



Our Story:

Horse Creek Retreat was acquired by our family from the State of Florida in 2020; the first time this property had ever been available for private ownership. Over the past six years, we have thoughtfully restored and reimagined the entire property, bringing new life and purpose to what is now a well-known and highly regarded bed and breakfast within the community.

Every structure on the property has been fully renovated, creating a unique waterfront retreat with multiple income-producing units that continue to see consistent bookings. The property attracts a diverse range of guests, including work groups, religious and volunteer groups, families, couples, and even local visitors. Horse Creek is also widely known for its fossiling, drawing enthusiasts year after year - many of whom return regularly.

While significant improvements have been made, there is still tremendous upside and opportunity. The cafeteria building presents the potential for a café or event space, and the private boat ramp opens the door for kayak rentals, airboat tours, or guided fossiling experiences. The property offers ample room for expansion to further develop this use. With the right management and an on-site caretaker, this could easily operate as a streamlined, automated business.

Beyond the investment potential, Horse Creek Retreat has been an incredibly special place for our family. With over 30 years in the real estate business, this has been one of the most rewarding ventures we've ever taken on. We've truly enjoyed the peaceful setting and lifestyle it offers - whether it's daily fishing from the backyard or raising farm animals including goats, chickens, and ducks.

The ideal buyer will appreciate both the lifestyle and the income potential - someone who values a peaceful, farm-style setting paired with a diversified revenue stream. Opportunities like this are extremely rare, offering over 12 acres of usable land with Gulf Access and flexible zoning.

Conveniently located just off Kings Highway, the property provides easy access to I-75 (within ~7 miles/ 10 minutes), nearby shopping, and Downtown Punta Gorda - while still feeling like a private escape. This is truly a one-of-a-kind property, and we hope the next owners enjoy it as much as we have.

Facts & Features:

- Property is 12.5+/- Acres zoned AG
- Property is 1,000+ linear feet of water frontage (Gulf Access)
- Property is completely fenced for livestock
- Adjacent property across the canal is 5,000+ acres of state owned preserve; thus the view will never change.
- Private Boat Ramp
- Canal Water Feature/Fountain
- Full compound abilities such as private on-site water system, private on-site waste water treatment system, on-site Kohler Generator powers on several buildings.
- Five year DEP (Department of Environmental Protection) permit until March 2031 for waste water system
- Property to be sold TURNKEY, all units furnished, Airbnb account will be transferred with average rating of 4.99 star rating from over 320 reviews.
- Owners are open to staying on site for a short term period to assist new owners or potential leaseback for term period.

Full Property Breakdown (13 Building Structures):

1.) Horse Creek Retreat Dorm Building: The dorm building is approximately 7,000 sqft and the center of the history of the property. This building has been fully renovated from floor to ceiling throughout each room Included in the dorm building is 9 furnished rental units, rented month-to-month. 3/9 of the rental units include a private bathrooms. The other 6/9 units utilize the two common bathrooms in the hallways, one for men and other for women. The common bathrooms both feature multiple showers, stalls, and sinks. Additionally, the building is equipped with two full kitchens and a coin-operated laundry area with 3 washers/3 dryers & vending machine. Safety features include a central monitored fire alarm. **The building's units generate \$8,400/mo in gross income, or \$100,800 annually.**

2.) Horse Creek Retreat Center: 7B/2BA | 2,582 Sqft

This waterfront unit is equipped to sleep up to 16 guests. The unit offers a full kitchen, large common area, and private laundry area. The Retreat Center is ideal for large groups such as work groups, large families, religious groups, or volunteers. **Gross revenue was \$49,000 for 2025 enrolled in Airbnb program.**

3.) Horse Creek Cafeteria: This waterfront building offers many potential uses equipped with commercial grade kitchen features such as functional two commercial walk-in coolers (refrigerator & freezer) and commercial range hood. The ~2,237 Sqft freestanding building offers a large open space off the kitchen area that can be used for seating/events and stunning water views. Currently being used as owner storage, however **projected rental income is ~\$1,500/month (\$18,000/yr).**

4.) Horse Creek Cottage: 2B/2BA | 1,055 Sqft

This waterfront cottage is a high performing short-term rental that offers stunning views of the water.

Recently remodeled, the cottage includes a full kitchen with new appliances, flooring, and furnishings. Additional upgrades include a private screened lanai, 2023 roof, and 2026 washer and dryer. **Gross revenue was \$18,562 for 2025 enrolled in Airbnb program.**

5.) Horse Creek Owner's Residence: This home 2B/1.5Ba has been exclusively used as the owner's residence and is not currently rented. The home features a recent full remodel including NEW 2023 Roof, NEW 2023 HVAC, NEW flooring, NEW kitchen with quartzite countertops, high-end appliances (Bosch, LG Studio, and Thor). The primary bedroom is oversized from when owner's removed 3rd bedroom wall, offering plenty of space and stunning water views. There is an additional bedroom with an en-suite remodeled full bathroom. The home is 1,704 Sqft and can easily be converted back to a 3 bedroom home if preferred. The owner's residence also includes a NEW large outdoor wood deck approximately 20'x40', also configured to an above ground pool. **The projected rental income is \$1,700/month (\$20,400/yr).**

