" in the courtroom. The historical society hosts many talks and musical events throughout the year.



Old Courthouse Heritage Museum

### **The Creation Station**

The Creation Station is a creative art studio that is open to the public and offers specialty events for upcoming holidays and pop culture happenings. Make your own pottery, paint, design a mosaic and more.

### **The Art Affair Gallery**

The Art Affair Gallery features owners John and Rosie Blowers' artwork, painting, jewelry, glass, leather, local potters, metal sculptures, photographers & more.

## WHAT TO DO IN INVERNESS, FL

By Greg Hamilton

Back in 1891, when a group of people intent on changing the Citrus County seat from Mannfield to Inverness came calling, the clerk of court — Capt. W.C. Zimmerman — stubbornly refused to budge.

So, the Inverness crowd lifted him up in his chair, put him in a wagon and hauled him about 10 miles east to their hamlet.

Zimmerman should have thanked his impromptu porters because Mannfield soon became a ghost town. Inverness has blossomed into one of Florida's hidden treasures.

Located on the scenic Tsala Apopka chain of lakes about an hour or so west of Orlando and the same distance north of Tampa, Inverness — named by a homesick Scotsman — has a bit of anything a visitor could want.



The Historic Citrus County Courthouse in Inverness is where, in 1961, Elvis Presley filmed "Follow That Dream."  
- Citrus County CVB



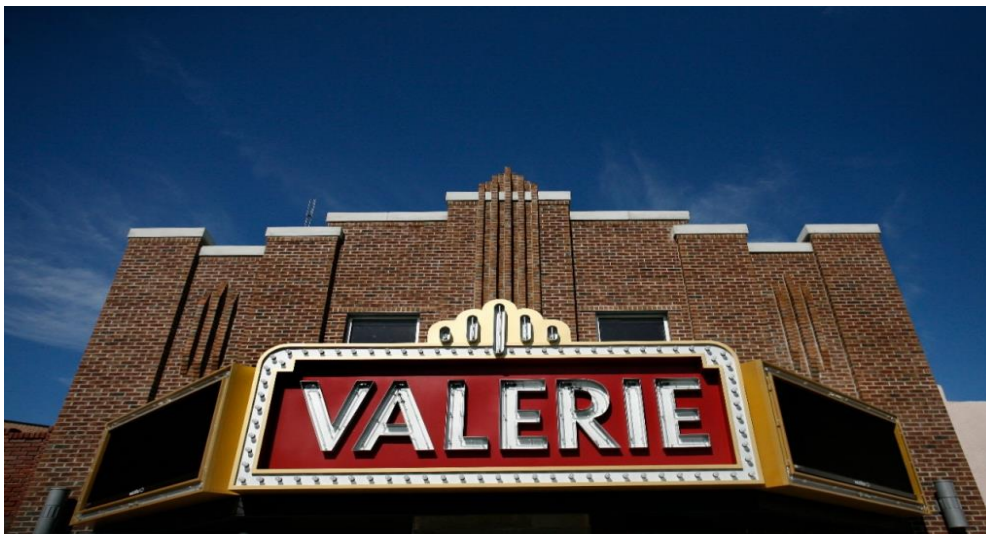
People enjoy the pedestrian-friendly downtown in Inverness, centered by the Citrus County Courthouse.  
- Brad McClenny for VISIT FLORIDA

### **What to Do in Inverness: Downtown**

Tree-lined streets of old Florida homes that all seem to end at a lake, a pedestrian-friendly diamond-shaped downtown anchored by the restored 1912 Historic Courthouse, kitschy antique shops and delightful dining spots make this a town that continually surprises.

The courthouse, where Elvis Presley filmed scenes for his 1961 movie “Follow That Dream,” is steps away from a modern City Hall that boasts plug-ins for electric vehicles.

Visitors rolling in on State Road 44 from Orlando are greeted by the towering water fountain in Cooter Pond, one of many civic improvements that include a boardwalk at the lake and a gazebo downtown.



The historic Valerie Theater is being restored.  
- Brad McClenny for VISIT FLORIDA



The 1926 Valerie Theater on the courthouse square, where locals once marveled at the advent of “talkie” movies, is being restored as a cultural arts center. As part of its "Going Green" initiative, Inverness will build a canoe/kayak launch at a lakeside park complete with a floating dock and storage so people can lock up their watercraft and head into town for a bite.

### **What to Do in Inverness: Fishing & Boating**

You’re never far from a lake in Inverness, which draws anglers from all over central Florida dreaming of lunker bass. Most mornings, you can see rowing teams silently gliding along the glassy water in the pre-dawn mist. Stroll along the boardwalk at Lake Henderson, peer into the tea-colored water and watch the fish and turtles — cooters, as they’re called around here — scooting among the old growth cypress trees.

