Everyone says the best way to see Newport is by boat, and less than two hours after arriving in town, I was invited onto one. Not one of the luxury yachts I associated with this famously tony summer destination, but a 21-foot center-console fishing boat belonging to Tom McGowan, one of the owners of a local gluten-free vodka brand called Keel. I'd met him through his girlfriend, Jill Rizzo, a florist whose boho arrangements might be described as Dutch Masters meets farmhouse.

It was August, and the sun was just beginning to set as we opened up a bottle of Prosecco and cruised around Narragansett Bay. "There's Harbour Court, the summer outpost of the New York Yacht Club," McGowan yelled over the motor, pointing at a rambling stone manor fronted by an expanse of immaculate grass. Just to the left, built over a limestone ledge a little ways from shore, was the clubhouse of the Ida Lewis Yacht Club, named after a Victorian-era lighthouse keeper famous for how many people she rescued. Farther along was the Forty 1° North, a gracious luxury hotel cofounded by the late Campbell Soup heiress Dorrance "Dodo" Hamilton, and the 19th-century spire of St. Mary's Church, where in 1953 John F. Kennedy married Jacqueline Bouvier.

History in Newport is ubiquitous — and enjoyable. The identity of the little New England town, beyond the beaches and the lobster shacks, has long been tied up with its Gilded Age mansions, its fancy boats and cars. People come here to gawk at how America's elite — the Vanderbilts, the Astors, the Morgans — lived more than a century ago. But Newport is more than a well-preserved relic. Beyond the touristy fudge shops and T-shirt stores on Thames Street, there's a city with real personality waiting to be discovered, one with chic bistros, craft-cocktail bars, and the same kind of authentic blending of surf and fishing culture for which Montauk, on the eastern tip of Long Island, has long been known.