6.) Horse Creek RV Site #1: Waterfront RV pad approximately 12' x 60'. RV Hookup installed with 30/50 Amp electric, potable water, and septic hookup. **Used as an annual rental at \$900/month (\$10,800/yr), potential higher short-term rates in season.**

7.) Horse Creek RV Pad #2: This RV slip is approximately 12'x40' with connections to full utilities including 30/50 Amp electric, water and septic hook-up. **This RV slip has been rented for two years at \$1,000/mo (\$12,000/yr).**

Tiny Homes:**8.) Horse Creek Boat House: 1B/1BA | 296 Sqft**

2023 Roof

2025 A/C

2024 Outdoor Deck

Description: The waterfront boat house unit is fully furnished, also offering a small kitchen area. **Gross revenue was \$8,544 for 2025 enrolled in Airbnb program.**

9.) Horse Creek Bungalow #1: 1B/1BA | 110 Sqft

This waterfront bungalow is equipped with all new appliances and furnishings. Also features a 2024 Outdoor Deck. **Gross revenue was \$11,308 for 2025 enrolled in Airbnb program.**

10.) Horse Creek Bungalow #2: 1B/1BA | 110 Sqft

This waterfront bungalow is equipped with all new appliances and furnishings. Also features a 2024 Outdoor Deck. **Gross revenue was \$7,182 for 2025 enrolled in Airbnb program.**

11.) Horse Creek Tiny House: This fully renovated tiny home features new upgrades and furnishings. Approximately 110 Sqft, this unit includes a small private yard area. **This tiny home is currently rented at \$900/monthly (\$10,800/yr).**

12.) Horse Creek Mechanical Building: This unit is equipped with a separate workshop room for tool storage and repairs. The workshop also includes a 2.5 ton central AC system to provide cooling. This ~774 Sqft building houses all the property's water equipment to provide potable water to the units. The water system features two pumps replaced in 2023, also includes a redundancy system in the case one stopped working. All the pressure tanks and water service starts with this building. The building also includes a large diesel generator that is wired to multiple buildings.

13.) Horse Creek Storage Shed: This waterfront building features NEW 2023 Roof. This building is currently used for storage but can easily be converted into another use. The building has a concrete slab floor with underground 100 amp service, and a window A/C unit for cooling while working on projects.

Horse Creek Retreat LLC

Listing Packet

2025 Financial Summary
Prepared April 2026



2025 Financial Summary

Prepared from provided notes and the Airbnb 2025 earnings report. VRBO (\$3,000) and Private bookings (\$3,000) treated as separate income items.

Metric	Amount
Total gross income (actual)	\$233,562.42
Total expenses	\$71,060.15
Net operating income (NOI)	\$162,502.27
Projected additional annual rent (house + cafeteria)	\$38,400.00
NOI with projected rent	\$200,902.27

Asking Price: \$2,650,000

Cap rate valuation (7% cap)

Cap rate	Value based on current NOI	Value based on NOI w/ projected rent
7%	\$2,321,461	\$2,870,032

Valuation notes: Actual income justifies a **\$2,321,461** value (7% cap) without valuing projected rent on the 2B/2Ba private residence, a waterfront home approximately **1,600 sqft** with a **new roof** and **new 20x60 deck**; **estimated value: \$375,000**. Also, a commercial waterfront cafeteria approximately **2,000 sqft** with a kitchen area; **estimated value: \$350,000**.

Valuation Summary:

\$2,321,461 @ 7% cap rate
 + \$350,000 Cafeteria
 + \$375,000 Primary Residence

\$3,046,461 Estimated Value

Income & Rent Breakdown

Category	Detail	Annual Amount
Short-term rentals	Airbnb payout (net)	\$93,162.42
	VRBO (estimate)	\$3,000.00
	Private bookings (estimate)	\$3,000.00
	Short-term subtotal	\$99,162.42
Long-term rentals (actual)	RV Site (\$900/mo x 12)	\$10,800.00
	RV Site next to Dorm (\$1,000/mo x 12)	\$12,000.00
	Mini house next to Dorm (\$900/mo x 12)	\$10,800.00
	Dorm units (actual) (\$8,400/mo x 12)	\$100,800.00
	Total gross income (actual)	\$233,562.42
Long-term rentals (projected)	House (\$1,700/mo x 12)	\$20,400.00
	Cafeteria (\$1,500/mo x 12)	\$18,000.00
	Total projected (house + cafeteria)	\$38,400.00
	Total gross income (actual + projected)	\$271,962.42