The cooters brought national attention to Inverness in 2004 when Ed Helms and a crew from The Daily Show — alerted by a newspaper column — dropped in to film a segment on the town’s fledgling Cooter Festival. The segment was highlighted by townspeople who didn’t realize that to folks elsewhere, cooter is a cute euphemism for a certain female body part. The video continues to be a YouTube sensation.

The short walk around the lake brings you to a park that offers a fishing pier, a playground for youngsters and shuffleboard courts for the young at heart.

The more adventurous visitor can head a short distance from town and climb aboard an airboat for a heart-racing tour of the Withlacoochee River — hold onto your hat.



Zac Goldstein, 8, fishes in Hendeson Lake from the pier at Wallace Brooks Park in Inverness.  
- Brad McClenny for VISIT FLORIDA



Coach's Pub & Eatery is only one of several places to eat in downtown Inverness, which also offers a range of eating fares.

- Brad McClenny for VISIT FLORIDA

## Where to Eat & Drink

By now, you'll be hungry so head over to Coaches Pub & Eatery for a sandwich, a mountain of wings and a cold beer — maybe shoot a game of pool. During the day, Little Italy offers sandwiches and home-baked Italian cookies and pastries. But the eatery really sparkles on special occasions when the owners set up an intimate dining room for an after-hours, all-night sumptuous Italian dinner where the brothers double as waiters and sing opera arias between the many courses. Don't be surprised if a wedding proposal — or even a marriage ceremony — breaks out.

More in the mood for local fare? Sit at an outdoor table at Stumpknockers and tuck into all-you-can-eat catfish. Duck inside and check out the stuffed deer, foxes, bass and other natural decor lining the walls and the ceiling.

Around the corner, step inside the Pine Street Pub and be transported to a cozy Irish pub. Have a Guinness or drop by on the one night each week when local brewers take over the taps and serve up their own blends.

For a more upscale or romantic night out, visit the McLeod House Bistro. Built in restored mansion, the private dining rooms, open deck and imaginative menu will provide plenty of new memories.

## Outdoor Adventures

With so much eating and drinking going on, you may be looking to burn off some calories. Fortunately, Inverness is home to one of the finest small-town recreation complexes in the state. Whispering Pines Park is 290 acres of baseball, soccer and football fields; hiking, running and

biking trails through the woods; tennis, basketball and racquetball courts; campsites, picnic pavilions, a kids' splash park and an Olympic-sized swimming pool.

Bring your bike because the Withlacoochee State Trail courses through downtown Inverness, inviting bicyclists, joggers and roller-bladers.

If golf is more your speed, seven public golf courses are within a half-hour drive of downtown so you will know what to do in Inverness, Florida.

It is soon obvious why Citrus County is considered the heart of the Nature Coast. With seven rivers in the county and the 43,000-acre Withlacoochee State Forest available, there are no excuses for not getting out and having fun. Two-legged adventurers can try hiking, birdwatching or camping; miles of horse trails lead to Tillis Hill, a mecca for equestrians from throughout central Florida. Access to the miles of trails is limited during hunting season.

The fun doesn't end at the city limits. Head south on U.S. 41 and spend a wild Saturday night at the Citrus County Speedway, where local gearheads build and race cars. Most weekends offer features such as Figure 8 demolition derbies involving school buses, pickups hauling boats on trailers and lawn tractors races on an oval asphalt known as The Friendliest Track in the South.

For a much quieter activity, visit nearby Fort Cooper State Park, where a small contingent of U.S. soldiers survived a siege during the Second Seminole War.

### **Visit Floral City**

Highway 41 winds its way to Floral City, a single-stoplight town that in the early 1900s had a bigger population, fueled by phosphate mines and timbering. Pull off the road into Ferris Groves and sample all things connected to locally grown oranges and strawberries.

Visitors will soon notice that the vehicles around them have changed. On the weekends especially, classic cars from the area's numerous clubs cruise the winding tree-lined country roads on their way to car shows or simply to show off their gleaming prides.

Sharing the meandering two-lane blacktop are herds of weekend warrior motorcyclists who have escaped from the clogged city streets to let their steel horses run in the fresh air.

Besides a love of their rides, both species of motorists share another passion — they all seem to end up at Sleepy Hollow, an outpost deep in the woods outside of Floral City, for some pub grub and a cold beer .

Any weekend is worth a stop in Floral City for a taste of history or to stop in the antique shops around the one intersection — but some are better than others. You'll know if luck is with you about a half-mile outside of town when your mouth starts watering.