Expense summary

Category	Annual Amount
Real estate taxes	\$13,951.81
Insurance - Dorm Part 1	\$2,122.46
Insurance - Dorm Part 2	\$1,962.70
Insurance - Blanket hazard policy	\$10,707.24
Electric - Peace River Electric	\$25,452.00
Water/Septic - NES	\$13,072.90
Subtotal	\$67,269.11
Supplies & additional expenses	\$3,791.04
Total expenses	\$71,060.15

Detailed expense check list (as provided)

Date	Payee / Description	Amount
1/4/2025	NES	\$1,121.34
2/15/2025	NES	\$1,020.89
2/22/2025	Real estate taxes	\$13,951.81
2/28/2025	Peace River Electric	\$2,085.00
1/11/2025	Peace River Electric	\$1,639.00
3/10/2025	NES	\$1,311.49
3/16/2025	EPS - Fire inspection	\$295.63
4/3/2025	Peace River Electric	\$1,760.00
4/8/2025	NES	\$988.29
4/15/2025	6 months flood insurance (Dorm) - Part 1	\$1,280.76
4/15/2025	6 months flood insurance (Dorm) - Part 2 policy	\$1,184.90
4/18/2025	Blanket hazard insurance policy (25% down)	\$2,676.81
5/1/2025	EPS - Fire alarm annual inspection / monitor fee	\$645.00
5/3/2025	Peace River Electric	\$2,085.00
5/8/2025	NES	\$1,100.89

Date	Payee / Description	Amount
5/20/2025	Blanket insurance policy - monthly payment	\$1,046.21
6/14/2025	Peace River Electric	\$2,516.00
6/14/2025	Millens A/C repair	\$564.00
6/12/2025	Millens A/C repair	\$249.00
6/16/2025	NES	\$1,219.69
6/20/2025	Blanket hazard insurance - monthly	\$1,046.21
6/20/2025	Sludge haul	\$1,031.28

Date	Payee / Description	Amount
7/2/2025	Peace River Electric	\$2,639.00
7/6/2025	NES	\$1,022.69
8/2/2025	Peace River Electric	\$2,648.00
8/5/2025	NES	\$950.94
8/5/2025	Millens A/C	\$324.00
8/17/2025	Millens A/C	\$282.00
9/2/2025	Peace River Electric	\$3,073.00
9/15/2025	NES	\$1,783.69
10/6/2025	Peace River Electric	\$2,653.00
10/15/2025	NES	\$2,063.39
11/6/2025	NES / Peace River Electric	\$2,368.00
10/28/2025	6 months flood insurance - 2nd part (Dorm)	\$842.20
10/28/2025	6 months flood insurance - 2nd part (Dorm)	\$777.80
11/6/2025	NES	\$489.60
(n/a)	Garden supplies	\$160.88
12/10/2025	Peace River Electric	\$1,942.00
	Subtotal (checks listed above)	\$64,782.89
7/20/2025	Hazard policy ACH payment	\$1,046.21
8/20/2025	Hazard policy ACH payment	\$1,046.21
9/20/2025	Hazard policy ACH payment	\$1,046.21
10/20/2025	Hazard policy ACH payment	\$1,046.21
11/20/2025	Hazard policy ACH payment	\$1,046.21

Date	Payee / Description	Amount
12/20/2025	Hazard policy ACH payment	\$1,046.21
	Additional hazard ACH total	\$6,277.26
	Total expenses	\$71,060.15

Airbnb 2025 earnings summary (from report)

Metric	Amount (USD)
Gross earnings	\$96,189.90
Adjustments	-\$152.00
Service fees	-\$2,875.48
Tax withheld	\$0.00
Airbnb payout total	\$93,162.42
Airbnb remitted taxes (collected from guests)	\$10,064.41

Airbnb totals by listing Breakdown

Listing	Gross earnings	Adjustments	Service fees	Total (USD)
Quaint Cottage w/access to Peace River canoe/kayak	\$18,562.00	\$0.00	-\$556.87	\$18,005.13
Waterfront Retreat - w/Kayaks & Peace River access	\$50,593.30	-\$137.00	-\$1,508.05	\$48,948.25
Riverfront Cabin W/ Kayaks	\$8,544.00	\$0.00	-\$256.32	\$8,287.68
Riverfront Tiny House W/Kayaks	\$11,308.50	\$0.00	-\$338.78	\$10,969.72
Riverfront Tiny house W/Kayaks	\$7,182.10	-\$15.00	-\$215.46	\$6,951.64

Airbnb monthly totals

Month	Gross earnings	Total payout (USD)
January	\$5,162.00	\$5,007.14
February	\$15,146.80	\$14,692.39
March	\$10,744.00	\$10,421.68
April	\$6,419.50	\$6,226.91
May	\$6,054.10	\$5,859.73
June	\$12,927.00	\$12,402.19
July	\$2,523.50	\$2,447.79
August	\$8,503.00	\$8,255.41
September	\$7,632.00	\$7,403.52
October	\$6,024.00	\$5,843.28

Month	Gross earnings	Total payout (USD)
November	\$5,066.00	\$4,914.02
December	\$9,988.00	\$9,688.36
Total		\$93,162.42