From time to time, the members of the Mt. Carmel Baptist Church fire up their grills and the sweet aroma of barbecue wafts over the quiet burg. Get in line and get your fill.

It's a fitting way to wrap up a relaxing step back into unhurried Old Florida, where folks still have front porch swings and they know what to do in Inverness, Florida.

###

## Withlacoochee State Trail



The Withlacoochee State Trail offers many recreational activities, including jogging, biking, walking and horseback riding. Pick the speed and the distance to go along this 46-mile paved path, or plan a multi-day adventure, the better to see the many scenic areas and variety of wild and plant life that call it home.

Some of the most interesting sights along the trail are the towns and communities that it passes along its way. Five main trailheads and numerous points of interest feature destinations such as the remains of a 19th century fort to the small but bustling trail towns of Floral City and Inverness. Keep an eye out for blockhouses, mileposts and whistle markers, all remnants of the former railroad line along the trail corridor.



Citrus Springs and the Gulf Junction Trailhead make up the first jumping off point on the trail's northern end. Close to the larger population center of Dunnellon, these two trailheads function as a slightly quieter but consistently used trail entrance. Wildlife is commonly seen along this section, which is shaded and relaxing.

The next major stopping points are the city of Inverness and Fort Cooper State Park, approximately 16 miles south of Gulf Junction. Inverness is a favorite with its beautiful downtown area that pays homage to the trail's history as a railroad. Fort Cooper State Park contains the ruins of a fortification that protected wounded Army soldiers from Indian attack during the Second Seminole War. Over six miles of hiking trails offer some of the best birding and wildlife viewing in Citrus County, as well as recreational opportunities at Lake Holathlikaha.



Continuing south, travel a pleasant four miles to the next major stop in Floral City. A brand-new rest facility and charming gazebo welcome you to this quaint hamlet. Bike shops, restaurants, and small convenience stores are located just a few feet off the trail, where travelers can enjoy a cold drink and friendly conversation with other trail-goers.



The final section of the Withlacoochee State Trail travels through a long and uninterrupted stretch of natural area, one of the premier sections of the trail. Bordered by ranches and rural homesteads, the trail runs first through the Withlacoochee State Forest, declared as one of the "10 Coolest Places You've Never Been in North America" by the World Wildlife Fund.

Croom Wildlife Management Area alternates between mixed hammocks and more open sand scrub areas with fewer people to be seen.

After emerging from the Croom W.M.A., it's three more miles to the heavily-used Ridge Manor Trailhead with large parking access areas and a great meeting spot for cycling groups. The trail ends at the town of Trilby where the foundations of the original train station, built circa 1900, remain.

Whether you conquered the trail in one triumphant trip, or explored it over several shorter excursions, make sure you take the time to stop and enjoy the sights along the way. From Gulf Junction to the Owensboro Trailhead, the Withlacoochee State Trail has so much to explore.

## **Article on Retirement in Inverness**

### **Inverness ranked fifth best place to retire in Florida**

By Michael D. Bates

May 31, 2019



Liberty Park, shown in this aerial photograph, is part of an extensive city park system that helps support many of the activities Inverness organizes and hosts annually.

MATTHEW BECK/Chronicle

If you're a retiree living in Inverness, you're smack dab in one of the most desirable places to retire in all of Florida.

SmartAsset ranked Inverness the fifth best place to retire in Florida — more desirable even than such beach destinations like Venice and Sarasota.

It might not be a beachside city, but what it does have, according to SmartAsset, is plenty of recreational opportunities, medical facilities and other amenities that seniors crave.

“We are pleased the report identifies us that high on the list, but it is also a result of decades of work,” Inverness City Manager Frank DiGiovanni said. “It’s a good feeling.”

DiGiovanni credits the high ranking to the city’s investment to continually improve Inverness.

SmartAsset, a financial technology company, puts out the rankings every year. Last year, Inverness placed seventh.

The city scored high marks in three key categories — tax-friendliness, recreation, access to medical care and social life.

The presence of Citrus Memorial Hospital, pictured in July 2017, is one reason Inverness is attractive to retirees, according to City Manager Frank DiGiovanni.

#### MATTHEW BECK/Chronicle

Naples, New Port Richey, Orange Park and Brooksville (in Hernando County) ranked ahead of Inverness.

Vero Beach, Stuart, Venice, Sarasota and Sun City Center finished the top 10.

Inverness has one of the lowest tax burdens of all Florida cities at 13.7%.

SmartAsset derived that number by used the model of a typical retiree earning \$35,000 annually (from retirement savings, Social Security or part-time employment) and spending their disposable income on taxable goods.

The study then determined the number of doctors’ offices, recreation centers and retirement centers per thousand residents in each area.

In Inverness’ case, there are 10.1 doctors’ offices per 1,000 people and has a major hospital — Citrus Memorial Hospital.

There are 1.1 recreation centers per 1,000 and 0.8 retirement centers per 1,000. Granted, those are not huge numbers. But the city makes up for it by having a large number of meet-up spots for the 58.97% senior population, according to SmartAsset.

John Pricher, director of the Citrus County Visitors Bureau, said the report is free advertising for the the entire county.

“People will see this and either come because they are looking to move here or (thinking) it might be fun,” he said.

Pricher said the report will be shared on social media and entice not only potential retirees, but also tourists who believe there’s something good going on here. The entire county benefits because people are patronizing local restaurants and businesses and spending money locally, he said.

## **How We Determined the Best Places to Retire**

To determine the best places to retire in Florida, we weighed a number of factors. We looked at the tax burden, figuring out how much of your retirement savings would be eaten up by [taxes](#) each year. Knowing that quality medical care is always important for retirees, we also considered the number of

medical centers in a particular city. Many seniors look for a good community of fellow retirees in their new home, so we also looked at the number of recreation centers and retirement communities in each city. Finally, we looked at the percentage of senior citizens in each community. After all, a city with a lot of fellow retirees is likely to be a good destination for retirees. We compiled all of that data to rank the cities in the state. Below are the 10 best places to retire in Florida.

## 1. Naples

Naples isn't just the best place to retire in Florida. It is also the [best place to retire in the south](#) and in the nation. The city is located in the southwestern portion of the state, right on the coast of the Gulf of Mexico. Naples ranks especially well for its number of medical centers, with more than 28 per 1,000 residents. It is also so senior-friendly that a remarkable 51% of its population is seniors. The town also has a tax burden of just 14.60%, which is higher than the tax rate in some other states but tied for the lowest compared to other cities on this list. With ample golf courses and other recreation activities, Naples presents a great option for those looking to live in Florida.

## 2. New Port Richey

This town in the Tampa-St. Petersburg area is another locale within spitting distance of the Gulf of Mexico. It's also close to a major city, which means access to cultural attractions like museums and professional sporting events. New Port Richey has plenty of recreation facilities, medical centers and retirement communities. It does have a tax burden of 15.60%, which ties it with a number of other cities on this list for the highest tax burden. Still, Florida is one of the [best states to retire for taxes](#). All in all, New Port Richey's offerings make it not just a great place to retire in Florida, but also the seventh-best place to retire in the country, according to our formula.

## 3. Orange Park



Orange Park is the highest-rated inland city on our list of the best places to retire in Florida. The city is situated near Jacksonville, and with a population of less than 10,000, it would surely appeal to those who prefer small-town living. It is the second-ranked city on this list for medical centers. The small size of the community does mean that some of the amenities available in other cities might not be as extensively offered here. For instance, Orange Park ranks second-to-last on this list for the number of retirement communities and in the middle of the pack for recreation centers. Still, Orange Park is the 10th-best city to retire nationwide, according to our calculations.



## 4. Brooksville

Located about an hour north of Tampa, Brooksville is another good option for those looking for a small-town feel, as it has a population of less than 8,000. The town has a decent number of medical centers and falls toward the middle of this list in terms of both recreation centers and retirement communities. Its tax rate is 15.10%, and seniors account for about 27% of the town's population. There are many historic homes in the town. Brooksville ranks in the top 15 places to retire nationally.

## 5. Stuart

Stuart, located less than an hour north of West Palm Beach, is the highest-ranked city on this list that's located on Florida's Atlantic coast. It's also right outside of Port St. Lucie, famous as the spring training home of the New York Mets, so any New Yorkers thinking of seeking warmer weather for their retirement may find something they like here. Stuart has the third-highest number of recreation centers on this list. On the other metrics we used, it mostly falls towards the middle of this list. For instance, it has nearly 14 medical centers and 0.50 retirement centers per 1,000 residents.

## 6. Vero Beach

As the name suggests, Vero Beach is an oceanside town on the Atlantic coast of Florida. It ranks in the top 15 for the best places to retire in the country, driven largely by its high number of recreation centers. Vero Beach has the second-most recreation centers of any Florida city on this list. It also has the third-most retirement communities on this list, and with 28% of the population being seniors, you'll have no trouble finding a community. The beaches make the area a popular tourist attraction, so it will also be easy to get your family to visit.

## 7. Inverness

Inverness, which is also ranked in the top 15 place to retire nationally, may not be along either of Florida's coasts, but that doesn't mean it isn't near water. The town sits near the almost 11,000-acre Flying Eagle Preserve. The town is tied for the lowest tax burden on this list at just 14.60%. Again, this is not as low as the tax rates in some other states, but it's not bad overall. Inverness does rank fairly low for number of retirement communities and recreation centers. However, with 35.60% of the population being seniors, there likely won't be a problem meeting other retirees.

## 8. Venice



Venice is the town for shark lovers. This city is known as the “shark’s tooth capital of the world,” and it

hosts an annual Shark's Tooth Festival. Fossilized dentures aside, the Gulf Coast city ranks towards the middle in most of our metrics. The town has 0.61 retirement communities per 1,000 residents. It does rank second-to-last on the list for medical centers, with just 7.15 medical centers per 1,000 residents. It has a very high percentage of seniors, who account for 58.80% of its population, showing that folks in their twilight years certainly enjoy the coastal town, and perhaps occasional shark's tooth festivities.

## 9. Sarasota

Located south of Tampa, Sarasota ranks about average for most of our metrics. It does have a relatively high tax rate of 15.60%, but it also has a good number of medical centers and recreation centers. The city also has its own ballet and opera, so if you don't want to give up your fine arts patronage in your retirement there are options there. Plus, with Tampa and St. Petersburg just up the road, the cultural options here are myriad.

## 10. Sun City Center

This is the only retirement-focused community on this list. Sun City Center has an age restriction, meaning no one under age 55 can live there. This, of course, leads to a whopping 74% of the population being senior citizens. While there aren't a huge number of designated recreation centers in the town, the community does have clubs for just about any interest you can think of, from sewing to ham radios. The town is located right between Sarasota and Tampa, so you can escape the retirement community for the wider world when you want.

###

### Neighborhoods:

The southern area of Inverness, site of the proposed hotel, is home to many new and growing upscale neighborhoods. All of these upscale neighborhoods are within 5-10 minutes of the proposed hotel site.

**Baymeadows** – located on Eden Drive about 5 minutes from hotel site.

**Sweetwater Point** – Just past Sandpiper Road off Old Floral City Road

**Rosemont** – On Sandpiper Road and across from Inverness Golf Course

**Seven Lakes** - Also on Sandpiper Road

**The Landings and The Moorings** are located on Gospel Island Road

These upscale residential communities will help support the hotel thru visiting friends and family members of these subdivisions.

## Summary

Whether a new resident or a visitor considering relocation to the City of Inverness, the sense of community, city park facilities, miles of walking and bicycling trails, planned programs and activities provide fun for the entire family. Rich in natural resources and recreational opportunities, the City of Inverness attracts talent and leisure guests from all over the nation.

Through the years, Inverness has become a haven for those seeking a simpler lifestyle, a friendly community to enjoy their retirement, or a safe home to raise their family. Inverness, which is ranked in the Top 15 Place To Retire Nationally, may not be along either of Florida's coasts, but that doesn't mean it isn't near water. The town sits near the almost 11,000-acre -  
- The Flying Eagle Preserve.

The southern area of Inverness, site of the proposed hotel, is home to many new and growing upscale neighborhoods. All of these upscale neighborhoods are within 5-10 minutes of the proposed hotel site. These neighborhoods include: **Baymeadows** – located on Eden Drive about 5 minutes from hotel site; **Sweetwater Point** – Just past Sandpiper Road off Old Floral City Road; **Rosemont** – On Sandpiper Road and across from Inverness Golf Course; **Seven Lakes** - Also on Sandpiper Road; **The Landings and The Moorings** are located on Gospel Island Road.

These upscale residential communities will help support the hotel thru visiting friends and family members of these subdivisions.

### Inverness, Florida offers:

B B & T Bank	Publix Super Market
Sun Trust Bank	Winn Dixie
City National Bank	Save a Lot
Regions Bank	Sweet Bay Super Market
Bank of America	Rutabaga's Market
Wells Fargo Bank	Walmart Super Center
Old Florida National Bank	
BBVA Bank	Applebee's Grill & Bar
Iberia Bank	Sonny's Barbecue
	Outback Steak House
Citrus County Courthouse	And over 40 regional and local restaurants
Citrus County Government	
Citrus County Sheriff's Headquarters	

**Most Importantly - NO HOTELS in the City of Inverness, Florida**

The City continues to grow; however, growth is managed and supports the natural habitat. As new areas are identified for development, the City government ensures that services are available to support growth and to improve the quality of life for its citizens.